



# Newsletter

7

2nd semester 2009

Health and Solidarity

## Head Office

2, rue Bellot  
CH-1206 GENEVA  
SWITZERLAND

## Central Office

3, rue Duguay-Trouin  
75280 PARIS CEDEX 06  
FRANCE

☎ 01 42 22 07 77

01 42 22 91 27

☎ 01 45 48 53 90

emi@saintmartin.com.fr

## General Section

3, rue Duguay-Trouin  
75280 PARIS CEDEX 06  
FRANCE

## Belgium Section

M.R.B  
BP 10300  
1130 BRUSSELS  
BELGIUM

## West Africa Section

II Plateaux  
28 - BP 922  
ABIDJAN - 28 R.C.I.

## Central Africa Section

BP 168  
YAOUNDE  
CAMEROUN

## East Africa Section

P.O. Box 13475-00800  
NAIROBI  
KENYA

## Madagascar Section

BP 667  
ANTANANARIVO 101  
MADAGASCAR  
MALAGASY REPUBLIC

## Brazil Section

Filhas da Caridade  
/EMI  
Caixa Postal - 471  
60170-002  
FORTALEZA-CEARÁ  
BRAZIL

**Season's greetings !**

- ▶ Editorial
- ▶ The IMS in figures

**summary**



The Steering Committee's meeting from October the 21st to the 23rd 2009

## editorial

**The Steering Committee's annual meeting gathering the managing communities and the managers of the 7 IMS sections took place in Paris, from October the 21st to the 23rd and was the occasion to make a review of the years 2008 and 2009 as well as to offer improvements.**

**The International Missionary Benefit Society pursues its expansion with an additional 700 member groups.**

Therefore, in 2008, a slight increase of the beneficiaries number (+ 1 394) can be observed thanks notably to the East-Africa section (+ 736 members), the West-Africa section (+ 366 members) and the General section (+ 234 members). Moreover, the creation of the Brazil section at Fortaleza enables us to welcome 1 300 new members.

**The IMS invests in its future:**

In 2008 and 2009 we experienced a period of development in new territories, of new members and of new functioning processes. Consequently these imply investments and explain our deficit which remains controlled and anticipated. 2008 has seen the first deficit after 13 positive results since 1995. This deficit is mainly the result of exceptional

and non-recurring factors and can be taken off our reserves.

The deficit can be explained by the following reasons:

- important fluctuation of the benefit/contribution relation: more benefits and members in option 4,
- increase of the managing costs mainly due to investments for the setting up of the computer system shared by all the sections of the IMS,
- drop of the financial result,
- unfavourable Swiss franc parity.

We carefully watch those evolutions from which result realities and trends that we must take into account for the future if we want to maintain the service of solidarity the IMS provides.

**Trends:**

- significant growth of option 4 compared to the other options,
- improved cares, more hospitals, pharmacies, doctors, etc. ... and consequently higher costs,
- increase of medical act costs from which results the idea of also adapting our contributions depending on locations.

**The computer system SN Santé set up at the service of the sections and the groups:**

The setting up of the system has been completely implemented within the 7 sections in the cour-

se of 2008 and 2009.

The objective is to make the management of the contributions and the payment of the benefits easier for all the members.

This system allows the harmonization of practices and regulations for all the sections. The emphasis is put on assisting people master the system, specifically for the contributions.

The member groups benefit from a better visibility on their reimbursements. This harmonization guarantees the same services and contributions all over the world for all our sections.

**Dynamic perspectives in the conquest of new territories:**

The International Missionary Benefit Society pursues the organization of its development with notably studies on the creation of Latin-America sections in 2009 and 2010 as well as in Asia.

The development of the IMS is carried on prudently in order to control its growth in the long run:

In 2008: 19 000 members  
In 2009: 22 200 members

In its concern to distinguish itself from health-insurances, the IMS places its development strategy on the quality of the services it offers and on the respect of Christian and solidarity values.

- Development of member loyalty by means of a communication made easier and immediate and of better information, more clear and frequent,
- Strengthening the link between members around mutual aid values (meetings, regular gatherings),
- Constant increase of influence on new territories thanks to a dynamic promotion and by paying attention to the needs

and expectations which are different everywhere,

- Control of the costs as well as a reasonable management of the risks for a comprehensive and simple coverage at a fair price.

#### Major orientations for 2010:

1. Contributions by geographical area rather than by section in order to encourage a fair solidarity depending on the healthcare costs and on the countries development.
2. Encourage the development of memberships within the existing sections by giving support to the managers' actions: build-

ing loyalty and promoting.

3. Study the creation of new sections: carrying out studies allowing the decision of the Steering Committee:

- 2010 Central and South America,
- 2011 India and Asia.

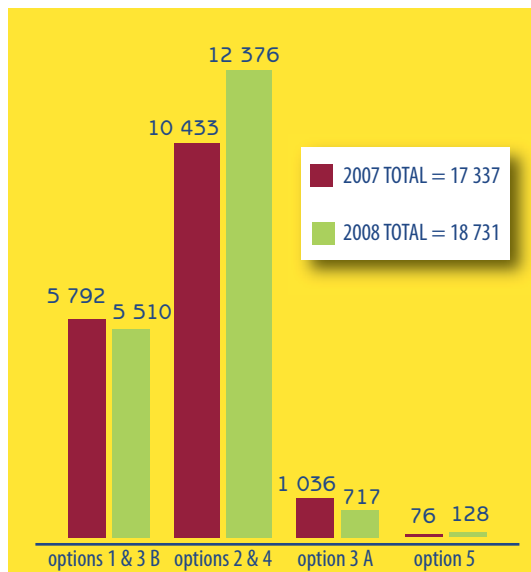
The entire IMS teams join me to give you all our very best wishes for the New Year.

With kindest regards,

Father Michel Ménard  
President



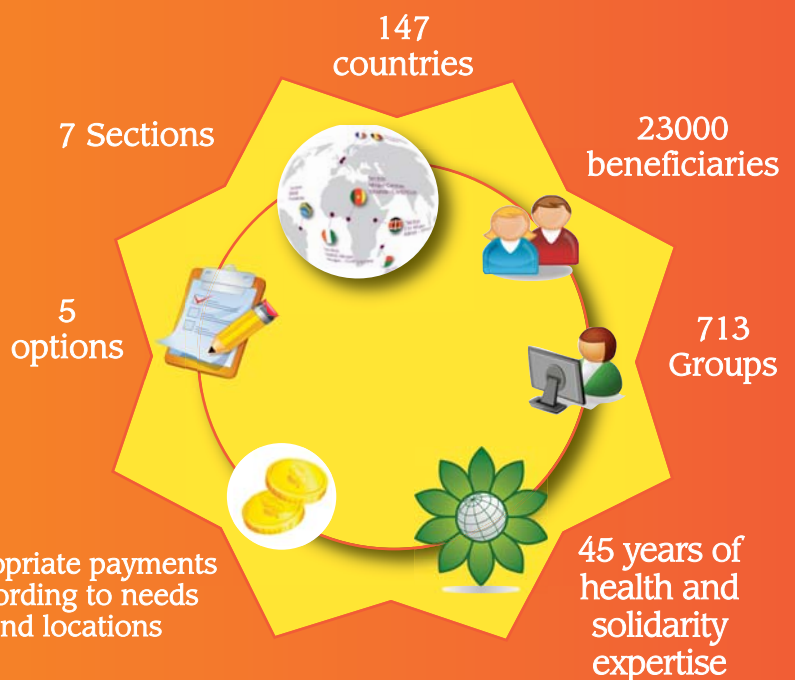
## The IMS in figures



Number of members by options

### Novelties in 2010

- ▶ Option 4 : 5 geographical areas = 5 appropriate rates.
- ▶ Option 2 : a complementary cover of the option 4 within option 1 areas (3 months for professional reasons).
- ▶ A new section in Brazil.
- ▶ New communication devices: update of the website, user's guides, the Group manager's handbook.



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