



ORGANIZATIONAL CHART OF LAKAN MBAI

DUTIES AND RESPONSIBILITIES

I. THE BOARD OF TRUSTEES

The Board of Trustees is the highest governing and policy-making body of Lakan MBI. Through it, the corporate powers of the Association shall be exercised, and its business conduct and its property controlled. It shall be composed of nine (9) Trustees elected by the members of the Association and two (2) appointed independent trustees who shall serve for a term of three (3) years. The Board of Trustees shall perform the following powers and duties:

1. Direct, supervise, and control the business affairs, properties, and funds of the Association;
2. To make and change rules and regulations not consistent with law and these By-Laws for the management and the guidance of the officers, employees, and members of the Association and to further review and amend the same;
3. Approve/disapprove applications for membership;
4. Approve all kinds of assistance to Members;
5. Approve all contracts, investments, and indebtedness of the Association;
6. Enter into any obligation or contract essential to the attainment of the purposes for which the Association was organized; and
7. Determine from time to time the organizational structure of the management staff, rules, and regulations for the operation of the Association.

A. CHAIRMAN

The Chairman of the Board of Trustees shall have the following powers and duties:

1. Call and preside over meetings of the Board of Trustees and the General Membership and ensure that they are conducted in an orderly and efficient manner;
2. Direct and oversee the activities of the Association;
3. Provide leadership and direction to the Board of Trustees, enabling them to fulfill their responsibilities for the overall governance and strategic direction of the organization;
4. Ensure that the Board of Trustees fulfills its legal, ethical, and financial responsibilities; and
5. Designate from among the qualified Trustees the replacement of the President during the latter's absence, incapacity, or demise, if the Vice-President is unqualified;

B. VICE-CHAIRMAN

The Vice-Chairman shall exercise the powers and authority of the Chairman of the Board of Trustees during the absence or inability of the latter.

C. PRESIDENT

The President, who is a Trustee, and the Chief Executive Officer (CEO), shall have the following powers and duties:

1. Execute all laws, rules, regulations, provisions of this By-Laws, and orders of the Securities and Exchange Commission and the Insurance Commission, as well as policies and decisions of the Board of Trustees.
2. Sign all contracts entered into on behalf of the Association;
3. Sign all papers, receipts, drafts, checks, payrolls, and vouchers of the Association;
4. Represent the Association in its relations to other corporations;
5. Sign all minutes of the Association in general and special meetings and furnish the Securities and Exchange Commission copies thereof;
6. Submit an annual report of management at the general membership meetings of the Association; and
7. Delegate any of the above powers and duties to other officers with the approval of the Board but the responsibility remains with the President.

D. VICE-PRESIDENT

The Executive Vice-President is the primary assistant of the President. If qualified, he shall assume the office and functions of the President in case of the latter's incapacity, illness, absence, or demise until a successor is elected. He shall also perform such duties as the Board of Trustees and the President may prescribe.

II. COMMITTEES

A. EXECUTIVE COMMITTEE

The Executive Committee, appointed by the Board of Trustees and composed of not less than three (3) members may act, by a majority vote of all its members, on such specific matters within the competence of the Board, as may be delegated to it in the by-laws or on a majority vote of the Board. It serves as the steering committee for the whole board.

The duties of the Executive Committee shall be as follows:

1. Assists the President, Board of Trustees, and the other five (5) Committees in running the affairs of the Association;
2. Reports current developments affecting the Association;
3. Assists in preparing and revising the budget for the Treasurer and the Budget, Finance, and Audit Committee;
4. Serves as an emergency decision-making body when the Board of Trustees cannot be called to decide upon a pressing matter;
5. Manages and monitors budget and assets every month; and
6. Develop and maintain the operations manual for officers and committee members.

B. INVESTMENT COMMITTEE

The Investment Committee governs and oversees the investment plan or strategy. Sponsored retirement plans may need an investment committee. However, their influence

stretches beyond retirement plans. For example, a corporation may appoint a committee to oversee company investments.

The members of an investment committee can be drawn from the company's Board of Directors. The committee may work with the company's Chief Investment Officer to shape investment policy. However, with a qualified retirement plan or pension plan, the plan sponsor may draft a charter detailing committee selection. Meanwhile, it may address the number of people who can serve on the committee at any given time.

Members of an Investment Committee may not require financial or investment expertise. The duties of the Investment Committee include:

1. Establishing investment policy: One of the most critical roles of the Investment Committee is creating a written statement of investment policies. This policy doesn't necessarily outline what investments will be made. However, it dictates how to manage a plan and how to choose managers. Also, it determines the benchmarks that measure performance.
2. Oversee the implementation of investment strategies: After finalizing the investment policy statement, the investment committees decide how to implement the policy. For instance, the CIO or plan sponsor may make recommendations for a fund manager. Then, the investment committee can review and approve them.
3. Track investment performance: The investment committee chooses investments, sure. But, more importantly, it measures how well those investments perform. A committee compares the performance of an investment strategy against the benchmark it's attempting to meet or surpass.
4. Conduct financial reviews: At least once per year, the investment committee should review the financials of its retirement plans or investment companies. This can give the committee a sense of the plan or the company's overall financial health.

C. AUDIT COMMITTEE

Under SEC Memorandum Circular No. 2 Series of 2002, Code of Corporate Governance, the Audit Committee shall be composed of at least three (3) Board members, preferably with accounting and finance background, one of whom shall be an independent director and another should have related audit experience. The Chairman of this committee should be an independent director. He should be responsible for inculcating in the minds of the Board members the importance of management responsibilities in maintaining a sound system of internal control and the Board's oversight responsibility; provides oversight of the institution's internal and external auditors. It shall be responsible for the setting-up of the internal audit department, and the appointment of the internal auditors as well as of independent external auditors. It shall monitor and evaluate the adequacy and effectiveness of the internal control system of the company. It shall have the following specific functions:

1. Provide oversight over the senior management's activities in managing credit, market, liquidity, operational, legal, and other risks of the corporation. However, in consideration of the risk profile of the corporation, the Board may constitute a separate Risk Management Committee to focus on carrying out this oversight role over risk management;
2. Provide oversight of the corporation's internal and external auditors;

3. Review and approve audit scope and frequency, and the annual internal audit plan;
4. Discuss with the external auditor before the audit commences the nature and scope of the audit, and ensure coordination where more than one audit firm is involved;
5. Responsible for the setting up of an internal audit department and considering the appointment of an internal auditor as well as an independent external auditor, the audit fee, and any question of resignation or dismissal;
6. Monitor and evaluate the adequacy and effectiveness of the Association's internal control system;
7. Receive and review reports of internal and external auditors and regulatory agencies, where applicable, and ensure that management is taking appropriate corrective actions, promptly in addressing control and compliance functions with regulatory agencies;
8. Review the quarterly, midyear, and annual financial statements before submission to the Board, focusing particularly on:
 - a. Any change/s in accounting policies and practices;
 - b. Major judgmental areas;
 - c. Significant adjustments resulting from the audit;
 - d. Going concern assumption;
 - e. Compliance with accounting standards;
 - f. Compliance with tax, legal, and stock exchange requirements; and
 - g. Responsible for coordinating, monitoring, and facilitating compliance with existing laws, rules and regulations. It may also constitute a Compliance Unit for this purpose.
9. Evaluate and determine non-audit work by an external auditor and keep under review the non-audit fees paid to the external auditor;
10. Establish and identify the reporting line of the audit executive so that the reporting level allows the internal audit activity to fulfill its responsibilities.

D. REMUNERATION AND NOMINATION COMMITTEE

The remuneration Committee is composed of at least three (3) members, one of whom is an independent director. It shall:

1. Set up remunerations for all officers and staff, including pension rights or any compensation payments to all employees of the Lakan MBAI;
2. Use prevailing incentive programs to set pay levels and employment terms that align with the company's goals and shareholders' interests;
2. Recommend for approval by the Board of Trustees the structure of salaries for new employees or remunerations for new members of senior management.

Nomination Committee shall be composed of at least three (3) members of the Board of Trustees, one of whom must be independent. It shall:

1. Review and evaluate the qualifications of all persons nominated to the Board as well as those nominated to other positions requiring appointment by the Board of Directors;
2. Prepare a description of the roles and capabilities required of a particular appointment by the Board of Trustees;

3. Prepare job specifications, including an assessment of the time commitment expected of the employee.

E. ELECTION COMMITTEE

The Election Committee shall:

1. Promulgate rules and regulations in the conduct of the election;
2. Perform its duties as required by established election practices;
3. Canvass and certify in writing the returns to the presiding officer;
4. Check voters' eligibility and manage the list of voters;
5. Properly document the counting of votes and submit a report on the final record of votes;
6. Announce the result of the electoral process and proclaim the winning candidates; and
7. Decide election protests, together with the Board of Trustees;

III. OTHER CORPORATE OFFICERS

A. GENERAL MANAGER

The General Manager/Chief Operating Officer is responsible for developing and prescribing the aspect of operational objectives, policies, and plans; and will be responsible for both the overall operation of the organization and the development of an ongoing strategy of improvement. He oversees their implementation and ensures financial sustainability in a manner that supports the Mission Statement.

Specific Responsibilities:

1. Manage all area operations to ensure revenues and profits are maximized, risk is managed and costs controlled, consistent with the budget and business plans;
2. Work with the Board to develop strategies and marketing plans and create alliances that meet the planned goals;
3. Prepare and submit the Annual Operating Plan promptly (including a proposal for days and dates of operation).
4. Act as company spokesperson as required.
5. Supervise the hiring, firing, training, and development of employees (including cross-training);
6. Ability to establish and maintain effective working relationships with staff and the general public using tact, courtesy, good judgment, media, and public relations.
7. Participate in Board meetings and prepare and deliver reports;

Education/Experience:

1. Four-year degree (B.A. or B.S.) in Business Administration with Accounting and/or Marketing emphasis.
2. With training and experience that provides the required skills, knowledge, and abilities in Insurance and taxation.

B. CORPORATE SECRETARY

The Board Secretary shall perform the following functions:

1. Keep all records of Lakan MBAI minutes of meetings, and other papers belonging to Lakan MBAI;
2. Sees to it that all notices of meetings are duly sent and received by the Board of Trustees and members of the Association;
3. Records and prepares the minutes, of every meeting, including board resolution in all regular and special meetings called by the Board of Trustees;
4. Maintaining corporate books, including the membership book, in such form or manner consistent with laws and regulations;
5. Affix the corporate seal to all official documents requiring the same;
6. Determine the existence of a quorum in any meeting of the members and the Board of Trustees; and
7. Perform such other duties as may be assigned to him by the President and the Board of Trustees.

C. TREASURER

The Treasurer shall have the following functions:

1. Issues receipts for all money and property received by him and keeps full and accurate accounting of the funds, receipts, and disbursements;
2. Signs with the President all checks, drafts, vouchers, and such other instruments covering the disbursement and withdrawal of funds of Lakan MBAI;
3. Deposit in the name of the Association, all funds, securities, and valuable effects of the Association;
4. Render in annual statements the financial condition of the Association and other financial reports to the Board of Trustees and other government agencies;
3. Selects and supervises professional, and qualified clerical accounting staff;
4. Establishes financial standards and evaluates the performance of the company against these standards;
5. Directs or advises staff in preparing quarterly investment reports, financial statements; and

D. AUDITOR

The Auditor shall perform the following functions:

1. Audits the books of the Association and prepare the Annual Balance Sheet and Profit and Loss Statements;
2. Submits his annual audit report on time for the Annual Membership Meeting;
3. Conducts audits of various areas of the organization to ensure compliance with policies, procedures, laws, and regulations; and
4. Reports their findings to management and the board of trustees, including recommendations for improving controls and processes.

IV. ADMINISTRATIVE SECTION

A. CHIEF, ADMIN SECTION

The Chief, Administrative Section is assigned the responsibilities involving professional level work in managing, coordinating, or directing personnel who are involved in human resources administration or administrative support duties.

Functions:

1. Supervise administrative functions, train, inspect, supervise, and evaluate administrative personnel;
2. Develop and implement new or revised operating procedures and company policies and procedures;
3. Oversees the establishment and maintenance of records and files, secure appropriate fidelity bonds for accountable officers, and all security matters of the Association;
4. Prepare reviews and maintain various reports and record-keeping requirements;
5. Supervises the Utility Personnel for the maintenance and cleanliness of the office;
6. Represents the Section on various meetings and similar functions;
7. Supervise the site selection process of the Annual Meeting and conduct site inspections of potential venues. Reviews contracts and negotiates the best contract possible;
8. Responsible for the monitoring of all incoming and outgoing communications of the Associations;
9. Perform such other functions as may be directed.

B. ADMINISTRATIVE STAFF

Administrative Staff's responsibilities include making travel and meeting arrangements, preparing reports, and maintaining appropriate filing systems. The ideal candidate should have excellent oral and written communication skills and be able to organize their work using tools, like MS Excel and office equipment.

Job Description:

1. Assist the Chief, Admin Section in the day-to-day administrative operation of the Association;
2. Answer and direct phone calls;
3. Organize and schedule appointments;
4. Write and distribute emails, correspondence, memos, letters, faxes and forms;
5. Keep and maintain office policies and procedures;
6. Assist in the preparation of regularly scheduled reports;
7. Prepare and compute periodic payroll system;
8. Monthly preparation and payment of SSS, Pag-ibig, PhilHealth, and BIR withholding taxes together with the necessary supporting schedules;
9. Take custody and safeguard of Association's documents and records;
10. Perform other duties that superiors may require.

C. IT SPECIALIST

The Information Technology evaluates, recommends, implements, and maintains an IT infrastructure that is responsible for ensuring the smooth operation of an Association's computer systems. He/she shall perform the following key functions:

1. Maintain and update members' profiles in the Date Base;
2. Provide technical support and troubleshoot technical problems of all IT concerns and computing solutions including other computer-related requirements of the Association;
3. Develop and maintain computerized application systems based on identified needs and requirements;
4. Provide IT-related services that may be requested, which include installing and configuring computer hardware, software, systems, networks, printers, and scanners;
5. Ensure quality assurance and optimal operations performance and recommend improved methods and procedures for the systems requiring information technology support;
6. Monitor and maintain computer systems and networks and perform software updates, renew licenses and other legal documents, and monitor ongoing agreements and warranties from IT suppliers;
7. Ensure the security and privacy of networks and computer systems including the assessment of potential threats and overseeing that data storage is free of these risks;
8. Assist personnel who have issues with the use of computers and their systems and applications, assist new users with computer and software issues and train employees on new systems; and
9. Perform other related functions.

D. MESSENGER / UTILITY STAFF

The functions of the Association's messenger generally include the following:

1. Deliver packages, documents, and office supplies;
2. Greet customers at the reception and assist with deliveries;
4. Handle billing and reconcile cash receipts;
5. Obtain, inspect, and sign for parcels at their designated pickup locations;
6. Take extra care to load the parcels safely into the vehicle;
7. Create and select the most efficient routes; and
8. Perform other duties as may be assigned.

In addition to these duties, a messenger may also be responsible for some simple office duties like helping in filing, copying, and printing of documents. The messenger should be conversant with some basic knowledge of the company he works for and wear a uniform with the company logo. His duties mostly involve passing and collecting paper documentation between sections and between the Association and other external offices by which the company conducts business.

The **Utility staff** is responsible for the maintenance and upkeep of a company's premises and equipment. Here are some of his key functions:

1. Responsible for cleaning and keeping the company premises, both the interior and exterior of the property, and ensuring that company equipment and inventory are clean, orderly, properly maintained, safe, and secure;
2. Repair ordinary equipment that is broken, including replacement of busted light fixtures or replacement of parts for other pieces of equipment;
3. Comply with government health and safety regulations such as safe handling and storage of volatile cleaning liquids and gasoline; and
4. Maintain stock levels of cleaning supplies and maintenance equipment.

Qualifications:

1. Associate degree required
2. At least one year experience in a related role
3. Capability to negotiate with and influence others
4. Ability to thrive in a fast-paced and sometimes high-pressure environment.

V. ACCOUNTING SECTION

The Accounting maintains the company's books of accounts and prepares timely and reliable financial statements in conformity with insurance accounting and reporting practices.

A. ACCOUNTANT

JOB DESCRIPTION:

1. Report to the Board the financial standing of the corporation;
2. Devise necessary procedures to improve the system of recording the financial transactions of the Association including procedures for automation and computerization for such system of recording;
3. Supervise and check reportorial requirements for submission to the different government agencies like. BIR, SEC, SSS, etc;
4. Review the Financial Statement of the Association, Check Vouchers issued and the corresponding checks issued, and attest to the correctness of the computation of a member's equity releases;
5. Monitor daily cash position reports and ensure proper utilization of funds;
6. Review and verify the billing/rebilling, monthly salary loan billings/rebilling, and report of stoppage before submission to the respective Finance Center;
7. Prepare the Budget for the Association for submission to the President; and
8. Perform other duties that his superiors may require

Education/Experience:

1. Certified Public Accountant
2. With training and experience that provides the required skills, knowledge, and abilities in Insurance and taxation.

B. GENERAL BOOKKEEPER

Job Description:

1. Report to the Chief, Accounting Section for specific instruction related to her duties and responsibilities;
2. Prepare Check Vouchers with the necessary supporting documents and corresponding journal entries;
3. Ensure the accurate and timely recording of the business transactions of the Association in the following BIR books of accounts:
 - 1) Cash Receipts Journal (program)
 - 2) Cash Disbursement Journal (generated from the program)
 - 3) General Journal (manual and program)
 - 4) Recapitulation of CRJ & CDJ (generated from the program)
 - 5) General Ledger (generated from the program)
 - 6) Trial Balance (generated from the program)
4. Prepare a monthly bank reconciliation.
5. In – charge of the safekeeping of the accounting records.
6. Prepare the following schedule:
 - 1) Prepare and submit the quarterly reportorial requirements to SSS, Phil Health, and Pag-big if any.
 - 2) Encode in the BIR program the annual reportorial requirements
 - 3) Salaries and wages, staff allowances, and meal subsidy.
 - 4) Board Allowances.
 - 5) Honorarium, Professional & other service fees, etc.
7. Perform other duties that superiors may require.

Education/Experience:

1. Four-year degree (B.A. or B.S.) in Business Administration with Accounting and/or Marketing emphasis.
2. With training and experience that provides the required skills, knowledge, and abilities in Insurance and taxation

VI. FINANCE SECTION

A. CHIEF, FINANCE SECTION

Plans and directs accounting activities within the Finance department by performing the following duties, personally or through subordinate supervisors. Essential duties and responsibilities include the following. Other duties may be assigned.

1. Assists in developing and implementing goals, policies, priorities, and procedures relating to financial management, budget, accounting, and/or payroll.
2. Supervises and participates in the preparation of various financial statements and reports.

3. Directs the installation and maintenance of accounting records to show receipts and expenditures.
4. Directs the maintenance of general and subsidiary ledgers, accounts receivable, revenue distribution, depreciation, cost, property, operating expenses, and insurance records.
5. Directs and participates in cost analyses and rate studies.
6. Prepares statements and reports of estimated future costs and revenues.
7. Directs internal audits involving review of accounting and administrative controls.
8. Establishes system controls for new financial systems and develops procedures to improve existing systems.
9. Coordinates preparation of external audit materials and external financial reporting.
10. Review financial statements with management personnel.
11. Directs the installation and maintenance of new accounting, timekeeping, payroll, inventory of property, and other related procedures.

Education/Experience: A Certified Public Accountant or Master's degree (M.B.A.) or equivalent; five years related experience and/or training in insurance accounting; or equivalent combination of education and experience.

B. CASHIER

Job Description:

1. Receive collections, issue, and sign the corresponding official receipt. Deposit all collections in the bank not later than the following banking day;
2. Prepare checks for payment, and be responsible for the proper release of these checks;
3. Handle petty cash funds.
4. Prepare the following schedules and reports:
 - a. Daily Cash position report.
 - b. Petty cash vouchers for replenishments
 - c. Prepare a schedule of checks issued to be submitted to the bank.
5. Responsible for the safekeeping of all checks, savings passbooks, and keys of the vault;
6. Sorting and delivering incoming mail and collecting and sending outgoing mail;
8. Running errands and making deliveries around the office or to external parties;
9. Collecting, filing, and organizing office documents such as reports and confidential records;
10. Accountable for invoices, purchase orders, and the timely delivery of paperwork to bookkeepers as required.
11. Perform other duties that her superiors may require.

C. THE CREDIT, BILLING, AND COLLECTION STAFF

Job Description:

1. Receive and schedule loan application releases;

2. Check the completeness of loan requirements, evaluates, and process loan application of the members;
3. Coordinates with offices concerned for the signatures of the head of offices for loans applied for;
4. Verifies net pay and loan remittance from respective Finance Units for loan applications;
5. Log processed loan applications and encode them in the computer for verification purposes;
6. Prepares individual loan ledgers for member borrowers to be attached to loan applications to be submitted to the Accounting for checking and verification;
7. Inform the members on the status of their loan applications;
8. Charge with the telephone calls and mobile phone text messages regarding loan inquiries;
9. Prepare loan billings and loan stoppage to respective Finance Units; and
10. Perform other duties that superiors may require.

Education/Experience: A Bachelor's Degree in Business Administration major in Accounting; two years of related experience and/or training in the field.

VII. OPERATIONS SECTION

A. CHIEF, OPERATIONS DIVISION

The primary job responsibility is to coordinate office support services, including purchasing and facilities management. More specifically, you may select office vendors, supervise the purchasing process, direct mailroom and maintenance staff, and coordinate regular building safety checks and ergonomics training for employees.

Duties and Responsibilities:

1. Manage and perform all operational procedures relating to general office administration including reception, mail, office equipment, supplies, etc;
2. Provide operational support to the President, the General Manager, and Chairmen of Committees and Events;
3. Manage facilities operations, space utilization, and lease issues as well as act as liaison with building management;
4. Monitor administrative and operational budgets for equipment and propose cost savings and efficiency measures;
5. Oversee purchases, maintenance, and track status of all office equipment and furniture, excluding IT equipment;
6. Develop and implement organization operating policies and procedures, including editing and revising the operations manual;
7. Conduct new employee administrative orientation and training; provide phone workspace and supplies for staff;
8. Attend general board member meetings, events, and functions as required, and provide assistance where needed; and
9. Perform other additional duties as required.

Education/Experience: A Bachelor's degree in Business Administration and with a master's unit in Business Administration or its equivalent; five years of related experience and/or training in insurance education.

B. MEMBERSHIP OFFICER

His duties and responsibilities include:

1. Answer phone calls and handle all questions, information requests, and complaints regarding membership;
2. Assist members in filling up of membership application forms;
3. Secure approval of applications for membership;
4. Process membership applications, renewals, resignations, and release of Membership Certificates;
5. Assist the Marketing Staff in developing and implementing membership recruitment strategies.
6. Deliver an excellent level of service to members, ensuring well-informed and prompt responses to membership inquiries, cost efficiency, and system development;
7. Ensure smooth membership administration, sending out invoices, and reminders, and following up on payments of monthly contributions.
8. Maintain and update membership records;
9. Collect data, track membership statistics, and prepare reports as requested by the Committee on Membership or the Lakan MBAI Board of Trustees;
10. Perform other duties as may be necessary.

C. LOANS OFFICER

Duties and Responsibilities are:

1. Prepare check vouchers for loan releases in coordination with the Cashier;
2. Prepare a breakdown of monthly loan collections and over-the-counter payments and post them in the individual loan ledgers of the member-borrower;
3. Maintain loan ledger for encoding transactions such as new loans, loans, and loan payments;
4. Prepare the following statement for submission to the Finance Unit of the member concerned:
 - a. Monthly loan billing statement
 - b. Monthly rebilling statement
 - c. Month loan stoppage statement
6. Prepare the following monthly loan reports:
 - a. Schedule of Loans Receivable- Regular
 - b. Schedule of Loan Receivable – Associate
 - c. Prepares certification of the loan balance and certification for stoppage for the member who needs it;
7. Monitor loan ledgers of member-borrowers who are dropped from rolls, resigned, retired, dead, and AWOL members;
8. Prepare necessary reports for the Insurance Commission's Annual statement regarding loans;

9. Receive and evaluate loan applications, prepare computation of monthly amortizations with corresponding loan ledgers to be checked by the Accountant in the absence of the Loan Processor;
10. Answer telephone loan inquiries; and
11. Performs other duties as required.

Educational Qualifications:

1. Graduate of Business Administration major in accounting; and
2. With two years of experience in the field of accounting.

D. SALES AND MARKETING STAFF

Duties and responsibilities of the Sales and Marketing Staff are:

1. Responsible for the recruitment of additional members for the Association;
2. Ensure the completeness of the information provided in the Application for Membership Form;
3. Submit for approval by appropriate authorities all applications for membership;
4. Assist the Chief Operations in preparing and developing marketing materials, analyzing sales and marketing metrics, and executing advertising initiatives;
5. Prepare weekly and monthly reports on progress made towards achieving goals provided by the Board of Trustees;
6. Provide superior customer service by making information regarding the products of the Association readily available;
7. Give detailed explanations of products, benefits, and privileges of prospective members or as deemed necessary by clients and management; and
8. Utilize social media platforms to garner customer interest and create awareness of the products offered by the Lakan MBAI.