



KABUHAYAN SA GANAP NA KASARINLAN CREDIT AND SAVINGS COOPERATIVE

Retaining Clients

Manila Prince Hotel, Ermita, Manila, Philippines
July 26, 2019

KASAGANA-KA SYNERGIZING ORGANIZATIONS (KSO)



Kasagana-ka Development Center, Inc.
2002



Kasagana-ka Mutual and Benefit Association, Inc.
2006



Kasagana-ka Employer-Employee Provident Fund, Inc.
2010



Kasagana-ka Credit and Savings Cooperative
2016



2018

by the numbers

Kabuhayan Sa Ganap Na Kasarinlan Credit and Savings Cooperative

OUTREACH

196,325

PEOPLE REACHED
BY KASAGANA-KA

39,265

FAMILIES HAD ACCESS
TO FINANCIAL SERVICES

1,724

CENTERS IN NCR,
REGION III & 4A

PROGRAMS



LIVELIHOOD
AND ENTERPRISE
DEVELOPMENT

74,421

LIVELIHOOD
ASSISTANCE



EDUCATION
TRAINING AND
FORMATION

17,007

EDUCATIONAL
ASSISTANCE



SECURITY
SHELTER AND
SAFETY

12,274

HOUSING, SECURITY OF
TENURE AND CALAMITY
ASSISTANCE



HEALTH AND WELLNESS

8,781

HEALTH ASSISTANCE

3,559

Members had access to
affordable & quality health care

1,310

Individuals had access to clean
and safe drinking water

1,741

Members linked to Health
Services provided by PhilHealth

335

Members had access to
affordable apparatus



SOCIAL PROTECTION

196,325

INDIVIDUALS COVERED BY
KMBA & PARTNER
MICROINSURANCE PROVIDERS

17,122

Were provided with accidental
insurance through K-Kalinga

3,723

Burial assistance extended to
members & their families

1,025

Were provided with
hospitalization assistance
through RMSI CARE

356

Members linked with the
Social Security System

Outstanding Loans
as of 30 December 2018



330,815,466

Client Protection Principle

1. Appropriate product design and delivery

ü K- Products are developed based on the needs of the members.



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2. Prevention of over-indebtedness

- ü Character and Credit Investigation
- ü Evaluation

3. Transparency

- ü Orientation and PMES.
- ü Triangulation
- ü The annual General Assembly and Roadshow
- ü Loan disclosure
- ü 7 Members serves as Board of Directors

4. Responsible Pricing

- ü Competitive interest rates
- ü Higher Interest on savings.
- ü Rebates
- ü Surpluses are plowed back to programs and assistance
 - ü packages are provided
- ü ICPR



5. Fair and respectful treatment to Client

- ü Clear guidelines for staff in the course of their collection
- ü Reasonable repayment arrangement.
- ü K-Suporta
- ü The loan form is rated by the member
- ü Code of ethics & conduct guided by MARCELO and core values are explained to staff (recruitment, training & formation, employee handbook, roadshows)

6. Privacy of Client data

- ü Data privacy act
- ü RA 9510 "Credit Information System Act".



7. Mechanism for complaint resolution

- ü Members are given different avenues where they can course their suggestions, comments, and concerns.
- ü Roadshows



A photograph of three women performing a dance on a stage. They are wearing black sleeveless tops, black leggings, and bright red, ruffled skirts with a silver tinsel trim. Each woman is also wearing a red Santa hat with a white pom-pom. They are captured in a dynamic dance pose, with their arms extended. The background shows a large audience of people, including children and adults, seated in bleachers. The text "Salamat po!" is overlaid in the center of the image.

Salamat po!