



CARD Mutual Benefit Association, Inc.

Microinsurance MBA Governance

CMDI, Bay, Laguna
August 2, 2016

PASCUALA S. GEÑOSO
Former President,
Trustee, CARD MBA, INC.



- ▶ **PASCUALA S. GEÑOSO**
- ▶ Residence of Nagcarlan, Laguna
- ▶ Married
- ▶ Mother of 4
- ▶ Housewife
- ▶ Almost 14 years member of CARD



October 2002



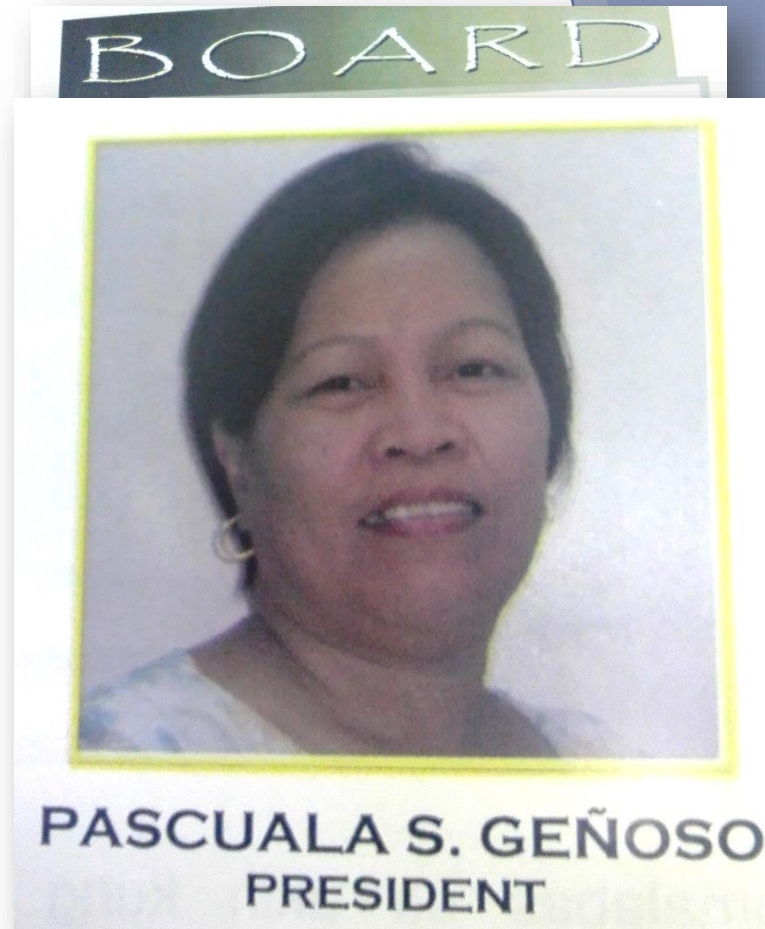
Recognized as member of **CARD Bank, Inc.** –
Nagcarlan 1 Unit since **October 24, 2002**

Elected by her co-members and became **Center Chief**
of **Minstal 1 center** for 3 and half years

September 2006



Annual General Membership Meeting
(7th AGMM)
September 9, 2006 in Bay, Laguna



- Nominated as Board of Trustee in the year 2006.
- Won the election and was elected by her co-members of the Board as **PRESIDENT**.

CARD MBA as of December 2006

PARTICULARS	NUMBER / AMOUNT
No. of Provincial Offices	5
No. of Institutional Partners	5
No. of Staff	26
No. of MBA Coordinators	171
No. of Trustees	8
No. of Active Members	247,850
No. of Insured Individual	1,487,100

At-a-glance...

August 2, 2007

The CARD MRI Insurance Agency (**CaMIA**) received their Certificate of Registration from Securities & Exchange Commission (SEC)



CaMIA is the insurance agency for non-life insurance products of the **CARD Mutually Reinforcing Institution (CARD MRI)**.

They provide microinsurance products needed by members and affiliates through partnership with various insurance companies.



September 9, 2007

**Annual General Membership Meeting
(8th AGMM) Bay, Laguna**

Launching of a **Non-life Microinsurance Product** called CaMIA Package Assistance In case of Disaster Plan (**CaMIA P.A.I.D Plan**)

October 12, 2007



Inauguration of **CARD MBA Main Office** in Colago Avenue,
San Pablo City, Laguna

OPPORTUNITIES = BLESSINGS

July 2007

Attended the
NTUC Income
Meeting with
CARD Staff and Dr.
Alip in **Singapore.**



Leadership Training & Exposures





November 13-15, 2007 in India



Attended the **3rd Microinsurance Conference** in **India** with other CARD Staff.

Lucky to be chosen as one of the representative of the Philippines with other Microinsurance experts and practitioners from over 50 countries.



January 25, 2008



At CMDI, Bay, Laguna to welcome our visitors from **Insurance Commission (IC)** for **AMLA Workshop**

with Deputy Insurance Commissioner **Ms. Vida T. Chiong**



Got the chance to visit our office in **CAMBODIA** to attend **1st Strategic Review Committee Meeting** last **April 2008**.

April 28-30, 2008



The 2008 Ramon Magsaysay Award for Public Service

August 31, 2008

12. SEP, 2013 COMMENTS OFF ON THE 2008 RAMON MAGSAYSAY AWARD FOR PUBLIC SERVICE



CARD MRI received a prestigious award for successfully providing self sustaining financial service for half a million Filipino women and their families.



9th AGMM and my last year of term as CARD MBA President



September 8-9, 2008

Other Commitments:

- **MICROINSURANCE COORDINATOR** of CARD MRI Insurance Agency (CaMIA)
- **EX-OFFICIO MEMBER** of CARD MRI Development Institute, Inc. (CMDI)
- **BOARD OF DIRECTOR MEMBER** of Rizal Bank, Inc.
- Working as **TREASURER** in a Transport Group Cooperative in Nagcarlan, Laguna
- **ACTIVE CHURCH MEMBER**



2007- present

- **STOCKHOLDER** of
CARD Bank since
2007 – present

BALIK ESKWELA SI NANAY SCHOLAR of CARD MRI

since 2010- present and now taking up **Bachelor of Science in Business Administration (BSBA)** in Porta Coeli Distance Learning School, currently 2nd year college.



2010-PRESENT
(High School to College)

INCORPORATING

the

CORE VALUES

the

CARD MRI

CARD Mutually Reinforcing Institutions

WAY



Competence

Keep raising your work knowledge, skills & values



Family Spirit

Treat everyone as a family



Integrity

Remain transparent in all the things that you do



Simplicity

Choose to be simple to everyone, anytime, anywhere

Humility

We consider everyone as co-equal to fulfill the mission
Of improving lives of those who have less in life



Excellence

Always aim to step up to the next level

Stewardship



Uphold the highest standards of stewardship of financial, human and institutional resources

Leaders become great, not because of their power, but because of their ability to empower others.

~John Maxwell



As a result 10 years after...

CARD MBA as of June 2016

PARTICULARS	NUMBER / AMOUNT
No. of Provincial Offices	49
No. of Institutional Partners	21
No. of Staff	344
No. of MBA Coordinators	1,286
No. of Trustees	15
No. of Active Members	2,862,566
No. of Insured Individual	11,450,264

CARD MBA Former BOTs



***Simple Mothers
Became Members
then Leaders***



Maraming Salamat!
Thank you!

ありがとうございました

