

CCT Mutual Benefit Association Inc.

My people will abide in a peaceful habitation,
in secure dwellings, and in quiet resting places.
—Isaiah 32:18



For the thousands of poor Filipino families, the death of a loved one is often a crisis that threatens their fragile stability. Beyond the deep emotional pain of separation, bereaved families face the crushing weight of funeral expenses—costs that frequently force them into the hands of predatory lenders just to give their loved ones a dignified farewell.

The story of the CCT Mutual Benefit Association Inc. (CMBAI) is a testimony of God's compassion made tangible. Modeled after Christ's life on earth—where He met the grieving with presence and care—CMBAI was established to provide financial support to bereaved families, comforting them in life's most difficult moments. When a member passes away, CMBAI, together with the rest of the CCT Group, responds with practical assistance and personal presence: attending wakes, offering prayers, extending flowers, and assuring families that they are not alone. In this way, the ministry embodies *pakikiramay* (sympathy), upholding dignity and providing peace when it is needed most.

Early Burden and Obedience (2000–2005).

As CCT's microfinance ministry expanded to more than 100,000 members across various communities, the need for protection became increasingly clear. While livelihoods flourished, families remained highly vulnerable during times of death and emergency. In many areas, burials were delayed as families struggled to gather funds; some even resorted to setting up gambling activities during wakes just to cover expenses.

Initial efforts sought to link community partners to government programs such as SSS and PhilHealth. These attempts often fell short, as many members lacked birth certificates and other required documents. These realities revealed a difficult truth: Transformation could not be sustained without accessible and compassionate protection.

From Bayanihan to Ka-Insurance (2005–2007). The first response was simple and deeply communal. In 2005, an informal *patak-patak* system was introduced under the CCT Credit Cooperative (now CCT Multipurpose Cooperative) as part of the Membership

Support Fund. Members contributed five pesos per week, collected alongside their regular payments. From these pooled contributions, families received a benevolence of PhP 30,000 for cooperative members and PhP 15,000 if a dependent of a member passed away.

This initiative, initially known as Mortuary Benefits for Members, embodied the Filipino spirit of *bayanihan* (communal unity). After a time, the small, faithful contributions became a structured expression of shared sacrifice and responsibility. Through this practice, the heart of *ka-insurance* (partner in insurance) program took shape—collective preparedness rooted in compassion.

Consequently, families began to see insurance not as a financial obligation, but as an act of love and stewardship. This mindset fostered trust and accountability, laying the groundwork for a formal microinsurance ministry.

Stewardship through Partnership (2008–2014).

As regulatory standards tightened in 2007 and 2008, CCT partnered with providers to guarantee compliance and sustainability. Beginning in 2008 with Philippine Prudential Life Insurance Company, and later with Philippine American Life and General Insurance Company

or Philam Life (2010), AXA Philippines (2012), and United Coconut Planters Life Corporation or Cocolife (2014), the ministry continued serving families through group yearly renewable term policies.

To preserve immediate delivery of monetary care, local branches advanced the PhP 30,000 benefit directly to the grieving families and were later reimbursed by the insurance partner. Assistance was never delayed, and compassion remained the first response.

Formation and Faithfulness (2016–2017). Through these experiences, CCT discerned that the ministry should be stewarded internally. A clear call arose to establish a legally recognized entity that could operate with excellence and accountability while remaining firmly anchored in Biblical principles.

On October 6, 2016, CCT Mutual Benefit Association, Inc. (CMBAI) was officially registered with the Securities

and Exchange Commission, and by November 18 of the same year, it received its license to operate from the Insurance Commission. By 2017, CMBAI was fully operational, stewarding the ministry of protection directly under its own governance. These milestones marked a deeper commitment to wholistic ministry, integrating faith, compassion, and stewardship.

A Ministry of Stewardship and Compassion. Through the Basic Life Insurance Plan (BLIP), later strengthened by the optional benefits called CCT-Sigurado, CMBAI provided families with life insurance and accident and disability benefits. These services restored dignity, enabled families to honor departed loved ones, and prevented deeper financial hardship.

Each benefit released was more than a payout; it was a tangible reminder of God's care. Every claim reflected the ministry's calling to walk with families in grief.

Strengthened by Grace, Positioned for Greater Works. As the ministry expanded, CMBAI invested in improving governance and operational systems guided by Biblical values and regulatory standards. While the journey was not without trials, each challenge became an invitation to deeper faith and perseverance. Through continuous education campaigns, fellowship visits, pastoral engagement, and community outreach, CMBAI cultivated trust and renewed commitment among members.

As CCT approached its 35th year, CMBAI reflected on God's hand guiding every step—from the early practice of ka-insurance to a nationwide microinsurance ministry. The ministry looks ahead with gratitude and readiness for the “greater works” God has prepared—continuing to bring comfort, dignity, and peace to Filipino families, one life at a time.



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Ministry Report

The year 2025 unfolded as a testimony of God's sustaining grace over the ministry of the CCT Mutual Benefit Association Inc. (CMBAl). Amid economic uncertainty, rising living costs, and operational challenges, CMBAl remained steadfast in its mandate: to provide affordable, faith-rooted social protection for Filipino families.

Throughout the year, 100,826 members were protected under CMBAI's care. Over PHP 22 million in benefits was released to 332 bereaved families—each claim representing not just financial relief but also comfort, dignity, and hope in moments of loss.

This year affirmed CMBAL's identity as a ministry of compassion, stewardship, and service. Every benefit released and every family served reflected the ministry's calling: to uphold worth, walk with those in grief, and safeguard the future of the poor with the love of Christ.

Restoration and Renewal. After seasons of strain brought by economic disruptions and limited manpower, CMBAL entered 2025 anchored in renewed conviction—to join the Holy Spirit in fulfilling God's promise of *Shalom* among the poor. Guided by this conviction, the ministry focused on relational engagement, pastoral care, and reinforcing stewardship.





CMBAI intensified community education and pastoral outreach. Regular Basic Life Insurance Plan (BLIP)-Sigurado orientations were conducted during cooperative meetings, church gatherings, and fellowship visits. These efforts helped families view microinsurance not as an obligation, but as a responsibility. Such engagements reshaped perceptions, nourishing long-term commitment and nurturing a culture of preparedness across communities.

Restoration became a defining theme of the year. As economic realities forced many members into arrears or lapsed status, CMBAI pursued a compassionate response through follow-ups, home visits, and community education. These efforts led to the reinstatement of 6,732 members, generating PHP 896,751 in collections. More than financial recovery, reinstatement reflected restored relationships, trust, and confidence in the ministry.

Convergence and Community Empowerment. Strategic convergence bolstered CMBAI's impact nationwide. Collaboration with the CCT Multipurpose Cooperative, CCT Ministers Association of the Philippines Inc., and CCT Community Fellowship Inc. integrated microinsurance education and pastoral care into church and community life. Churches became centers of both worship and protection awareness, and pastors became advocates of stewardship and care.

At the grassroots level, 561 community servant leaders were trained and mobilized. These volunteers served as frontline connectors, facilitating education, recruitment, and follow-up while accompanying families through claims processing. Their presence within their own communities built trust, enabled timely follow-ups, and certified that member concerns were addressed with care.

Strengthening Systems and Stewardship. CMBAI enhanced its monitoring and reporting systems through improvements in RuralNet, a digital insurance platform, and reconciliation processes—enabling better collection tracking, membership monitoring, and claims documentation. These upgrades enhanced transparency and accountability while ensuring that system efficiency never replaced compassion.

Through all these, the ministry continued to balance professionalism with pastoral heart, serving with humility, patience, and faith.

Faith under Pressure, Grace in Motion. Irregular incomes, inflation, logistical constraints, and limited manpower posed significant difficulties. Yet these realities strengthened the ministry's resolve.



Community servant leaders played a key role in promoting microinsurance products in their communities.

Through fellowship visits, community classes, and Saturday “Sabado Klase” sessions, CMBAI sustained consistent engagement with members. These gatherings fostered understanding, reinforced commitment, and nurtured hope, bearing witness to God’s faithfulness even in uncertain seasons.

As CMBAI concluded 2025, the ministry stood firm in restored member confidence, deepened partnerships, expanded grassroots networks, and improved operational systems. These gains established a stronger platform for continued service in the coming year. Building on this foundation, CMBAI prepared to intensify reinstatement and renewal initiatives, enhance church-based engagement, refine monitoring systems, and expand community education. These efforts aimed to enhance service quality, reduce account lapses, and extend protection to more underserved families nationwide.

Grounded in faith and guided by compassion, CMBAI enters the next season ready to serve with vigor, clarity and purpose—committed to protecting Filipino families, restoring dignity, and strengthening communities.

CCT MUTUAL BENEFIT ASSOCIATION INC. AT A GLANCE 2025

	Total Members Protected	100,826
	Death Claims Processed	332
	Total Benefits Released	PhP 22.3 million
	Community Servant Leaders Trained	561
	Service Coverage	Nationwide

Operational Stewardship

- **Education:** Conducted regular BLIP-Sigurado orientations in cooperatives, churches, and fellowships.
- **Monitoring:** Strengthened tracking of member status to allow timely follow-ups and reinstatement.
- **Reinstatement:** Implemented compassionate restoration campaigns leading to 6,732 reinstated members.
- **Systems:** Enhanced RuralNet and reporting mechanisms to improve accountability and reconciliation.

Strategic Convergence

- **Cooperatives:** CMPC strengthened outreach, enrollment, and follow-up systems.
- **Church Networks:** CMAP and CFI facilitated church-based education and pastoral engagement.
- **Grassroots Leadership:** 561 community servant leaders mobilized nationwide for recruitment, follow-up, and member care.

Resilience in Action

Challenges	Response
High Number of Members in Lapsed Accounts	Compassionate Follow-Up: Compassionate reinstatement and follow-up campaigns.
Irregular Income of Microentrepreneurs	Community Education: Implemented church and community-based education initiatives.
Limited Field Manpower and Logistical Constraints	Strengthened Coordination: Enhanced coordination with CMPC, church partners, and volunteer pastors accompanied fellowship visits and Sabado Klase engagements.

Greater Works Ahead

- **Outreach:** Expand church-based BLIP-Sigurado education and enrollment.
- **Restoration:** Intensify reinstatement campaigns to reduce account lapses.
- **Monitoring:** Further enhance performance tracking and reporting systems.
- **Integration:** Align BLIP-Sigurado more closely with other CCT ministries for wholistic family support.