



Kabuhayan sa Ganap na Kasarinlan
Credit and Savings Cooperative

DISASTER RISK

ROLE OF FIELD STAFF IN MANAGING RISK
BEFORE, DURING AND AFTER A DISASTER



K-COOP

Kabuhayan Sa Ganap Na Kasarinlan Credit and Savings Cooperative

KASAGANA-KA COOP/K-COOP, is a cooperative duly registered under the Cooperative Development Authority on February 5, 2016. Aims to help improve the quality of life of members in urban and peri-urban communities through authentic economic and social empowerment using microfinance as a strategy for its members.

47,596 MEMBERS



396M LOAN PORTFOLIO

34 SATELLITE OFFICES
Bulacan, NCR, Rizal, Cavite and Laguna
(5 Provinces in Luzon, Philippines)



K-COOP AREAS OF OPERATION



FIRE is one of the most frequent disasters recorded in the communities. Many fire safety protocols are compromised as houses are clustered tightly together and are built of flammable light materials.



FLOODING in K-COOP's area of operation is caused by typhoon and heavy rainfall, lack or clogged drainages, and the rise of sea levels/high tide.

These areas are a high-risk for mosquito-borne diseases, lack of access to clean water and significant damage to private property, affecting lives and livelihood of members.



K-COOP communities are highly affected of **EARTHQUAKE** due to their geographical location in areas with fault lines and close-knit houses.



HAZARDS AND RISKS

Common in K-COOP's Areas of Operation

NUMBER OF AFFECTED MEMBERS

BILANG NG MIYEMBRO NA NAAPEKTUHAN NG TROPICAL STORM ENTENG
(as of Sept. 02, 2024 6:00 pm)

- Fairview-7
- Marikina-146
- Lagro-5
- Camarin-10
- Bagong Silang-10
- Tandang Sora-3
- Novaliches-40
- Mezcuaayan-192
- Marilao-310
- Bocaue-187
- Malolos-56
- Baliuag-18
- Masinag-205
- Montalban-367
- RHS-19
- Padilla-59
- Antipolo Proper-7
- Teresa-73
- Calinta-98
- Binangonan-9
- Las Piñas-60
- Parañaque-4
- San Pedro-90

1,973
TOTAL NO. OF AFFECTED MEMBERS



BILANG NG MIYEMBRO NA NAAPEKTUHAN NG BAGYONG CRISING AT HABAGAT
(as of 9:00 AM, July 24, 2025)

TOTAL - 3,963

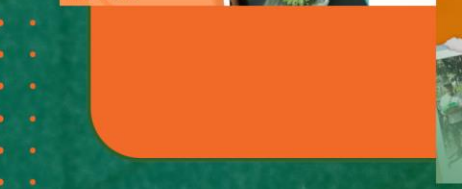
- NCR: 708
- BULACAN: 1,803
- RIZAL: 999
- CAVITE-LAGUNA: 453

BILANG NG MIYEMBRO NA NAAPEKTUHAN NG BAGYONG CARINA
(as of 9:00 AM, July 25, 2024)

KABUWANG BILANG 4,140

- Bataan-24
- Fairview-107
- Marikina-46
- Lagro-66
- Camarin-28
- Bagong Silang-47
- Tandang Sora-105
- Novaliches-218
- Malolos-499
- Baling-95
- Padilla-41
- Mezcuaayan-720
- Marilao-530
- Bocaue-205
- Musan-28
- Tandang Mangga-5
- Marikina-46
- Manning-174
- Montalban-225
- RHS-119
- Padilla-9
- Antipolo Proper-34
- Foreta-18
- Calinta-78
- Layo-144
- Binangonan-12
- Dagupan-12
- Tracy-11
- GMA-5
- Las Piñas-81
- Parañaque-71
- San Pedro-12

Total - 4,140



TOTAL: 567
BULACAN AT RIZAL
Bagyong Uwan
KASAGANA-KA RELIEF OPERATIONS

Typhoon	YR 2023	YR 2024	YR 2025
	Egay	Enteng & Carina	Crising & Uwan
No. of Affected Members	1,981	6,851	4,881
% of Affected Member	3.90%	14.39%	10.18%

ENVIRONMENT, RESILIENCY AND SUSTAINABILITY PROGRAM FRAMEWORK



SOCIO ECONOMIC OFFICER'S ROLE BEFORE, DURING AND AFTER DISASTER

MAPPING OF CENTERS AS PART OF COMMUNITY RISK ASSESSMENT

IDENTIFICATION OF MEMBERS WITH POTENTIAL TO BECOME 3S KADETS

SUPPORT 3S KADETS IN CONDUCTING COMMUNITY AWARENESS ON DISASTER PREPAREDNESS

PROMOTE INSURANCE

ENSURE MEMBERS CONTACT DETAILS ARE UPDATED

PROMOTE SAVINGS

PROMOTE INCREMENTAL BUILDING AND RESILIENT HOUSING

Mitigation through Awareness Campaign & Assessment

Preparedness

Recovery

Emergency Response

IDENTIFICATION OF MEMBERS ELIGIBLE FOR FINANCIAL ASSISTANCE AND LOAN MORATORIUM

RELIEF OPERATION

ONSITE VISIT AND VALIDATION

K-SAGIP (LOAN RESCHEDULING)

K-BAHAY LOAN

SAVINGS WITHDRAWALS

K-KALAMIDAD LOAN

ALALAY SA K LOAN (BUSINESS DISRUPTION)

K-KUMUSTAHAN SA PANAHON NG KALAMIDAD

IDENTIFICATION AND LISTING OF AFFECTED MEMBERS

RAPID ASSESSMENT SURVEY (UA-ULAT ALAS)



EQUIPPING FIELD STAFF FOR EFFECTIVE DISASTER RESPONSE

- CONDUCT REGULAR TRAINING AND CAPACITY-BUILDING ON DISASTER RISK REDUCTION (DRR) AND CLIMATE CHANGE ADAPTATION (CCA), INCLUDING FIRE AND EARTHQUAKE DRILLS.
- ENSURE AVAILABILITY OF SATELLITE OFFICE RESOURCES, INCLUDING ONLINE HAZARD MAPS AND THE SATELLITE OFFICE PROFILE.
- MAINTAIN CLEAR, ACCESSIBLE PROCEDURES DURING CALAMITIES, GUIDED BY THE KASAGANA-KA DRRM MANUAL.

FIELD STAFF IN ACTION: REAL EXPERIENCES FROM THE GROUND

- PROVIDING REAL-TIME UPDATES THRU KUMUSTAHAN AND ULAT ALAS
- CONDUCT RAPID DAMAGE AND NEEDS ASSESSMENTS DURING OR AFTER CALAMITIES
- MAINTAIN CLEAR COMMUNICATION BETWEEN MEMBERS AND MANAGEMENT
- ASSIST MEMBERS IN ACCESSING FINANCIAL SERVICES AND RELIEF ASSISTANCE
- SUPPORT FASTER RESPONSE AND RECOVERY

CHALLENGES DURING A DISASTER

- DELAYED INFORMATION IF THE STAFF ARE ALSO AFFECTED BY CALAMITIES
- UNAFFECTED MEMBERS TAKE ADVANTAGE OF THE SITUATION
- STAFF AND MEMBERS FACE PHYSICAL RISKS, STRESS, AND EMOTIONAL STRAIN

OVERCOMING CHALLENGES

- MOBILIZED CENTER OFFICERS AND 3S KADETS TO ENSURE TIMELY COMMUNITY UPDATES, SUPPORT RELIEF OPERATIONS, AND CONDUCT ONSITE VALIDATION
- IMPLEMENTATION OF SAFETY PROTOCOLS AND REGULAR CHECK-INS
- FLEXIBLE WORK ARRANGEMENT DURING CALAMITIES
- PROVIDE FINANCIAL ASSISTANCE TO AFFECTED FIELD STAFF
- LEADERSHIP AND GUIDANCE PROVIDED BY THE MANAGEMENT DURING CALAMITIES

LESSONS LEARNED

CLEAR COMMUNICATION IS IMPORTANT

PROMOTE AND ENCOURAGE SAVINGS AND INSURANCE

PUT AWARENESS INTO ACTION

ENCOURAGE COMMUNITY ENGAGEMENT

STAFF SUPPORT AND WELL-BEING IS ALSO A PRIORITY

COLLABORATION & PARTNERSHIPS

MOVING FORWARD

FIELD STAFF TRAINING AND CAPACITY BUILDING

Continuously train and equip field staff with skills, tools, and protocols to effectively respond to disasters and support community resilience.

CREATION OF K-COOP DISASTER RESPONSE CENTER

Establish a centralized system for disaster preparedness, response, and recovery, linking the community to the head office for faster and more efficient action.

CONTINUOUS TRAINING OF 3S KADETS

Each Center shall have 3S Kadets who will work hand in hand with the Socio-Economic Officer to assist in disaster-related initiatives.

SUSTAINED AWARENESS CAMPAIGN IN THE MOST VULNERABLE SATELLITE OFFICE

Conduct continuous awareness campaigns, particularly in the most vulnerable Satellite Offices, to enhance community preparedness.

STRENGTHEN PARTNERSHIPS WITH OTHER LIKE-MINDED ORGANIZATIONS

Build and maintain partnerships with like-minded organizations to expand support, resources, and collaborative disaster response efforts



ENVIRONMENT, RESILIENCY
AND SUSTAINABILITY



Kabuhayan sa Ganap na Kasarinlan
Credit and Savings Cooperative

DISASTER RISK REDUCTION-
CLIMATE CHANGE ADAPTATION
DRY RUN



Thank you!