

KASAGANA-KA Mutual Benefit Association, Inc.



T A O N

Pakikiisa at Paglilingkod



Celebrating 10 Years of Providing “Warm Embrace” to Women Microentrepreneurs in their Time of Need

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SERVING communities through KASAGANA-KA Mutual Benefit Association, Inc. has been an experience of empowerment and solidarity – among our members, their families, and our KMBA staff. We have witnessed strength in being one with our members, who are mostly *nanay* (mothers), and in providing them with insurance benefits during difficult periods of loss or emergencies. We render committed services while forging partnerships built on mutual trust and respect. Service to us at KMBA is a warm embrace from the heart. Beyond the statistics that indicate our performance as an “insurance business,” we value the heartfelt, sincere service we provide our members.

We are proud of the growth of KMBA. From about 12,000 members when we began in 2007, KMBA had grown to 42,573 members by 2015. Individuals who previously thought that insurance was beyond their reach have realized that they could get coverage through KMBA. With the affordable premium payments and members’ confidence in KMBA’s service, more low-income families have decided to avail themselves of life insurance policies and other instruments. We at KMBA are blessed with the mission of extending insurance protection and benefits to an often overlooked socioeconomic group in our society.

My role as KMBA general manager came as a completely new endeavor for me. As I perform my responsibilities, my own growth has been nothing short of a total metamorphosis. First, I never imagined myself managing an insurance company catering to individuals with minimal resources. Second, I did not realize that I could be an instrument in changing a prevalent impression that insurance was costly and accessible only to the rich, middle class, and professionals. Third, apart from coordinating two World Bank-funded community upgrading projects, I had not been engaged in positions that required the same level of financial management responsibilities as KMBA has entailed.

Managing KMBA provided me with hands-on learning opportunities. My expertise and experiences, accumulated from years of involvement in social development, found a new expression and challenge. With the KMBA board of trustees’ constant guidance and complete faith in what I can do, as well as my desire to serve God’s people, I am

Beyond the statistics that indicate our performance as an “insurance business,” we value the heartfelt, sincere service we provide our members.

Service from the Heart: The KMBA Way

Silvida Reyes-Antiquera



able to steer KMBA toward the realization of its vision and mission. My position has allowed me to attend trainings and studies on insurance management. For all these, I am truly grateful, especially to Maria Anna de Rosas Ignacio, our board adviser and chief executive officer of KASAGANA-KA Development Center, Inc., the organizational fountain of KMBA. Me-an, as well as other members of KDCI’s board of trustees, has given unwavering support and assistance that enabled us at KMBA management to develop our systems around the principle of *service from the heart, the KMBA way*.

What does service from the heart mean? To me, this exemplifies presence, solidarity, compassion, dependability, and efficiency. Aside from the financial benefits they receive, families in grief feel KMBA’s “warm embrace.” We are physically present and empathize with them in their moments of loss. We try to process claims within 24 hours as we promised. This act of oneness strengthens the bond between our members and their families and KMBA.

KMBA’s seven full-time staff attends to almost 43,000 members. We are one in our commitment to serve, and are motivated by our desire to help and deliver the best service we can give our members.

As we celebrate our 10th anniversary, I wish to reaffirm to our members our commitment to our mission. We will maintain the quality of the services we are already delivering well, improve on what we can still do better, and share our achievements with our friends in the social development community. We look forward to greater opportunities to put our hearts into what we do. As the Jesuits would say, *ad majorem Dei gloriam*. For the greater glory of God!

Strong Organization Providing Reliable Services within our Members' Reach

Elizabeth N. Yayon



As leaders, we share a common goal and, in every decision we make, we keep foremost the welfare of our members and our organization.

TO OUR KMBA area coordinators, we want you to know that your efforts in reaching out to our members are important contributions toward strengthening our organization. We realize that the time you dedicate to KMBA are hours you could be spending for your microenterprises, your family, and personal pursuits. By giving your time, no matter how brief, you are able to show your support to our members especially during their period of trials and grief. Moreover, you are able to provide our members with valuable information about KMBA's services and assist in expediting the processing of beneficiaries' claims. I salute you for the wholehearted service you have been giving of your own accord to our KMBA.

To my fellow members of the KMBA board of trustees, words are not enough to express how grateful and honored I am to be working with you. As a team, we serve and do our best to ensure that our organization remains strong and its name, untainted. As leaders, we share a common goal and, in every decision we make, we keep foremost the welfare of our members and our organization. My responsibility may be difficult but it has been eased by your guidance and steadfast commitment. Through the many difficulties we have faced, we remain faithful to our mission and dream: a strong organization providing reliable services within our members' reach. You are the strength and reason behind the success of KMBA.

To our more than 40,000 members, you are the life of this organization. Because of your unceasing support and trust, KMBA remains robust and continues to grow. All the services and benefits being designed by KMBA are for you and your families. More programs are in the pipeline, as our way of showing our commitment and deep gratitude for your continuing trust. We look forward to sharing KMBA's journey with you as we move through the next ten years, and more.



Continuing our Journey with our Nanay-Members

Maria Anna de Rosas Ignacio



When I attend meetings of our nanay-members of KDCI and KMBA, I find myself, time and again, admiring their courage and strength.

TO OUR KMBA *nanay*-members, and some *tatay*-members too,

It seems like it was only yesterday when I received a call from (the late) Jun (Severiano) Marcelo, our first and former executive director of KASAGANA-KA Development Center, Inc. He was asking assistance in raising PHP5 million for the guaranty fund needed to establish a microinsurance organization, KASAGANA-KA Mutual Benefit Association, Inc. (KMBA). It was evident from the tone of Jun's voice how much he truly wanted KMBA to become a reality, even if he had to take on a personal debt for it. Fortunately, our priest friend, Fr. Noel Vasquez, S.J., who is also father of many social development nongovernment organizations within the Ateneo de Manila University network, linked us up with the Peace and Equity Foundation. KDCI took out a loan from PEF, and paid it off gradually.

With KMBA's establishment, KDCI grew at a faster pace and was able to take better care of the nanay-beneficiaries under its programs. It was able to prove that KDCI's activities were never just about money and financial performance. A much bigger part of KDCI's goal, then and now, is to serve its nanay-beneficiaries – help them build their own livelihood and empower them toward improving their and their family's lives.

When I attend meetings of our nanay-members of KDCI and KMBA, I find myself, time and again, admiring their courage and strength. I know that they are saddled by problems of their own, yet they have always displayed joy and hope. These occasions feel, to me, like a gentle tap from our Creator, letting me know

that KDCI and KMBA are still on the right path, and that I am still on the right vocation as one of the leaders of these organizations.

Without us hardly noticing, it has been ten years since KDCI organized KMBA as a sister institution. Together with the employees of K-Coop and K-Provident Fund, two additional groups within the KDCI family, I am certain that we would be able to give birth to other organizations as we continue serving you –our nanay-members and your families and communities. As your partners in fostering your growth and in creating thriving communities, we celebrate KMBA's continuous progress. We wish you more power, and look forward to more years of sharing this journey with you.





KASAGANA-KA Mutual Benefit Association, Inc.

2006-2016

FOR THE past ten years, KMBA has been providing affordable insurance products and services to women and their families in poor urban and rural communities. It is a non-stock, not-for-profit organization owned and managed by its members. Organized in 2006, KMBA is a sister organization of KASAGANA-KA Development Center, Inc., whose client-beneficiaries – mostly *nanay* (mothers) and a few *tatay* (fathers) – and staff members constitute KMBA's primary members. Moreover, KMBA offers associate membership to client-beneficiaries of its partner microfinance organizations and other organized sectors.

Vision and Mission

KMBA envisions a self-reliant and self-sustaining mutual benefit association that actively and appropriately responds to financial risk management needs of poor Filipino families. Toward this end, it offers microinsurance products and services that provide immediate financial assistance in times of dire needs. In addition to its basic life insurance, KMBA makes available microinsurance packages that can broaden the safety net of the poor. It engages in advocacy and networking activities that seek to render further support to its members. Moreover, it continually seeks to develop cost-effective mechanisms for delivering microinsurance to the poor and disadvantaged.

Organizational Development

In 2005, in preparation for a plan to include microinsurance among its services to client-beneficiaries, KDCI commissioned the RIMANSI Organization for Asia and the Pacific, Inc. to conduct an actuarial study. RIMANSI subsequently developed an insurance benefit package for KDCI client-beneficiaries and personnel. In May 2006, KMBA was organized and was registered in June of the same year with the Securities and Exchange Commission; in April 2007, KMBA received from the Insurance Commission a license to operate as a mutual benefit association. KMBA's initial fund was sourced from a grant from KDCI. KMBA immediately began offering its basic life insurance plans to KDCI client-beneficiaries. It utilizes KDCI's community presence and collection infrastructure, found in 23 field offices in Metro Manila and neighboring provinces by 2015.

By 2010, KMBA had begun exploring the possibility of offering its services to other microfinance institutions. It eventually developed a consortium strategy, which was fully implemented in 2011. Initially, KMBA provided life insurance coverage to the members of the Cebu Archdiocesan Program for Self-Reliance (CAPS-R). The Inter-Asia Development Bank likewise joined the consortium in 2012. With these developments, KMBA's membership expanded to cover not only Metro Manila and its neighboring provinces but the island-province of Cebu as well.

In 2012, KMBA rolled out three new products: the credit life insurance plan, K-Kalinga, and BAHAYnihan. K-Kalinga is a personal accident insurance developed for KMBA and underwritten by the Bankers Assurance Corporation. K-Kalinga is being offered to provide members and their families, as well as others in their communities, with additional insurance coverage. As a form of service to members who no longer qualify for insurance coverage, KMBA, in partnership with KDCI, formulated in 2015 the Golden K Fund – an investment product for exiting members. KMBA members who reach 65 years old may opt to get their accumulated retirement fund and 50 percent of the insurance premiums they have paid, in cash or invest it in the Golden K Fund.

With its membership and product enhancement strategies in place, KMBA turned its attention to further strengthening its institutional capacity. In 2014, it entered into an agreement with the National Reinsurance Corporation of the Philippines for the reinsurance of the institution. This arrangement ensures that, in the event of catastrophes affecting many of its members, KMBA remains solvent and claims of members can be settled through the reinsurer.

Leadership

Members of KMBA's Board of Trustees are selected from among its members. It is composed of five member-representatives from its various areas of coverage, a staff member of KDCI, and an independent member. The member-representatives to the Board are elected annually from among the area coordinators, who are themselves elected from among the chiefs of the centers in each KDCI field office. With the exception of the independent member, the members of the Board elect from among themselves KMBA's president, treasurer, and secretary. KMBA's general manager sits as ex officio member.

KMBA is also designed to have a five-person Board of Advisers composed of four past presidents and the Chief Executive Officer of KDCI. In 2015, the Board of Advisers had only four members as it had yet to complete its full membership of four previous presidents.

In addition to the general manager, six full-time members comprise the management team which attends to the day-to-day operations of KMBA. A Corporate Governance Manual, along with a Code of Conduct and Ethics, enshrines accountability and transparency within the organization and its management.

Products and Services

KMBA offers two main products: the Basic Life Insurance Plan and Credit Life Insurance Plan. In partnership with Bankers Assurance Corporation, KMBA also offers K-Kalinga, a personal accident insurance with fire assistance. As further service to members, KMBA provides BAHAYnihan, a post-emergency residential housing assistance under SICAT (Social Initiative Against Catastrophe), and extends scholarship support to members' children under the Kuya Jun Scholarship Program.

Basic Life Insurance Plan

BLIP is provided to all client-beneficiaries and staff members of KDCI, as well as to client-beneficiaries of KMBA partner microfinance institutions and other organized community or basic sector groups. Members contribute PHP20 weekly: PHP15 for insurance premium and PHP5 for the retirement savings fund. KMBA processes benefit claims using a 1-3-5 day target.

Credit Life Insurance Plan

CLIP offers to a KMBA partner organization an insurance coverage in which the latter could insure its individual borrowers or debtors for an amount equal to the loan granted, in each particular case up to a maximum of PHP200,000.

K-Kalinga

Offered in partnership with the Bankers Assurance Corporation, K-Kalinga is a personal accident insurance with fire assistance designed specifically for non-KMBA members. ("Kalinga" is a Pilipino term that can mean embraced, nurturance, or protection.) This product is available to KMBA primary and associate members as well as to their relatives and fellow community members who may be in need of insurance coverage.

BAHAYnihan

Through SICAT – a non-stock, non-profit organization of mutual benefit associations within the network of the RIMANSI Organization for Asia and the Pacific, Inc. – KMBA members can gain access to the post-emergency residential housing assistance (BAHAYnihan) program. A maximum of PHP2,000 may be given to members of KMBA with totally damaged residential house following a natural or man-made disaster, including typhoon, flooding, earthquake, volcanic eruption, tsunami, fire, lightning, and acts of terrorism.

Kuya Jun Scholarship Program

Began soon after KMBA's establishment, the scholarship program for members' children was subsequently named Kuya Jun Scholarship Program, after KDCI's first executive director, Severiano C. Marcelo, Jr., who passed away in 2008. High school and college students applying for KJSP grant are required to pass written examinations; those who pass the qualifying marks go through background investigation. To keep their scholarship, high school students should obtain a grade average of 82 while college students, a grade of 2.5 or its equivalent, with no failing marks and two grades of "incomplete."

Accomplishments

Expanding KMBA's membership base

Since its launching in 2007, KMBA has more than tripled its membership. From 12,237 members in 2007, KMBA had provided insurance coverage to 42,573 members by 2015 – 32,002 KDCI members and 10,571 associate members. As KMBA extends its partnerships with other microfinance institutions through the consortium strategy, the geographic coverage of its services has expanded to cover Metro Manila and nearby provinces and the island-province of Cebu.

Providing safety net in times of dire need

In addition to providing BLIP for 42,573 members and their families, KMBA extends CLIP to business and K-Bahay (housing) loans of KDCI (totaling 65,146), and all loan products of CAPS-R (totaling 21,914). Since 2012, KMBA has released PHP2.7 million for CLIP claims. From 2007 to 2015, KMBA disbursed a total of PHP26.2 million for 1,855 claims of members or their dependents.

KMBA continues to process claims settlements within its 1-3-5 day target. The Microinsurance MBA Association of the Philippines, Inc. (Mi-MAP) has ranked KMBA No. 1 in terms of compliance with the 24-hour claim settlement policy.

Achieving strong financial performance

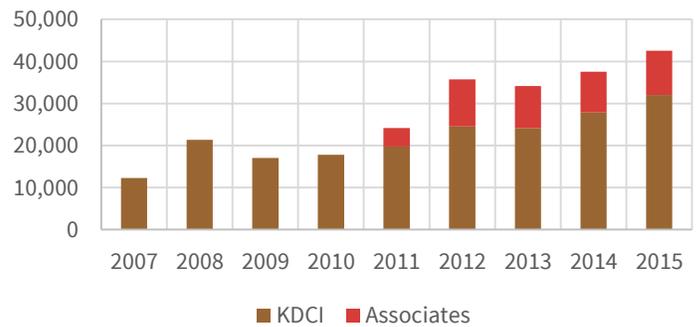
KMBA premium collection in 2015 reached PHP35 million, up from PHP30.7 million in 2014. The 12-percent growth in premium collection was brought about by the significant increase in the number of members (13 percent), surpassing the 10-percent growth target for 2015.

By 2015, KMBA had total assets of PHP138.7 million. Total liabilities were at PHP96.1 million (including equity value and retirement savings fund or RSF). Fund balance, composed of the guaranty fund and unassigned surplus, amounted to PHP42.5 million. Operating expenses was at 19.78 percent of gross premium collection, in compliance with the Insurance Commission's 20-percent limit on administrative costs.

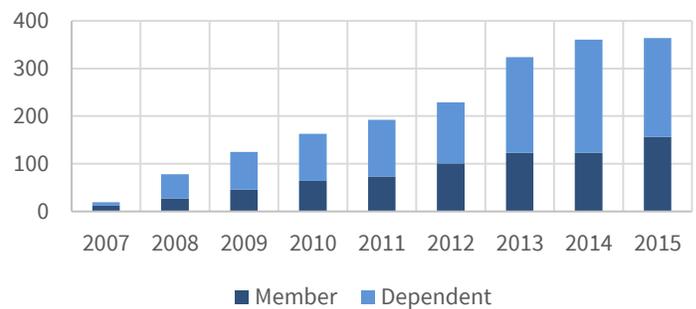
Increasing support services to members

Scholarships. KMBA raises its bar of service as it develops programs to empower members and help them create a better future for their families. It has been providing financial support, through the Kuya Jun Scholarship Program, to children of members who pass the scholarship selection process. Since 2007, KMBA has released PHP2.5 million in allowances to its scholars. Of the students supported, 63 finished high school and 53 college students completed their degrees.

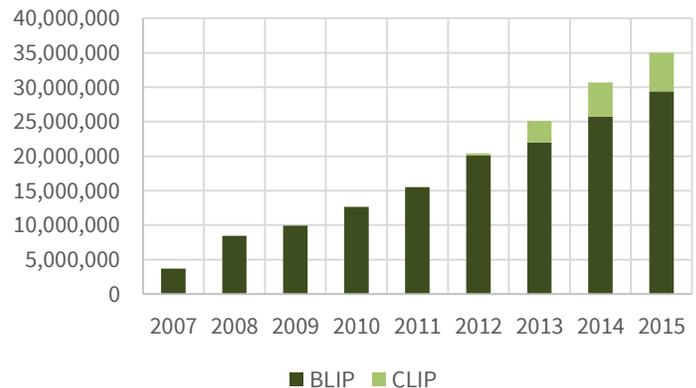
Members, 2007-2015



Claims, 2007-2015



Premium Contributions (in PHP), 2007-2015



Assets and RSF (in PHP), 2007-2015





Golden K Fund. KMBA, together with KDCI, formulated this investment product exclusively for members who would reach the exit age for insurance coverage. In December 2015, a total of 205 KDCI client-beneficiaries had exited from KMBA’s insurance program, 80 percent of whom opted to invest in the Golden K Fund. KMBA released a total of over PHP1 million retirement savings fund of exiting members, and facilitated the transfer to KDCI of funds of members who enrolled in the Golden K fund.

BAHAYnihan Program. KMBA’s partnership with SICAT gives KMBA members access to post-emergency residential housing assistance following natural or man-made disasters. This financial support forms part of KMBA’s services for members and is provided at no additional cost. For 2015 alone, KMBA filed 39 claims under SICAT’s BAHAYnihan Program, with the total financial assistance reaching PHP78,000.



Strengthening networks

KMBA continues to establish itself in the microinsurance industry by developing new partnerships and strengthening its network affiliations. An active member of Mi-MAP, KMBA was elected secretary to the Board of Trustees in 2015 and 2016. In the same years, KMBA was also secretary of SICAT’s Board of Trustees. Moreover, KMBA is one of three Philippine mutual benefit associations selected by the International Cooperative and Mutual Insurance Federation (ICMIF) to participate in the 5-5-5 development strategy, aimed at “[extending] mutual insurance to an extra five million low-income households over five years in five countries.”





Unexpected Blessing

Hindi inaasahang biyaya (an unexpected blessing). This was how Nanay Alicia described the motor vehicle accident and hospitalization benefit she received from KMBA when her husband met a road accident.

Nanay Alicia, 58, earns as a massage therapist, with clients coming to her home where she had established her clinic. She augments her income by offering herbal products from a direct selling company. A KDCI member since 2013, Nanay Alicia has taken out loans to buy herbal products and at times to cover educational expenses of her daughter.

Last 30 September 2014, her husband was hit by a van while he was driving his motorcycle. He suffered a punctured lung and minor fracture on his neck, and was confined in a hospital for nine days. He had to wear a neck brace for three months and underwent therapy for more than two months. Nanay Alicia recalled that their expenses, excluding the therapy sessions, reached more than PHP100,000.

While Nanay Alicia was aware that there was an insurance coverage for KDCI client-beneficiaries, her KMBA accident insurance had slipped her mind. Not long after the accident, however, her KDCI center chief and socioeconomic officer learned of her husband’s condition and pointed out that she could file for an MVAH claim. She then began processing the requirements. Nanay Alicia eventually received MVAH benefit amounting to PHP10,000. In addition to the benefit, Nanay Alicia and her husband received funds for her husband’s medical expenses from the Government Service Insurance System (Nanay Alicia’s husband is a public school teacher), a health maintenance organization, and their church.

Four months after the accident, Nanay Alicia’s husband was able to return to work. He spent nights at the school for a few months, so he would not have to travel everyday. He has recently begun riding his motorcycle again. The case he filed against the van driver is still being heard by the court, with hearings set almost monthly.

Partners during Difficult Times

In 2014, Nanay Amelia lost two people she dearly loved. Her husband was shot and killed in January. Six months later, her father passed away.

During her husband's wake, a KMBA account officer and her center chief visited her and handed over her basic life insurance benefit (PHP10,000). A week later, she received her benefit (PHP25,000) from her K-Kalinga coverage. She used the insurance benefits for expenses related to her husband's wake and interment.

Nanay Amelia recalled that her husband, a watch maker, had a simple routine. He would leave in the morning for his shop in another city and come home right after work. His earnings took care of the family's food expenses and even the medicines for Nanay Amelia's ailing father.

After the death of her husband and later her father, Nanay Amelia had only her mother, a 16-year-old son, and a 1-year-old grandchild living with her. Her 22-year-old daughter stayed in her work site in Batangas province. To generate more income, Nanay Amelia rented out a unit in her compound; her brother occupied another unit. The arrangement, she said,

"He would always tell me, 'I love you,'" Nanay Marissa fondly reminisced about the man he first met at a bakery 38 years ago, and who gave her a gift even in his death.

Tatay Richard and Nanay Marissa have three children. To support their family, Tatay Richard drove a taxi while Nanay Marissa worked as a street sweeper of a local government. In addition, Tatay Richard, sometimes with paid assistants, made wooden home furniture, using a loan from KDCI as capital.

Tatay Richard joined KDCI in 2005. He was one of the pioneering members of his center and, being one of its few male members, he was also considered as center "muse." A friendly and sociable person, Tatay Richard was popular even outside KDCI. He was involved in community activities and participated in games and dances during festivities.

In July 2011, Tatay Richard had a cerebral stroke, and passed away after two days. A few days after his death, KDCI and KMBA staff members paid Nanay Marissa a visit and gave her a basic life insurance benefit amounting to PHP50,000.

also enabled her to have more people around, helping dissipate her loneliness.

Before becoming a KDCI client-beneficiary, Nanay Amelia had been part of other microfinance groups. She took out loans for the construction of the units in her compound. Earnings from her KDCI loans were also used for home improvement and for her children's education. With a hint of pride, Nanay Amelia shared that she has never left any loan unpaid.

In addition to the rental income she receives, Nanay Amelia earns by cooking and selling native delicacies such as *kalamay* and *biko* (cakes from glutinous rice). She also sells rice, eggs, and peanut butter.

Nanay Amelia showed strength and determination amid the challenges her family had been put through. Still, her loved ones' passing bears heavily on her. "*Iba kapag may kapartner sa hanapbuhay* (it still feels different when you have a partner in life and in earning a living)," she said, adding that she would always remember how both KMBA and KDCI had been there for her through difficult times.

Husband's Last Gift

Nanay Marissa used the fund to purchase a burial lot and pay for funeral services. Tatay Richard's taxi operator and friends likewise provided funds to help cover other expenses.

With Tatay Richard's passing, their youngest child, who was taking a seaman course, had to stop studying. Though Nanay Marissa continued working for the local government, she could no longer afford the tuition fee and other school expenses. In 2013, she lost her job after a turnover in political leadership. At present, she works occasionally at a store making sweet delicacies. She has also joined KDCI and uses her loan for her small business buying and selling rice and charcoal.



Courage of a Mother

Despite her seeming strength and vivacity, 50-year-old Nanay Aurora has been suffering from a chronic kidney disease and undergoing dialysis for almost a year.

Nanay Aurora, a mother of three, joined a KDCI center in 2012 so that she could help her husband provide for their children. She used her loan as capital for a small business – cooking *lumpiang shanghai* (fried spring rolls) and buying and selling *longganisa* and *tocino* (processed meat products). In addition, she took on clients as a manicurist. Her clients also served as major customers of her food business.

In October 2014, Nanay Aurora started having difficulties sleeping and was fast losing weight. The following month, she went for medical tests, which revealed fluid in her lungs. Further tests indicated kidney failure, which required Nanay Aurora to go through an emergency dialysis in December 2014. Since then, she has been going through two dialysis sessions every week. Initially, her expenses related to the use of a dialysis machine were shouldered by her PhilHealth coverage. She also received PHP20,000 from the Philippine Charity Sweepstakes Office, which was used for the dialyzer and other expenses incurred during her dialysis sessions.

The allocation from PhilHealth, however, only lasted until June 2015. During that period, Nanay Aurora received her KMBA

insurance benefits for total and permanent disability (amounting to PHP30,000; TPD claims require a six-month observation period) and CLIP (PHP11,000). She used the funds to continue her dialysis sessions. Then in September 2015, PhilHealth once again covered the costs of the use of the dialysis machine. Nanay Aurora’s family shouldered the expenses for the dialyzer, injections, and transportation during her dialysis sessions.

Her condition did not stop Nanay Aurora from going back to her small business. She resumed selling longganisa and tocino. She also continued to make lumpiang shanghai but had to have a companion whenever she would go to the market to buy ingredients. Her daughter would sometimes scold her for bringing to her dialysis sessions lumpiang shanghai, which she would sell to the doctors and staff. Nanay Aurora would point out that her income could cover her transportation expenses.

Nanay Aurora continues to enjoy her life’s simple joys – time and meals shared with her loved ones and living an engaged life despite the limits her health condition has imposed upon her. As she narrates her story and a joke or two, one gets a glimpse of her inner strength, and a rare brand of a mother’s courage that helps her pull through life’s difficulties and challenges.



Fulfilling a Mother's Wish

At 54, Nanay Estrella passed away after a year-long battle with cancer. She was survived by her six children, the youngest of whom, Anna, was still in fourth year high school.

Nanay Estrella earned income as a sewer and was a member of a KDCI center for five years. One of her daughters, Lisa, recalled times when her mother would ask for money to pay her insurance premium. Even then Nanay Estrella had already made it known that, should anything happen to her, the insurance benefits be used for Anna's education.

Nanay Estrella's ordeal began in December 2013, when she complained of excruciating stomach pains but doctors could not immediately identify the cause. It took nearly two months, in February 2014, before she was diagnosed with pancreatic cancer. A doctor told Nanay Estrella and her family that she had only about six months to live. An operation would not guarantee cure and could even put her at risk of dying during the procedure.

Tears streamed down Lisa's cheeks as she recounted that Nanay Estrella lived for another nine months but she endured so much suffering. The medicines they gave her provided temporary relief, but only for a few hours. Her last days were lived in pain.

After Nanay Estrella's death, Lisa became Anna's guardian. Lisa knew that the PHP51,240 insurance benefit and retirement savings her family had received from KMBA, which their mother wished to be used for Anna's schooling, was limited and could be used up quickly. Thus Lisa and her siblings decided to invest part of the funds in a cooperative and in the repair of a jeepney of a relative.

Today, Anna is already on her first year in college, taking up biology in a state university. Her tuition and other fees as well as her daily allowance are being sourced from the jeepney's income. Nanay Estrella may not be with her family anymore but her wish for her youngest daughter may still be fulfilled.

Continuing what Wife Started

Nanay Celeste and Tatay Felipe's fifth child was barely a year old when Nanay Celeste died of cancer in 2014. Tatay Felipe fondly described her wife as a very hardworking woman. "*Di maawat magtrabaho* (one cannot stop her from working)," he reminisced. Even at night, she would be collecting from their neighborhood recyclable and scrap materials which they could sell. She also went around buying scrap materials, using a business loan from KDCI. Indeed, Nanay Celeste and Tatay Felipe were partners in providing for their kids. They were even able to purchase their own tricycle unit. Unfortunately, they had to sell it when Nanay Celeste underwent a caesarian section when she gave birth to her youngest child.

Soon after her delivery, a cyst appeared on Nanay Celeste's face, which eventually began to swell. Her family brought her to a hospital several times but tests were unable to immediately provide a diagnosis. Nanay Celeste also tried traditional medicine practitioners and took different medications. When she had to be confined, a daughter skipped school for a month to attend to her needs.

Two days before Christmas in 2014, Nanay Celeste passed away. During the wake, the KMBA area coordinator and an account officer visited Tatay Felipe and gave him the benefit

(PHP50,000) from Nanay Celeste's insurance coverage. Tatay Felipe was surprised as he was not expecting the claim to become available on the same day he submitted the documents for the insurance claim. The money, according to him, had been a big help as he and the family had already used up all their savings. "*Maluwag na maluwag; 'di ako nahirapan*" (I did not have a hard time anymore; the amount was more than enough), he shared. He no longer borrowed money for his wife's wake and interment and other expenses. He distributed the remaining funds to his children who already had families of their own, telling them that the money belonged to their mother.

Though Tatay Felipe feels the weight of Nanay Celeste's absence, he has resolved to carry on. Their youngest is now two years old. He earns as a tricycle driver, taking home PHP200 on lean times, and PHP500 on good days. Moreover, he began collecting and buying and selling scrap materials, as his wife had done. He has also become a KDCI center member himself. This decision, he said, had been among the things Nanay Celeste whispered to him as she laid ill: "*Ipagpatuloy mo ang pagiging miyembro ng sentro*" (hold on to our KDCI center membership).

A Mother's Hope Lives On

Chiara remembered tagging along when her mother, Nanay Eliza, would go to a KDCI field office. One time, her mother told her: *"Anak, 'di ko pakakawalan ito, kasi kung sakali, huwag naman sana, may makukuha kayo dito"* (My child, I will not let this [her KDCI participation] go because, should something happen, although I hope nothing would, you will receive something from this).

Nanay Eliza, a mother of three, had poured herself into her work to give her children a better life. She juggled several jobs – washing and ironing clothes and selling *balut* (boiled duck egg) in the evenings. To further augment her income, she even put up a *sari-sari* (small variety) store in front of her home using a loan from KDCI. A client-beneficiary of KDCI beginning in 2011, Nanay Eliza would also take out educational loans to finance her children's schooling.



That fateful day in December 2015, Nanay Eliza went about her chores and, as she had always done, walked her daughter to the highway where the latter would take a ride. While she was selling *balut* by a sidewalk, Nanay Eliza was hit by a wayward truck.

Nanay Eliza's only daughter (Chiara) was then a college student majoring in psychology and was on her last year. Her youngest was also graduating from grade school while her eldest had temporarily stopped schooling. To help in her school expenses, Chiara took a part-time job, working in the mornings until early afternoon before attending her classes from late afternoon until evening.

After Nanay Eliza's passing, an aunt took in Chiara and her siblings in her home. They used the KMBA insurance benefits they received to move on and begin fulfilling Nanay Eliza's wishes. Chiara stopped working so she could focus on finishing her course's thesis requirement and eventually graduate.

Chiara shared that when her mother died, she found a bag of cash her mother had obviously allocated for her tuition and other school fees. After her mother's death, she settled the remaining balance of her tuition and other fees. She also paid her on-the-job training fee.

Hoping to graduate by October 2016, Chiara plans to immediately take the psychometrician licensure examination. Her older brother is contemplating on resuming his college studies during the coming school year.

Little by little, and with help from family and friends, Nanay Eliza's children are rebuilding their lives. Moving forward is a testimony of her children's strength, and their determination to create a better life for themselves despite the harsh circumstances they have been put through. It is the same dream Nanay Eliza had believed in and lived for until her last. Nanay Eliza may be gone, but her aspirations for her children have not been lost. And in them, her hope lives on.

Wife Prepared for Her Passing

Nanay Lisa became a member of a KDCI center in 2012. She used her loan to start a *sari-sari* (small variety) store. Together with her husband, Tatay Mario, she managed the store and also rented out a billiard table they had purchased partly from initial earnings of the store. Their income supported their three teenage children.

Last July 2015, Nanay Lisa had a cerebral stroke. Though immediately confined to a hospital, she no longer recovered. Five days after she collapsed, she died at a young age of 48.

Soon after Nanay Lisa's death, KMBA released the PHP50,000 basic life insurance benefit of Nanay Lisa's family, as well as her retirement savings (PHP1,125). As Nanay Lisa's KDCI loan was also covered by insurance, KMBA released to Tatay Mario an additional PHP12,000 and settled Nanay Lisa's loan balance with KDCI.

Tatay Mario used the insurance benefits to pay for the bills and other expenses incurred during Nanay Lisa's hospitalization and, eventually, her wake and interment. He also received financial support from a local politician and from the Department of Social Welfare and Development. Moreover, Tatay Mario also spent part of the money he and Nanay Lisa had been saving. It seemed to him that Nanay Lisa had really prepared the funds needed after her passing.

At present, Tatay Mario still operates the family's *sari-sari* store. He also bought another billiard table to improve his income. He replaced his wife as a KDCI center member, using his loans for the store. Two of his three children, aged 19 and 17, are still in school. Tatay Mario wants to ensure that he can support them until they finish their studies, as his wife always wanted.



Starting Over after Wife's Death

Blessed with three daughters (aged 6, 9, and 12 years) and a 1-year-old son, Nanay Josefina and Tatay Carlos had been working hard to ensure they could give their children a better life. They put up a *sari-sari* (small variety) store, travelling to Ormoc City, in the neighboring island, to replenish their stocks. When Nanay Josefina joined a center of the Cebu Archdiocesan Program for Self-Reliance, Inc. (CAPS-R), she and Tatay Carlos used their loans to expand their small business. "*Pinagtrabahuan po namin iyon nang mabuti para lumago at makabayad po kami every week*" (We worked hard to make our sari-sari store flourish and also to pay our loan amortization every week), Tatay Carlos shared.

Last July 2015, Nanay Josefina and Tatay Carlos were already on their way home with their store supplies newly bought from Ormoc City when the passenger ferry they were riding capsized. As the boat sank, Tatay Carlos was separated from his wife. Nanay Josefina's body was found two days later.

A few days after the accident, a staff member of CAPS-R visited Tatay Carlos and asked for the documents needed so that payment for his wife's KMBA insurance benefits could be processed. Not long after, Tatay Carlos received the full basic life insurance and credit life insurance benefits (PHP100,000 and PHP20,643, respectively). KMBA also settled Nanay Josefina's loan balance with CAPS-R.

Despite his tragic loss, Tatay Carlos has been doing his best to move forward for his and Nanay Josefina's children. He used part of the insurance benefits he received to start an oil retail and wholesale business. He also plans to reopen their sari-sari store, and start other businesses so he can better provide for their children's future.



Constant Companion in Life

Nanay Maria, 67, has been a member of a KDCI center for over a decade and is considered a pioneer member of her center. Finding herself in a tight financial situation, she sought a KDCI loan after her husband suffered a stroke. At that time, her children were only earning enough for their respective families. Nanay Maria used her KDCI loan as capital for a food and *sari-sari* (small variety store) business. She admitted that she also sometimes used part of her loan to cover expenses at home. When one of her children needed capital for a scrap material business, Nanay Maria requested a bigger loan to help her child raise the needed fund.

When the government launched a program for operating small drugstores in communities, Nanay Maria was among those who received training and was given a license to operate a drugstore in her neighborhood. Under the program, Nanay Maria received PHP25,000 worth of medicines, and used her KDCI loan to order additional supplies.

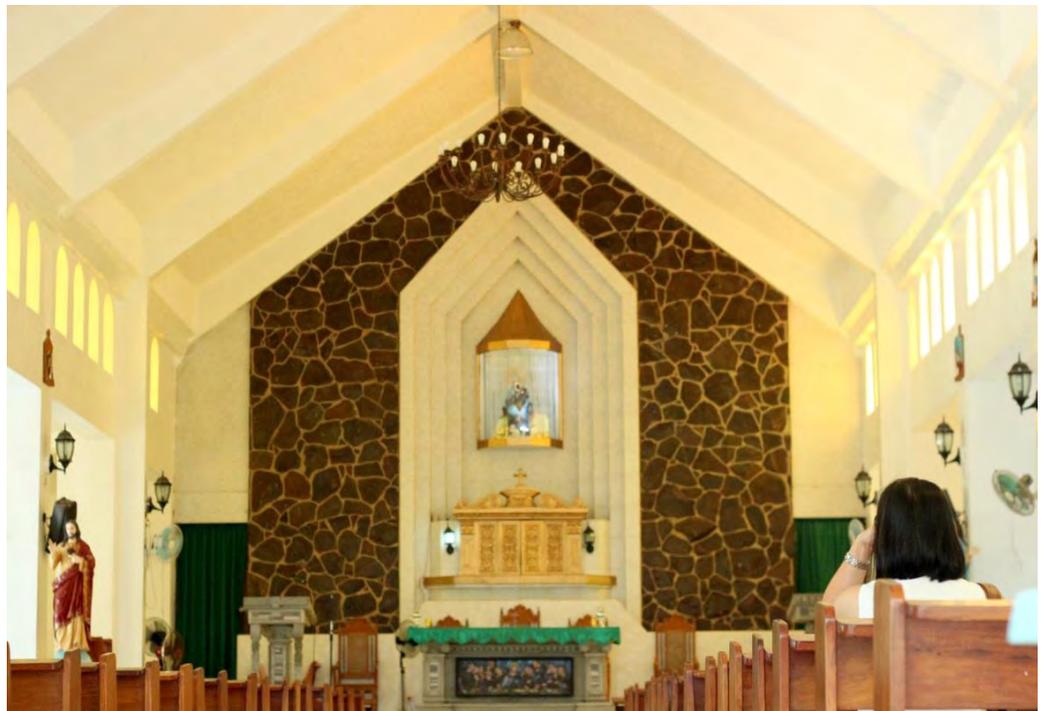
When Nanay Maria's husband passed away in 2011, she received basic life insurance benefit amounting to PHP10,000. The fund, released during her husband's wake, was used to cover funeral expenses, particularly for the rental of four jeepneys during her husband's interment.

In 2015, Nanay Maria attended a seminar on Golden K Fund, an investment window under KDCI for client-beneficiaries aged 65 and above. While listening to the speaker, Nanay Maria had thought, "*Meron pa palang magmamalasakit sa aming 'di na pwede sa insurance*" (There are still people who care for individuals like myself, who are no longer qualified for insurance coverage). Nanay Maria wanted to set aside some funds which her children could use when it would be her time to go. At the same time, she wanted funds she would not need yet to be put in Golden K Fund, to serve as emergency fund. Nanay Maria thus invested her savings (which totaled more than PHP5,600) in Golden K Fund.

Recently she again took out a loan from KDCI and, as her practice, regularly remitted amortization payment. Each time, a fixed amount is directly added to her Golden K Fund.

At present, Nanay Maria earns by making and selling menthol oil. Her drugstore, which she has been operating for nine years, is still open, but business has not been as vibrant as in the past. She is hopeful that the program, which has reportedly encountered internal problems, will take off once again as it has been a big help to individuals in her community as well as nearby areas. Of her seven children, five are still alive and all, except a son who lives with her, have families of their own.

For the past 11 years, she has served as an officer of her KDCI center. As project officer she helps screen community members applying for membership, attends KDCI seminars, and informs other center members of items discussed during the seminars. Her health has slowly been failing, forcing her to reduce her community involvement and work. If one day she really needs to step down from her position in her center, Nanay Maria claims, "*Kahit anong mangyari, hindi ako hihiwalay sa KDCI*" (No matter what happens, I will not leave my partnership with KDCI). Aside from her KDCI involvement, Nanay Maria is also busy with her role in her church's music ministry.



Answered Prayers

Princess S. Bustamante



25 May 2010. It was the day when some of my prayers were answered, giving me hope that my dreams might actually come true.

It was a Tuesday. I received a letter from KMBA and KDCI informing me that I passed the examination for the Kuya Jun Scholarship Program. This came not only as a pleasant surprise but an answered prayer. Because of

the many students vying for a spot in the program, I really thought I would never make the cut.

KJSP helped me become the person I am now. It was one of the reasons I was able to pay my tuition fees for eight semesters, spend for my school projects, and participate in different campus activities. It helped me surpass the hardships of student life until I was able to complete my bachelor's degree in education, with honors. [Editor: Princess graduated cum laude from the Technological Institute of the Philippines.]

To me and many others, being part of the KDCI-KMBA family is a blessing. It was my mother who joined KDCI, as a member of a center in our community in 2009. KDCI's selfless and benevolent ambition was to help not only its client-beneficiaries but also KMBA members' families. As such, both institutions have been providing support in every way they can – such as through KJSP – to help their client-beneficiaries and members uplift their and their family member' lives and achieve their dreams.

My mother remains a proud member of the KDCI-KMBA family. I am a proud product of KJSP. For me, KDCI and KMBA became part of our lives not just because of luck but also because it was part of God's plan. I am forever grateful for the opportunities that came our way through them. I hope that they will continue to extend support to those who need people and organizations like them in their lives.

Grateful and Challenged

Sharalyn Ponce

First, I would like to say thank you to KMBA for choosing me to be among its KJSP scholars.

I come from a poor family in Bantayan Island, Cebu, where our family is part of the Cebu Archdiocesan Program for Self-Reliance, Inc. (CAPS-R). There would be times when I ask, "Why does anyone have to go through a life of poverty?" On such difficult days, I just choose to wear a smile and be happy, instead of dwelling on my sadness over my situation. I would advise other students like me to focus on their studies, before getting into romantic relationships. That way, they can work toward being well-off someday and having a more fulfilling life.

I will always be appreciative of and thankful for the kindness and support given by KMBA to me and my family. I am also grateful to my parents who, despite the challenges we face, have always been there for me, supporting and encouraging me in everything I do.

I have been part of KJSP since 2013. At present, I am already a Grade 9 student. I study hard and try to learn more so that someday I can be successful. One of my dreams is to be able to help my parents.



A Gift and Responsibility

Rizzame T. Nabitad

I am happy and grateful to be on my second year as a KJSP scholar.

My parents are vendors and from their earnings, they try to support me and my older brother in our studies. My brother is now a first year college student, and I am in Grade 9.

I regard my KJSP scholarship as a gift. I used the funds I receive to buy my school supplies. This has been a great relief to my parents, especially to my mother. I am glad I have not let her down. She no longer worries about where

to source the money so I could purchase the things I need when classes begin.

Aside from being a gift, I also regard my KJSP scholarship as a responsibility and an inspiration. The realization that there are people ready to help me and my family, especially when times are tough, motivates me to study even harder.

Thank you for creating this program, and providing assistance to many students like me. Happy 10th anniversary, KMBA!

Supporting our Dreams

Rod Vincent Salazar

I have been a recipient of a KJSP scholarship since 2011, back when I was still in second year high school. For the past six years, KJSP has greatly helped my parents in financially supporting my education.

I am the eldest of four children. My father is a house painter while my mother is engaged in several direct selling companies, offering beauty products, clothing, shoes, and other items. Looking back at those years when I was not yet part of KJSP, I can honestly say that the program has made our family's life easier. With the scholarship, I was able to

buy my books and school supplies, and pay for other school expenses. This has allowed me to focus on and do better in my studies. There were even times when the remaining funds had helped cover our expenses at home.

I am now in my second year as an accountancy student at the Polytechnic University of the Philippines. I hope to someday be a certified public accountant. I dream of earning enough to buy my own home and help my parents, especially in sending my younger siblings to school.



KMBA's School Year 2015-16 scholars pose for a photo after their orientation seminar

CAPS-R Partnership with KMBA

Sister Charina Joring

The Cebu Archdiocesan Program for Self-Reliance, Inc. (CAPS-R) is a non-stock, nonprofit association dedicated to improving the living condition of marginalized women and poor families by providing spiritual enhancement activities and a livelihood program in the form of microfinance. We began our operations in March 1997 as CAPS-R Grameen, a program under the Cebu Caritas, Inc. – Commission on Service of the Archdiocese of Cebu. On 1 October 2014, CAPS-R was registered as a separate entity. From the first branch in now City of Bogo, CAPS-R has grown to eight branches with over 10,000 members in various areas of the Province of Cebu.

For twelve years, CAPS-R offered the Mutual Aid Fund, a credit and life insurance product for its members and their dependents. In 2010, the Bangko Sentral ng Pilipinas issued a circular on the marketing, sale, and servicing of microinsurance products. The circular stated that a micro-insurance provider must be duly approved by the Insurance Commission. As CAPS-R was not yet qualified to establish its own mutual benefit association, we opted to tie up with a microinsurance institution.

Our funder, Dienst voor Internationale Samenwerking aan Ontwikkelings Projecten (DISOP) Philippines, organizes yearly workshops for its microfinance institution partners. During our annual *Kwento at Kwenta* Workshop last 11 February 2010, Ms. Maria Anna de Rosas Ignacio discussed the products of

KASAGANA-KA Mutual Benefit Association, Inc., a sister organization of KASAGANA-KA Development Center, Inc., of which she was chief executive officer.

On 21 July 2010, one of then KMBA’s advisers, Ms. Silvida Reyes-Antiquera, went to Cebu Caritas and presented KMBA’s products to our branch managers. The proposal was deliberated and approved by our Executive Committee. Following this, Ms. Ignacio visited us on 16 February 2011 to guide us on how to start our partnership. The following month (15 March), we submitted our letter of intent and other requirements to KMBA. On 5 May, Ms. Antiquera and the president of KMBA’s board of trustees went to Cebu Caritas for the Memorandum of Agreement signing, followed by a two-day training for CAPS-R staff.

We are grateful to KMBA for the following:

- Life and credit insurance which help us provide assistance to families and retain our members;
- Scholarships extended to eight children of our members;
- Installation of our new computer system (using CommonCents), with the programmer being introduced to us by KMBA; and
- Donations for CAPS-R staff and members affected by Typhoon Yolanda in 2013: PHP1,065,000 cash donation, two generators for Bogo City and Bantayan Island, solar lamps, uninterruptible power supply for Bogo City, Bantayan Island, and Camotes Island, and t-shirts.

KMBA’s cash donation for Typhoon Yolanda victims was distributed directly to members of CAPS-R in Bantayan Island, Bogo City, and Camotes Island. In addition, 19 members in Bantayan Island, who lost their homes and livelihood, received various forms of support: fishing boats, motorcycle repair, business capital, materials for hollow blocks making, and supplies for housing or store repair. Funds were also given for the restoration of 18 ruined chapels, which had served as our centers for weekly meetings. We also gave cash donations for 3 parish churches. CAPS-R staff members living in the affected branches also received aid. After Typhoons Seniang and Quinnie hit Cebu in 2014, excess fund for Bantayan Island (PHP48,000) was used to assist members and CAPS-R staff members in the Municipality of Ronda.

We are grateful to KMBA management and staff for making us part of their family. The partnership we have established enriches us. You have become a part of our growth as we continue to carry out our mission.



Sister Charina with KMBA’s Elizabeth N. Yayon (President) and Silvida Reyes-Antiquera (General Manager)

Lending a Hand to those in Need

Jimmy Camello

KMBA was introduced to the Cebu Archdiocesan Program for Self-Reliance, Inc. (CAPS-R) by Mr. Dick Pajarillo, our DISOP (Dienst voor Internationale Samenwerking aan Ontwikkelings Projecten) consultant. This led to a partnership between CAPS-R and KMBA for the provision of microinsurance to CAPS-R members. Prior to becoming an associate of KMBA, CAPS-R already had a Mutual Aid Fund – a self-initiated fund to help members in times of bereavement.

Thus when we first introduced KMBA to our members, we had a hard time convincing them of the importance of life insurance plans. With the KMBA board of trustees and staff's support, we were eventually able to help our members understand the advantages of linking up with a registered microinsurance organization.

Eligible members of our organization are enrolled in basic life and credit life insurance plans. They remit their weekly insurance premium payments through our office. KMBA pays the insurance claims when members fall ill or they or their dependents pass away. Since our partnership with KMBA began, several insurance benefits had been released to our members or their beneficiaries, with amounts ranging from PHP2,000 to PHP100,000. The latter was released to the family of our member in Camotes Island who died when a ferry boat sank off the waters of Ormoc City.

The insurance benefits have been of great help in retaining and even expanding CAPS-R's membership. Our members now appreciate the importance of basic life and credit life insurance plans. Many opt to stay with

our program so as not to lose their CAPS-R – KMBA membership.

Beyond the insurance claims, KMBA likewise extended its support to our members who were affected by Typhoon Yolanda (in 2013) and Typhoons Seniang and Quinnie (in 2014). KMBA assisted families in various ways, such as through a livelihood program, distribution of solar lamps, and support for housing and chapel reconstruction. It also provided two generator sets and uninterrupted power supply (UPS) units for our offices. Moreover, KMBA has extended high school scholarship to children of our members. These initiatives have inspired us and given us hope. They make us feel that in times of difficulties and calamities, we have friends who would be eager to lend a hand to those in need.

Thank you, KMBA!



Nine Years and Counting

Analyn A. Shih



I was applying for a job with KDCI in 2007 when I found out that KMBA had an opening for a bookkeeper position. At that time KMBA had just been organized. I decided to give the position a try although my work after completing a business management degree had involved administrative and sales-related tasks. An accounting job with a nongovernment organization was definitely new and a challenge.

Two weeks into my new job, I already wanted to resign. I was tasked to prepare and check certificates issued to members. When *Kuya Jun* (Severiano C. Marcelo, Jr., KDCI's executive director at the time) asked me what I thought about my work, I told him I felt like I was not learning enough from it. He assured me that this was only temporary, as I had just joined the organization. Eventually, KDCI's finance staff helped explain to me the book of accounts and financial reports.

My present responsibilities in KMBA cover both administrative and several financial tasks. I act as KMBA's liaison officer, ensuring that we are able to submit reporting requirements to government agencies. As such, my work is not purely office-based. I also help prepare the minutes of our board meetings – a task I really find challenging.

My nearly ten-year employment with KMBA has taught me how to work and get along with different people. Equally important, it has increased my awareness about insurance and financial investments. As my knowledge on insurance grew, I also began purchasing different insurance products for my family.

As KMBA expands, our workload likewise grows. Still, I enjoy my present work more than I did in my previous jobs. As our workload increases, we gain new knowledge. On days when

I encounter difficulties in my work or there are too much tasks to attend to, I turn my thoughts to our planned team-building and rest and recreation activities.

The idea of exploring another work would sometimes cross my mind as I have already become very familiar with my KMBA tasks. Something seems to be stopping me though. We are a small team and we treat each other as family. Our general manager, *Ate Salve* (Silvida Reyes-Antiquera), is like a mother to us. Even my three children know all my colleagues. I would then tell myself that I might not find this kind of bond among officemates in other work settings. Also, KMBA's work hours are more flexible. We are not required to report on Saturdays and holidays. The office is near my house, so I can easily ask permission and go home if there are emergencies.

I consider my long years with KMBA as an achievement. Prior to this job, my longest work engagement lasted only three years. I have learned so much in KMBA. It has also enabled me to visit many new places. My job is not without its difficulties but these are outshone by the joy of working with KMBA members and staff, and the friendships I have formed. The ties I share with my colleagues are perhaps the most important reason why I have stayed on this long.



Witnessing KMBA's Growth

Diobert F. Calanza

I was a KDCI on-the-job trainee in 2008. The following year, I was hired by KMBA as one of its account officers. Since then, I have made a firm decision to stay. I am happy to be part of this organization for many reasons.

First, I come from a humble background myself. A key personal motivation is knowing that my job is about helping urban poor families. Hearing our members or their families express their gratitude – even simple words like, “Thank you, sir. This will help us a lot” – gives me a sense of fulfilment. I feel like they should not be thanking us, as they actually paid for their insurance policy. Still, many see what we do as an act of helping and giving.

Second, while my work is difficult (as I am sure all jobs have their difficulties as well), mine is never boring or routine. It comes with a series of challenges, demanding variable decisions. There is always a way to do things better and go the extra mile in serving our members. For instance, in the case of disqualified claims, our task does not end in telling our *nanay*-members, “Nanay, your claim request cannot be approved.” We share clients’ feedback with KMBA as well as KDCI management. As a team, we also look into possible solutions or new policies to put in place in case the same scenario happens.

The most challenging part of my job is reminding members that KMBA is a microinsurance institution, not a charitable organization. When a member or family member passes away, we cannot automatically approve benefit claims. There are policies we need to follow. We are, at the same time, mindful that when there are denied claims, it becomes difficult to regain people’s trust. It creates doubts as to how premium payments are being used; some would even think we are just making money off them.



Finally, I remain with KMBA because of the camaraderie among the staff. KMBA, being a sister company of KDCI, has adopted the same culture of calling colleagues “*ate*,” “*kuya*,” “*tol*,” and “*brod*” (terms for siblings). It may sound informal, but these are comforting to hear and create an atmosphere of belonging, as if you are part of a family. Our salaries may not be high but we see how much our superiors and colleagues try to take care of us, treating us as if we were their own children or siblings. Even in the communities we serve, we feel the same sense of ease in relating with our members.

Some members often share that the microinsurance program is among the reasons why they stay with KDCI. I find it uplifting to hear such remarks, as I am aware that not everyone recognizes KMBA’s contributions. Some even view the microinsurance component as simply an add-on payment.

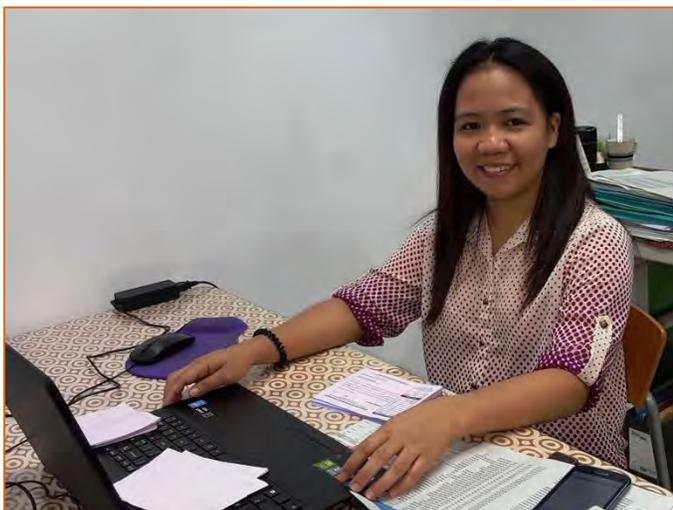
I have witnessed KMBA’s growth and feel proud of what it has achieved, both in terms of number of members and financial performance. Having been with KMBA for several years, I could compare it to a child you take care of, ensuring it would become a healthy and successful individual.

I look forward to seeing KMBA become well-known, such that it is the first organization people think of when they hear of “microinsurance.” As employees, we likewise hope to someday be given an opportunity to lead and serve KMBA members in other ways. These aspirations will only be realized as KMBA expands and establishes its place in the industry. My stay in KMBA may not be forever but while I am here I want to make the most of every opportunity to serve our members and contribute to the institution.



Realizing my Dreams

Evelyn A. Lagmay



After completing my accountancy degree in Mindoro province, I went to Metro Manila to look for a job. Being the second of eight children and the only college graduate at that time, I wanted to be able to support two of my siblings who were still in college. I was hired by KDCI as a bookkeeper in 2007. In 2010, I was promoted as senior bookkeeper and held this position for five months. At that time, I also yearned for a change in my work. Thus when KMBA announced an opening for an accountant, I signified my interest.

Joining KMBA has opened up opportunities for me to expand my skills. It also constantly provides me with a sense of accomplishment as I continue to grow professionally. I produced my first financial report in KMBA, and learned about insurance terms and account titles, which were very different from terms I used in my past jobs. I gained more knowledge about financial investments – a topic I used to know nothing about but had to become familiar with as part of my work. I also gain new knowledge as we continue to develop our system to comply with industry policies.

The trainings and seminars I was asked or allowed to attend not only increased my knowledge about KMBA's work but also helped me grow as an individual. For instance, during a management forum of the RIMANSI Organization for Asia and the Pacific, Inc. in Bacolod City in November 2015, I was invited to share about KMBA's experience in transitioning to a new chart of accounts and creating a separate book for each fund. Aside from allowing us to share our innovations with other mutual benefit associations, the occasion provided me with a chance to face my fear of speaking in front of an

audience. After the presentation, I told myself, "Wow, I was able to do it."

Beyond my professional development as KMBA's finance manager, my job has helped me realize my dreams for my family and for myself. I was able to send four siblings to school. In turn, some of them helped support our younger siblings' education. All of them are now degree holders. In addition, I have reacquired my parents' property in Mindoro, and built my own small home in Metro Manila.

There had been occasions when there was simply too much work and I would feel so tired. Still, this would be outweighed by many things about my job that make it worthwhile. I have had many opportunities to travel, either for trainings and seminars or for our staff rest and recreation. I have been to Bataan, Cebu, Bohol, Boracay, Bacolod, and other places I had not previously visited. More important, I treasure the camaraderie among KMBA's staff, for which I am grateful.



Being of Service to the Poor

John M. Jacinto

I have been working continuously with KMBA for three years but I have had a much longer engagement with earlier chapters of this organization – spanning more than ten years in three institutions.

Ever since I was a sociology student in college, I have dreamed of working with poor families. In 1998 I joined the Foundation for Development Alternatives, Inc., which then was implementing a livelihood program. The program was spun off in 2002 to become KASAGANA-KA Development Center, Inc. From 1998 until 2001, I worked with the FDA program as a socioeconomic officer and then officer-in-charge of areas in Bulacan province. Back then, the program had a system of setting aside funds to assist families of members who passed away. The *pondong damayan* (solidarity fund) was raised through members' PHP2 weekly donations. In case of a member's death, the collected funds were given to her family. The pondong damayan, however, had limitations. It did not have a regulatory body and the assistance did not cover the death of members' spouses or dependents.

After pursuing graduate studies, I returned to development work and was employed by KDCI in 2008. By then KMBA had already been organized. In 2011 I was invited to join KMBA. I helped translate documents and prepared information dissemination materials. After another stint with KDCI's field operations in 2012, I formally joined KMBA in 2013 as an account officer. In addition to monitoring members' accounts and mentoring area coordinators, AOs act as claims officers – reviewing claims requests, validating information, and ensuring that documents submitted are complete.



I handle KMBA members in KDCI's Bulacan field offices. I love going to the field but the travel and quantity of paperwork could be challenging at times. Some offices have wide areas of coverage; others include communities which are not easy to access. There had been instances when all the field offices I was handling had claims requests. Since we have a policy of processing claims within 1-3-5 days, we need to get things done fast and budget our time well.

As much as possible, I do not want to have cases of denied claims. One of the hardest things to tell a member is, "*Nanay*, you will not receive any insurance benefit as there were lapses in your premium payments." To avoid these instances, I follow up on members with lapsed premium payments. Taking such a proactive approach is crucial in microinsurance. Our area coordinators have also been playing a vital role in disseminating information and minimizing instances of denied claims.

Despite the challenges, I am happy with my work. I believe in what we are doing in KMBA. I value the camaraderie among the staff and the trust we have in each other. There is a sense of contentment when I know we are able to process claims fast and do our job well. There is a sense of fulfillment in hearing our nanay-members say, "Thank you," as we make them feel that they have a companion through trying times.

I have witnessed KMBA's development over the years, starting from the pre-KDCI self-initiated pondong damayan for members who passed away, to KMBA's current status as an independent mutual benefit association. I believe that a very promising future awaits KMBA. And I know that as the institution continues to expand, its staff will grow with it.

Touching More Lives

Adrian P. San Andres



Prior to joining KMBA in 2009, I worked for KDCI for two years as a socioeconomic officer. I was assigned to different field offices: first in San Mateo in Rizal province then in Sumulong in Antipolo City. When I heard that KMBA was looking for account officers, I applied for a position. Back then, KDCI, and thus KMBA, had fewer field offices so AOs could be sent to any office in Metro Manila and neighboring provinces. A new arrangement was put in place in 2010, assigning an AO to specific clusters of field offices. Since I live in Marikina City, I was assigned to handle accounts in East 1 (Rodriguez in Rizal and Marikina City), East 2 (Sumulong, Padilla, and Masinag in Antipolo City), and East 3 (Pasig City and Taytay and Binangonan in Rizal).

My decision to transfer to KMBA was driven by a desire to move beyond a specific area and see KDCI in its entirety. I wanted to serve more communities and work with more people. This transition has played an important role in my personal and professional growth. I learned how to deal with different people within and outside KMBA. The seminars and trainings we attended gave me an opportunity to expand my knowledge and meet individuals from other organizations. Not every employee gets opportunities such as these, and I am happy to have had these privileges as part of my work.

To us at KMBA, ensuring that insurance benefits are received is simply a part of our job. I realize, however, that our efforts to process claims as promptly as we could have not gone unnoticed. When we visit an area where a claim has been made, some individuals would approach us and recount to us how we had been able to help them. In some instances, the insurance benefit had taken care of the amount they needed

for medical bills or funeral services. Words of gratitude from our members or members of their families are priceless. And the kind of service we provide – where we put our hearts in what we do – makes our job all the more fulfilling.

Handling denied claims remains to be the most challenging part of our work. When I was a socioeconomic officer of KDCI, I focused on members' loans and repayments. I talked with client-beneficiaries who could not repay loans owing to financial problems or medical emergencies. Under KDCI's field operations, I could go back and talk again to members with unsettled loans. In the case of insurance claims, I only have one chance to discuss the denied claims to members or their families. We have to come up with a firm decision fast, and immediately inform claimants about it. We also have to be able to communicate the claim's nonapproval as sensitively as we could, as we are delivering this news while they are still grappling with the loss of a loved one. These instances eventually become a way of spreading information about our services. If we handle these delicate situations well and with tact, it could put a stop to doubts and negative feedback others may have about KMBA and its products and services.

I have had several jobs before KDCI and then KMBA. In most of them, I would be counting the hours until another workday is over. That changed when I joined KDCI and, later, KMBA. I do not feel bored at my job. The days and the hours always seem too short and time passes by too quickly. Often I feel like I have just come into the office and before I know it, it is time to go home. I guess I feel this way because I am engaged and I am fully present in whatever it is that I need to do, whether in the office or in the communities.



My Work with the Urban Poor

Evangeline E. Pe

I have been KMBA's operations manager for the past four years. In many ways, my KMBA engagement expresses my desire to continue working with less advantaged sectors. Prior to accepting this job, I worked on projects for the urban poor for more than 20 years. Among these projects was the livelihood program of the Foundation for Development Alternatives, Inc. The program was eventually spun off into a separate entity, KASAGANA-KA Development Center, Inc.

As KMBA's operations manager, my responsibilities include managing and monitoring the work of our account officers. We need to make sure that insurance claims are processed on time and cases of denied claims are handled carefully. In 2012, with KDCI's expansion in southern Metro Manila and Cavite province, I also acted as AO for the new field offices. While juggling my responsibilities as operations manager and AO was challenging, I never regarded it as an added burden. I really love meeting people and learning about the different circumstances and concerns confronting them.

One thing I value about our work is being able to provide concrete support, that is, financial assistance, to less privileged families in times of their great need. I feel the same sense of fulfilment I had in FDA when former informal settlers finally obtained their land titles under our land acquisition program. Oftentimes, KMBA members or their beneficiaries would cry when they receive their insurance benefits. While there had been many occasions when we had been told that the benefits had helped members and their families, two stories stand out in my memory.

The first was when a member passed away after a stroke. Her husband was tearful as he received the PHP50,000 insurance benefit. After her wife's treatment and other expenses, the family had no money left to pay for funeral services. He recalled that his wife, who refused to receive



further treatment, had told them: "*Pag namatay ako, mata-tapos na ang hirap ninyo at may pera kayong matatanggap*" (When I die, your suffering will end and you will receive some funds). Her husband admitted that he did not expect to receive such a large sum of money, adding that it was the biggest amount he ever held in his life.

We had another member who also died after a prolonged illness. Members of her family had mortgaged their home and could no longer pay their debt. After she died, her husband came home from an overseas job and pleaded with the new homeowner to let them stay in the house, even just until his wife was buried. Her husband did not know that his wife was covered by a KMBA insurance policy. When he received the insurance benefit, he felt relieved. The amount was enough to settle the mortgage and take back the family home.

These stories inspire me because they lend credibility to our campaign: KDCI helps mothers become financially independent while KMBA provides financial cushion in times of emergencies. It is a good campaign, more so because it is true. I wish all poor families could fully understand the services we offer, and realize how these can help uplift their lives and support them in times of great need.

In the stories I related, through the small contributions they had made, our *nanay*-members were able to secure the immediate financial needs of their loved ones when they passed away. Still, most urban poor families do not regard insurance as a necessity and continue to consider it their least of priorities, an outlook that KMBA is challenged and hopes to change.



Keeping in Step with KMBA

Martiniana G. Mancio
President, 2009-2011



Prior to becoming a client-beneficiary of KDCI, I was an employee. One day I asked my husband: “If we remain employees, how can we send our children to school?” Thus I joined a KDCI center in 2003. Using my loan as capital, my husband and I put up a refrigeration and airconditioning business. As my loan amounts grew, I qualified for business trainings to which KDCI regularly sent its client-beneficiaries so that we could learn better financial management and related skills.

Aside from being a KDCI center chief, I was eventually entrusted with the responsibilities of a KMBA area coordinator. I explained KMBA’s policies to client-beneficiaries in all KDCI centers in Montalban, Rizal. Then, in 2009, I was elected KMBA president. From focusing on one area, I had to learn how to run an organization, facilitate meetings, and understand KMBA’s financial data. There had been times when I asked myself, “Can I really stand before a big audience? I am just a plain housewife.” As I performed my duties as president, I gained confidence in what I could do. I was exposed to different people and

situations, and learned from the activities I attended, including a forum on good governance which discussed the Anti-Money Laundering Act. I was also able to apply some of the skills I learned from these experiences to the management of my family’s business.

After stepping down as president in 2011, I became a member of the board of advisers. Compared with my previous tasks as KMBA area coordinator and president, my responsibilities now are lighter. For one, I no longer need to go regularly to KDCI centers.

Among my most cherished memories as part of KMBA’s leadership was the first spiritual retreat for members of the KMBA board of trustees, coordinators, and staff. Although I had spent time working with them, the retreat helped me get to know them more. I had known only the jolly side of many of them. During the retreat, I learned that deep inside many were carrying heavy burdens. I felt like our fellowship deepened after because we had trusted each other with the deeper details about our lives.

Explaining our insurance component to KDCI client-beneficiaries, and thus our KMBA members, is a challenge. As long as they could take out loans, some do not really give insurance coverage much thought until they hear of a center member receiving insurance benefits. When we visit centers to present KMBA’s products and services, very few would attend and some of those present would not even listen attentively. It would be a challenge to get their attention. Before explaining how KMBA products could benefit members, I would always introduce myself as a center chief but would quickly add, “Don’t call me Ma’am. I am also a KDCI client-beneficiary.”

Being part of KMBA has been a blessing to me. I never thought that a microfinance organization could eventually also form a large microinsurance institution. I am grateful to KDCI and KMBA leadership and staff for their trust, for everything I have learned, and for allowing me to contribute what I can to the organization.



Desire to Help Others

Chona B. Capayas
President, 2011-2013

I joined a KDCI center in 2004. One of the things that encouraged me to become a member was its *pondong damayan* (solidarity fund). Members contributed regularly to a pool of fund and when a member died, the collected fund was given to the family. At the beginning, I was not even an active member as I was still holding a job. But when problems arose in our center, I was assigned as the temporary treasurer. The following year, I was elected center chief.

I became a KMBA area coordinator in 2011. Compared with my role as center chief, in which I focused only on our center, as coordinator I had to make sure that all 56 centers covered by KDCI's Masinag field office were updated about our insurance products and services. We were required to cover at least 12 centers every month. Over time, I noticed that many KDCI client-beneficiaries did not consider the insurance component as a priority; they were more interested in taking out loans. When something unfortunate happened, however, they would start asking questions about KMBA's insurance benefits. This made the area visits of KMBA coordinators crucial because, at times, even the center chiefs had already forgotten the details of our products and services.

From 2011 until 2013, I served as KMBA president. I sensed the respect of members from different field offices and felt that I had to be a role model. It was a busy period, as I was attending seminars and meetings, and helping resolve problems and concerns that came up. I found it challenging to be making decisions or giving my opinion on behalf of the organization. One such instance was when we went to Cebu province after Typhoon Yolanda ravaged the Visayas and other parts of the country in 2013. We saw the difficult condition of our members who were part of the Cebu Archdiocesan Program for Self-Reliance, Inc. KMBA made a decision to release a significant amount to assist our members; KDCI likewise extended



financial and other support to the affected families and communities as well as to members of the CAPS-R field staff.

When I became a KMBA area coordinator, it was made clear to me and other coordinators that the role involved helping other members, even without a salary. From the start, I told myself that even if I am not well-off, I wanted to be able to help others. Balancing my responsibilities with KMBA and my duties as a wife and a mother had its challenges. But when my husband saw that I was happy with what I was doing, he supported my decision and activities.

While my term as president had ended, I still serve KMBA as a member of its board of advisers. I have had many fun and memorable experiences since I became an officer of KMBA – such as our team-building activities and spiritual retreats. The happy memories and the knowledge that I have made my own contribution in KMBA's journey are among the things I will always treasure and bring with me until I grow old.



New Partners in Life

Josefina Y. Torres
Treasurer (2011-2013)



My husband died in 2007. Even when I was widowed and had nine children to raise on my own, I did not lose heart. In no time I realized that I had been given other partners: KDCI and KMBA.

In 2004, I became a client-beneficiary of KDCI; from 2010 (in 2011 to 2013, I was also KMBA treasurer), I was an area coordinator for San Mateo, Rizal. My tasks included visiting KDCI centers in our area and explaining KMBA products and services. I also went to the communities I covered whenever I received news that a member or a member of her family had passed away.

Though coordinators do not receive any salary, KMBA provides us with transportation allowance. But altogether, the rewards of being a coordinator far outweigh a salary's worth. As a coordinator, I was able to visit many places within and outside San Mateo. I met many people and gained valuable experiences. I was even able to attend a forum on the Anti-Money Laundering Act. My mind has certainly taken in new knowledge and my heart has remained open to helping out others.

During my rounds in the centers, I would observe that some mothers did not care much about the insurance component of being a KDCI client-beneficiary. I usually advised them not to think only of their loan repayments but to consider as well the importance of insurance to them and their family. Interestingly, client-beneficiaries who had initially been nonbelievers of the need for insurance would seek us out when a tragedy comes upon a community member with insurance coverage. In cases such as this, many would come to us even for optional insurance coverage.

I have been juggling my time performing my duties as KDCI center chief, KMBA coordinator, a health center volunteer, and a community leader for another non-government organization. On weekends, I attend to my small business buying pigs from farms and soliciting meat orders from my regular clients. From this business, I derive funds for my children's education and our daily needs.

Four of my children are still in school; the rest have finished their studies. All my children know Sir Ian [Adrian P. San Andres, KMBA account officer and a former KDCI socioeconomic officer assigned to San Mateo]. If KDCI had not sent him to reorganize our center in 2004, perhaps our family's life would not be what it is now. In gratitude I have instructed my children to greet Sir Ian wherever they meet him.

The Lord may have taken my husband, but He gave me so much more to be grateful for in KDCI and KMBA.



Finding a Second Family

Judith S. Tandog
Board of Trustees Member (2009-2011)

I am proud to be a member of KMBA, not only because it has helped my family in many ways, but it has made a difference in my life. I consider it an honor to be part of this organization. It gives me joy to see mothers welcoming me to their areas, with smiles on their faces, anticipating good news about KMBA. I know many welcome our insurance products because of the affordable prices and quick processing of claims.

Over the years, KMBA has provided insurance benefits to many members and their families. One of them was a member of another microfinance institution. She was on her way to the other institution when she had an accident. She was able to receive KMBA's motor vehicle accident and hospitalization benefit. After that, she left the other institution, focused on her membership in a KDCI center. She now serves as a KDCI center chief.

On my first year as area coordinator, one of our members passed away. We visited her wake and upon seeing her family members' condition, my heart was filled with sympathy. The bereaved had almost nothing and were deep in debt. I still remember the look of hopelessness in their eyes. When we delivered the news that they would receive a PHP50,000 insurance benefit, they were so thankful. An occasion such as this reminds me that it feels much better to give help than to receive it.

In my area visits, I have had conversations with individuals who received insurance benefits from KMBA. They narrated to me how important life insurance had been in their cases. They realized that if one had insurance, waiting in line to ask for help from local politicians, or borrowing money for a family member's funeral expenses, would no longer be necessary. For KMBA members, having insurance coverage also means there will be some funds for loved ones they are leaving behind.



As a KMBA coordinator, I am also taking steps to secure my own future, as I do not wish to be a burden to my children. At the same time, my husband and I are working hard so that we could build a better future for our family. My husband is earning just enough as a painter. The microenterprise and educational loans I regularly take out from KDCI help send our four children to school. Our eldest has already graduated from college while our second child is an incoming fourth year psychology student.

In many ways, KDCI and KMBA constitute my second family. I enjoy our outings and gatherings. The management and staff treat us well. During our regular December meeting cum party we are given Christmas gifts – something my husband and family as well as friends seldom do to me.

Whatever blessings I have received and whatever good fortune comes my way, I will always be thinking of KMBA and KDCI. They have been part of my family and contributed to who I am now. And for as long as I live, I will not leave KDCI and KMBA.

To KMBA on its 10th anniversary, I wish you more power and greater success!



Happy Engagement

Rita dela Cruz

Area Coordinator for Sapang Palay (2013-2015)



I have been a client-beneficiary of KDCI and a center chief since 2003.

In 2013, I became a KMBA area coordinator in Sapang Palay, San Jose del Monte City. My tasks as coordinator include going to different KDCI centers under the Sapang Palay field office and explaining to members the importance of insurance and KMBA's services. I also offer K-Kalinga coverage to them.

I spend most of my time attending to home chores and managing a small furniture business. I am also a sales agent of a direct selling company. My responsibilities as coordinator allow me to focus on things that would keep me happily engaged with members of my community – talking with our *nanay*-members, listening to their concerns, and helping them identify solutions to some of their problems. I do not find the tasks difficult as KMBA policies are easy to understand and explain to others.

The first insurance claim I handled involved the death of a member's partner. Unfortunately the partner was not able to sign the cohabitation paper, which was among the requirements for her insurance claim. Our member was aware that without the document she could not qualify for the benefit being claimed. While she received a donation from KDCI, I still felt sad for her and her family.

The latest case I handled also involved a member whose spouse passed away. I was not able to talk to the member but I sent her a text message about the process of filing an insurance benefit claim. The information helped her in putting together the needed documents and KMBA office in processing the claim within our target schedule.

I participate in our team-building, retreats, and other activities because I want to learn something new. The team-building activities, especially when our team wins in games, are really fun. I am truly pleased with my role in KMBA. Everything I do is manageable and makes me happy.



KMBA BOARD OF TRUSTEES

2007 – 2009

Leticia T. Rodriguez	President
Wenifreda F. Rodriguez	Treasurer
Norman Los Añes	Secretary
Josefina C. Torralba	Member
Rosalinda L. Moral	Member
Jesel L. Labramonte	Member

2009 – 2011

Martiniana G. Mancio	President
Lourdes C. Candelario	Treasurer
Norman Los Añes	Secretary
Lourdes B. Nuarin	Member
Margarita M. Mitra	Member
Judith S. Tandog	Member
Cesar Z. Gomez	Independent Member

2011 – 2013

Chona B. Capayas	President
Josefina Y. Torres	Treasurer
Norman Los Añes	Secretary
Jovita Q. Guevarra	Member
Nelia A. Zamora	Member (2012-2013)
Luzviminda A. Francisco	Member
Cesar Z. Gomez	Independent Member

2013 – 2016

Elizabeth N. Yayon	President
Judea T. Gutierrez	Treasurer
Jerlene B. Perez	Secretary
Edelyn Ocampo	Member (2013-2014)
Ma. Jona K. Parolan	Member (2014-2016)
Marivic R. Loterte	Member
Ailene V. Ramos	Member
Perla F. Batingal	Independent Member

AREA COORDINATORS

2010

Nilda Buenaventura	Bagong Silang
Judith Tandog	Batasan
Ana Balonzo	Fairview
Celestina Mislang	Masinag
Luzviminda Francisco	Montalban
Lilian Lagsub	Novaliches
Rosalinda Moral	Sapang Palay
Josefina Torres	San Mateo
Zenaida Zapanta	Sumulong
Marlina Oraa	Taytay
Ma. Jona Parolan	Tungko

2011

Virginia Wenceslao	Bagong Silang
Christine Geñoso	Batasan
Lourdes Candelario	Camarin
Ana Balonzo	Fairview
Chona Capayas	Masinag
Luzviminda Francisco	Montalban
Margarita Mitra	Marilao
Lilian Lagsub	Novaliches
Florentina Sarsua	Padilla
Nelia Zamora	Sapang Palay
Josefina Torres	San Mateo
Jovita Guevarra	Tandang Sora
Jona Parolan	Tungko
Cleofe Francisco	Taytay

2012

Nilda Buenaventura	Bagong Silang
Merly Flores	Batasan
Lourdes Nuarin	Camarin
Edelyn Ocampo	Fairview
Chona Capayas	Masinag
Luzviminda Francisco	Montalban
Lourdes Candelario	Novaliches
Florentina Sarsua	Padilla
Josefina Torres	San Mateo
Nelia Zamora	Sapang Palay
Margarita Mitra	Marilao
Jona Parolan	Tungko
Cleofe Francisco	Taytay
Editha Cabrana	Tandang Sora



From left: Elizabeth N. Yayon, Judea T. Gutierrez, Ailene V. Ramos, Ma. Jona K. Parolan, and Marivic R. Loterte. (Not in photo: Jerlene B. Perez and Perla F. Batingal)

2013

Marivic Loterte	Bagong Silang
Judith Tandog	Batasan
Lourdes Nuarin	Camarin
Edelyn Ocampo	Fairview
Elizabeth Yayon	Marilao
Jesusa Doria	Masinag
Luzviminda Francisco	Montalban
Lourdes Candelario	Novaliches
Judea Gutierrez	Padilla
Rita dela Cruz	Sapang Palay
Ailene Ramos	Sumulong
Ligaya Sarmiento	Taytay
Anita Manundo	Tandang Sora
Jona Parolan	Tungko

2014

Marivic Loterte	Bagong Silang
Teresita Bucad	Bocaue
Judith Tandog	Batasan
Estrelia Medel	Camarin
Leovina Timajo	Dasmariñas
Edelyn Ocampo	Fairview
Angela Malilin	Las Piñas
Reschelle Vega	Marilao
Lilibeth Lagnason	Masinag
Raquel Dionisio	Meycauayan
Luzviminda A. Francisco	Montalban
Lourdes Candelario	Novaliches
Nida Cuizon	Norzagaray
Isabel Iliw-Iliw	Padilla
Josefina Torres	San Mateo
Rita dela Cruz	Sapang Palay
Ma. Elisa Macapanas	Taytay
Anita Manundo	Tandang Sora
Marissa A. Loyola	Tungko
Elizabeth Fuentes	Trece Martires

2015

Oliver Roldan	Bagong Silang
Judith Tandog	Batasan
Teresita Bucad	Bocaue
Estrella Medel	Camarin
Leovina Timajo	Dasmariñas
Edelyn Ocampo	Fairview
Angela Malilin	Las Piñas
Reschelle Vega	Marilao
Lilibeth Lagnason	Masinag
Raquel Dionisio	Meycauayan
Luzviminda Francisco	Montalban
Nida Cuizon	Norzagaray
Nida Tagubar	Novaliches
Isabel Iliw-Iliw	Padilla
Josefina Torres	San Mateo
Rita dela Cruz	Sapang Palay
Teresita Padel	Sumulong
Marilyn Aldave	Taytay
Anita L. Manundo	Tandang Sora
Elizabeth Fuentes	Trece Martires
Marissa A. Loyola	Tungko

BOARD OF ADVISERS

Leticia T. Rodriguez	President (2007-2009)
Martiniana G. Mancio	President (2009-2011)
Chona B. Capayas	President (2011-2013)
Maria Anna de Rosas Ignacio	KDCI CEO

MANAGEMENT STAFF

Silvida Reyes-Antiquera	General Manager
Evangeline E. Pe	Operations Manager
Evelyn A. Lagmay	Finance Manager
Diobert F. Calanza	Account Officer
John M. Jacinto	Account Officer
Adrian P. San Andres	Account Officer
Analya A. Shih	Administrative Officer



Greetings from KDCI Managers

It does not really seem like 10 years has passed since KMBA was established by KDCI as a partner organization. Before KMBA's formation, KDCI tried other systems, such as the *Pondong Damayan* (mutual aid fund) and a partnership with a commercial insurance company. Because benefits were limited and release of benefit claims took a long time, these mechanisms were dropped. It was decided instead to start an insurance association which our *nanay* client-beneficiaries could call their own.

We faced many difficulties as we rolled out KMBA's initial products and services. These were made worthwhile, however, by the kind and grateful words we received from members, particularly concerning the quick processing of claims at a time when they needed extra funds most. I regard the efficient and speedy release of benefits as a valuable service we are able to provide to KMBA members. This minimizes their concerns during times of grief and loss.

I have been a witness to the development of KMBA, which has more than kept in step with KDCI's expanding membership and programs. I thank KMBA for continuously finding ways of increasing the number of families covered by insurance. Headed by *Ate Salve* (Silvida Reyes-Antiquera), the management team, together with the *nanay*-members who comprise the Board of Trustees as well as the Area Coordinators, shows unequivocal commitment and concern to members' well-being and KMBA's endurance.

Congratulations, KMBA, on your 10th anniversary!

Judylyn F. Joven
Chief Operating Officer

I wish to greet KMBA's management and staff for 10 years of persistent, prudent, earnest, and wholehearted service to KDCI's client-beneficiaries. I salute KMBA's Board of Trustees and Area Coordinators, for giving their time and showing concern for their members. They have been tirelessly working alongside KDCI's operations staff to further improve the insurance services we provide our communities.

KMBA plays a very important role in KDCI's social development work. In times of difficulties, particularly medical emergency or death, our client-beneficiaries or their families receive needed financial support through KMBA. This allows our client-beneficiaries to hold on to funds they allocated for their livelihood, instead of using up their resources and starting all over again. Aside from providing affordable premiums, KMBA assures its members of speedy processing and release of benefits. Thus it also creates a positive impression of KDCI services.

We hope for the continued expansion of the membership and areas of coverage of KMBA. We know that it will continue to come up with new products to help the families we serve.

Dexter V. Flores
Senior Area Manager

Congratulations, KMBA, on your 10th anniversary. May you continue to provide excellent services to your members. We hope for your continued growth as part of the insurance industry so that more families and communities can benefit from your work with the poor and the disadvantaged.

Generoso A. Quinto
Junior Area Manager

Editor's Note

The messages, essays, and articles in this 10th Anniversary publication characterize the thoughtful KMBA, its members and their families, its officers and management staff, and its partners. There is a less serious and fun part of KMBA, however, and that is depicted in the photos we included here. We regret that we are unable to attribute these photos to their sources, some of whom had shared them in their social media accounts. We thank them sincerely for allowing us access to those photos.

We likewise wish to give our thanks to the *nanay*-members and beneficiaries of deceased members who shared their stories of appreciation to KMBA and the services it offers. To them, these symbolize a "warm embrace" in their time of loss and grief.

We are grateful to the officers and members of the management staff, who shared not only their thoughts about KMBA and its journey since 2006 but also contributed their ideas on how this publication would take shape.

I am most appreciative to KMBA for the opportunity to gain a deeper understanding of its work and come up with a publication that could capture dedicated service to less advantaged sectors. May these pages likewise be a tribute to KMBA's members who passed away and, who, even until their last, had toiled and hoped to provide a better future for those they were leaving behind.



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