HIGHLIGHTS OF THE MINUTES OF THE 54th SEQUENTIAL GENERAL ASSEMBLY MEETING

March 1 – 30, 2025

Theme: "Diversify for Growth, Empower our Members and Community"

PRESENT:

1. Leo D. Camposano	Chairperson
2. Luisita J. Quebec	1st Vice-Chairperson
3. Ma. Jenny C. Advincula	2nd Vice-Chairperson
4. Jose Eric L. Aguilar	Director
5. Benjie G. Arias	Director
6. Nelson D. Bernardo	Director
7. Regine Marie S. Cumla	Director
8. Erlinda A. De Lira	Director
9. Rellier B. Meribeles	Director
10. Reynario Maria G. Quintero	Director
11. Michelle D. Sevilla	Director

AUDIT COMMITTEE

1. Levita S. Calamaya	Chairperson
2. Melanie B. Orendez	Vice-Chairperson

ELECTION COMMITTEE

1. Evelyn D. Clarin	Chairperson
2. Socorro Q. Ramos	Vice-Chairperson
3. Marissa M. Pilapil	Secretary

EDUCATION & TRAINING COMMITTEE

1. Luisita J. Quebec	Chairperson

MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas	Chairperson

ETHICS COMMITTEE

1. Anita G. Cular	Chairperson

CREDIT COMMITTEE

1. Rosalia R. Pedrosa	Chairperson
2. Nilda B. Docil	Vice-Chairperson

GENDER & DEVELOPMENT COMMITTEE

1. Annalyn R. Encomio	Chairperson
2. Marilou S. Nacilla	Vice-Chairperson
3. Joanne Irish A. Dimaano	Secretary

BOARD SECRETARY

1. Corazon L. Coritana	Board Secretary

BOARD TREASURER

1. Atty. Rodolfo A. Peñalosa, Jr.	Board Treasurer

HEAD OFFICE

1. Elizabeth L. Pretencio	General Manager
2. Rhina A. Pagayanan	AGM for Administration
3. Vincent C. Beltran	OIC-AGM for Operations / Manager II, Tacloban Branch

MANAGERS

1. Archimedes D. Asilo	Alangalang Branch
2. Ernesto H. Reyes, Jr.	Dulag Branch
3. Roy D. Metran	Ormoc Branch
4. Ryan M. Zabala	Sogod Branch
5. Maricellie M. Angue	Abuyog Satellite Office
6. Mark Anthony P. Orias	Babatngon Satellite Office
7. Rey Noel L. Guibao	Borongan Satellite Office
8. Anthony Myrfred T. Eñola	Carigara Satellite Office
9. Evelio V. Juanico, Jr.	Tanauan Satellite Office

The PHCCI-MPC Tacloban held its 54th Sequential General Assembly Meeting and Election, with the respective schedules from March 1 to 30, 2025, at the following offices and venues:

Schedule	PHCCI Office	Venue	Registration	Program
March 01, 2025	Dulag & Abuyog	Dulag Cutural Center, Dulag , Leyte	7:00 AM - 10:00 AM	9:00 AM - 12:00 PM
March 02, 2025	Alangalang & Carigara	Alangalang Civic Center, Alangalang, Leyte	7:00 AM - 10:00 AM	9:00 AM - 12:00 PM
March 09, 2025	Borongan	DOMSOWIR Hotel, Songco St. Borongan, Eastern Samar	11:00 AM- 1:00 PM	1:00 PM - 4:00 PM
March 15, 2025	Sogod	Marianne Family Center, Brgy. San Jose Sogod Southern Leyte	7:00 AM - 10:00 AM	9:00 AM - 12:00 PM
March 16, 2025	Ormoc	Sabin Resort Hotel, Bantigue, Ormoc City	7:00 AM - 10:00 AM	9:00 AM - 12:00 PM
March 23, 2025	Tanauan	Apostolic Center, Corner Constitution and Asuncion Street, Brgy. Licod, Tanauan Leyte	7:00 AM - 10:00 AM	9:00 AM - 12:00 PM
March 30, 2025	Tacloban & Babatngon	Leyte Convention Complex, Main Hall, Palo, Leyte	6:00 AM - 10:00 AM	9:00 AM - 3:00 PM

DULAG BRANCH & ABUYOG SATELLIT OFFICE
01 March 2025, Dulag Cultural Center, Dulag, Leyte

Ms. Nacario: At this point in time, we'd like to acknowledge those who are present today. Of course, full force po an atong board of directors and committee officers na pinangunahan ang aton Chairperson of the Board of Directors. Let us give a big round of applause to Dr. Leo D. Camposano.

Member (ALL): (Applause)

Ms. Nacario: Dir. Erlinda A. de Lira, and Director Michelle D. Sevilla. Also with us, the Board Secretary, Ma'am Corazon Coritana, and another from the Audit Committee, Chairperson, Ma'am Levita S. Calamaya, Vice-chair, Ma'am Melanie B. Orendez. Tagaan nato nga makusog na pak-pak.

Member (ALL): (Applause)

Ms. Nacario: And also from the Election Committee, we'd like to acknowledge the Chairperson of the Election Committee, Ma'am Evelyn D. Clarin. Together with her is the Vice-Chair of the Election Committee, Engr. Socorro Q. Ramos, and the Secretary of the Election Committee, Ma'am Marissa M. Pilapil.

Also, kaupod naton an aton other officers from the Ethics Committee, Dr. Anita G. Cular. And of course, we also have with us our Credit Committee Officers, headed by the Chairperson of the Credit Committee, and at the same time one of the Founders of PHCCI-MPC Tacloban — let us welcome Mommy Rosalia "Rosing" Pedrosa. Together with her is the Secretary of the Credit Committee, Ma'am Nilda Docil. Also present this morning is our Gender and Development (GAD) Committee, led by its Chairperson, Ma'am Annalyn Encomio, together with the Vice-Chair, Ma'am Marilou Nacilla, and the Secretary, Ma'am Joanne Irish Dimaano.

Also present with us is our Top Management, headed by the General Manager of PHCCI-MPC, Ma'am Beth Pretencio. Our Assistant General Manager for Administration, Ma'am Rhina Pagayanan. We also have with us the Branch Managers. First off, Ma'am Maricellie M. Angue from Abuyog Satellite Office. And our Branch Manager of Dulag Branch, Sir Ernesto H. Reyes, Jr. Also, kaupod naton an branch personnel of Abuyog, Dulag and Head Office nag bulig para mas smooth an process han aton registration for this activity. So, tagaan naton kusog nga pakpak!

Member (ALL): (Applause)

Ms. Nacario: So, of course, pasalamatan guihap naton an aton mga invited medics. From the Philippine National Police, ngan an aton Traffic Enforcers, nga padayon nga nagsu-support han aton mga aktibidades. Tagaan naton hira hin makusog nga pakpak. And of course, may-ada pa ako

nakalimtan—hino ito? Of course, an mga miyembro han Dulag and Abuyog Satellite Office. Tagaan guihap naton hira hin makusog nga pakpak.

Member (ALL): (Applause)

Ms. Nacario: Sige daw, mapakiana ako hin usa la. Ma'am, may-ada ako pakiana: kumusta an imo pagpa-register, ug gin-ano nimo pag-register hini nga aton Assembly?

(Member): An syahan, may-ada adto ha portal nga ginhatag ko an akon QR ID. So, gintagan ako hin mga papel, ngan gin pirmahan ko an iba. An akon door prize stub, ginhulog ko an usa. Amo man la adto.

Ms. Nacario: Diin ka nag register, Ma'am?

(Member): Dinhi la, akon pag sulod.

Ms. Nacario: Okay. So, today ka lang nagpa register?

(Member): Yes.

Ms. Nacario: Thank you na madamo, Ma'am. Pwede ako maka-request ha Door Prize Committee—taga-i ako hin usa nga door prize. Gusto ko kumita hin usa nga member nga nag-pre-register. Gusto ko makabaro han iya experience han pre-registration. Usa la. Sige, adi hi Ma'am.

(Member): Dida nga time, pag-kadto ko ha opisina, nagpa-register ako gamit an QR code. Tapos, gintagaan ako hin allowance.

Ms. Nacario: Salamat na madamu Ma'am. Dahil diyan, may Door Prize ka guihap.

So, to start an aton activity, we'd like to request, of course, a message from our Chairperson from the ELECOM Committee para i-present an atong candidates for Board of Directors and Committee Officers. So, we will show a video presentation of our qualified candidates.

Ms. Clarin: Maupay nga aga ha aton nga tanan mga igkasi co-op o miyembro han aton kooperatiba. I-presenta namon ha iyo yana an aton mga kandidato para maging opisyal han aton kooperatiba, mayda kami gipanhatag nga mga sample ballot. Hino nakadawat ini?

Member (ALL): Kami!

Ms. Clarin: Okay, very good. Kadtong mga members entitled to vote (MIGS). Mayda ako ini para maka pili kamo kun hino an iyo botosan. Kun makita kamo, mayda kita didi for Board of Directors, mayda kita 7 nga mga kadidato. Sige daw, hino iton Madam. Basaha an 7 nga mga kandidato.

(Member): Hi Agner, Sarah. Tapos, Arias, Benjie. Camposano, Leo. Jolibitado, Vernon. Labita, Ursula. Ramos, Socorro, Tabungar, Lilibeth.

Ms. Clarin: Okay, salamat. So, pito an aton gihanay nga kandidato, pero an aton pipilion unom la. So, kun magbotos kamo, ayaw niyo i-check an tanan, kay ma-iinvalid an iyo boto. See to it nga unom la gud an iyo pipilion para magin opisyal han aton kooperatiba. May-ada kita kandidato para ha Audit Committee, bali usa la an iyo kinahanglan pilion. May-ada man kita usa nga bakante ha aton Election Committee, ngan usa la guihapon an kandidato. Kun hino adi nga kandidato—daog na hiya daan. So yana, may-ada ako ipapakita para makilala niyo an aton mga kandidato. Pero later on, tatawagon naton hira didi ha stage para makita niyo hira—an aton magigin mga opisyal ha aton co-op. Thank you.

Members (ALL): (Applause)

(Video Presentation of Qualified Candidates for Board of Directors, Audit and Election Committee)

Ms. Sarah Agner: Maupay nga adlaw ha iyo ngatanan nga mga igkasi-miyembro han PHCCI-MPC Tacloban. Ako hi Sarah Agner, usa nga kandidato para ha Board of Director hini nga maabot nga Assembly ngan Election of Officers. I am 58 years old, a resident of Palo, Leyte. I graduated with a Bachelor of Secondary Education major in Mathematics, and I am also a Master's Degree holder in

Mathematics. Currently, I am connected with Visayas State University as a Faculty Member. This is already my 23rd year as a member of PHCCI, and within these 23 years, proud ako nga masiring nga ako in usa nga Star Member for 15 years already. Before anything else, I would like to sincerely thank you for allowing me to serve as your Board of Director for the past two six-year terms. Thank you so much han iyo pagtapod. Yana nga higayon, ako po nangangalimbasog hin usa pa nga oportunidad nga makaserbisyo ha iyo bilang Board of Director. If given the chance, I will continue to support our management in crafting and strengthening policies that will empower our cooperative, especially since we are a multi-purpose cooperative. Tagan naton hin kusog nga suporta an aton kooperatiba agud magka-mayada kita hin dugang nga negosyo ngan dugang nga income — diri la tikang ha credit, kundi pati ha iba nga aspeto han aton operasyon. Remember: More income means more benefits for our members. Again, Sarah Agner, Board of Director — at your service.

Members (ALL): (Applause)

Mr. Benjie Arias: Maupay nga aga ha aton ngatanan! Ako po hi Benjie Arias, nangangaro hin iyo suporta para ma re-elect bilang usa han mga Board of Directors han aton kooperatiba. I am very proud to have served our cooperative, ngan karuyag ko ishare ha iyo an akon mga nahimo ngan an akon mga vision para ha mas maupay nga kabubuwason. Han akon syahan nga termino bilang BOD, nagkamay-ada kita hin pribilehiyo nga manguna ha pipira nga mga komitiba sugad han Planning and Research Committee ngan han Advocacy Committee. Pinaagi han pakig-urusa ha top management, nakahugna kita hin mga estratehiya agud mas mapakusog ngan mas mapa epektibo an aton mga serbisyo para ha aton mga miyembro. Ha sunod nga termino, pinaagi han iyo suporta, gin prioridad naton an pagpakusog han Research Committee han aton padayon nga nagtitikadako nga kooperatiba. Pinaagi hini, makakabiling kita hin mas scientific ngan strategic nga mga pamaagi agud mapadangat pa naton hin mas maupay ngan mas episyente nga mga benepisyo para ha aton ngatanan. Tatagan ta liwat hin dako nga importansya an development han aton mga empleyado, kay natuod ako nga an maupay ngan dekalidad nga serbisyo nagtitikang ha maupay nga pag-ataman ngan pag-develop ha aton mga tawo. Kun mag-upay an aton empleyado, mas mag-upay an serbisyo nga naabot ha aton mga igkasi-miyembro. Igpapasiguro ko ha iyo nga igpapadayon ko an akon commitment ha pagserbisyo ha aton kooperatiba. Magtatrabaho pa kita hin mas hugot agud makab-ot naton an aton mga hingyap — para ha aton tagsa-tagsa ngan para ha aton kooperatiba. Pinaagi han iyo boto ngan suporta, magigin kabalikat niyo ako — andam pamati ha iyo, andam magrepresentar han iyo tingog didto ha Board. Ha utro nga higayon, nangangaro ako han iyo suporta para ma re-elect ako bilang usa nga Board of Directors han aton kooperatiba. Ako po hi Benjie Arias, an iyo ubos nga Board of Director. Damo nga salamat!

Members (ALL): (Applause)

Dr. Leo Camposano: Good day, fellow member-owners. My name is Leo D. Camposano, 51 years old, and I am a candidate for Board of Director of PHCCI-MPC Tacloban. Currently, I am serving as the OIC Chief Education Program Specialist at the Commission on Higher Education – Regional Office VIII. I am originally from Dagami, Leyte, and now residing in Palo, Leyte. I previously worked for 16 years as an English Instructor at St. Paul's School of Professional Studies. While working, I pursued further studies and earned my Master of Arts in Teaching, major in English, and my Doctor of Education, major in Educational Management, from Southwestern University in Cebu City. I am deeply grateful to PHCCI because the loans I availed from our cooperative greatly helped me in achieving my professional and academic goals.

In 2019, I was granted Career Executive Service Eligibility by the CES Board. I have also served our cooperative in various leadership roles — as Youth Board Member, Regular Board Member, and Board Chairperson. These experiences have equipped me with the knowledge and perspective needed to help lead our cooperative effectively. If given another opportunity to serve, I strongly believe that the Board plays a vital role in: Direction-setting, Policy formulation, Strategic planning. My platform as Board of Director focuses on three Key Areas: Leading Change, Driving Execution, Creating Impact. I believe we must ensure that our cooperative remains sustainable and financially strong, so we can continuously fund programs, activities, and projects designed to uplift the quality

of life of our members — as originally envisioned by our founders. Thank you very much for your trust and support. Leo D. Camposano — at your service.

Members (ALL): (Applause)

Atty. Vernon Jolbitado: Ngada akon mga igkasi-miyembro han aton kooperatiba, an aton General Manager, an para sa Board of Directors, ngan han tanan empleyado han aton kooperatiba — maupay nga adlaw ha iyo ngatanan. Ako hi Atty. Vernon Jolbitado, nagdalagan kumo usa nga kandidato para pagka Board of Director han aton cooperative. Ako usa nga abogado ngan usa gihapon nga negosyante, didi han bungto han Alangalang.

Bilang kandidato para ha Board of Directors, andam ako pag representar han mga interes han mga miyembro pinaagi hin paghimo hin mga polisiya nga makahatag hin maupay nga serbisyo finansyal para han ngatanan nga miyembro. Kun ako matagaan hin higayon para maging usa nga Board of Director, an akon una nga buhaton amo an pag-review han existing management and operational policies para makita naton kun epektibo pa ba ini, kun kinahanglan pa i-improve, o dapat bag-uhon o amyendahan. Kasumpay hini, maghihimo ako hin plans and strategies para makab-ot naton an mga goals and objectives han aton cooperative, subay han mission and vision han PHCCI, labi na ha aspeto han: Management and financial operations, Credit and collection, Fund management and investments. Tatagan gihapon naton hin importansya an pagpadayon han benepisyo han mga miyembro, an ira privileges and incentives, ngan an welfare han aton employees, kay pinaagi hini, napapalig-on naton an kinatibuk-ang welfare han aton cooperative. Amo ini an akon mga plano kun ako matagaan hin higayon nga magserbisyo kumo usa nga Board of Director han aton kooperatiba. Ha utro, maupay nga adlaw ngan damo nga salamat ha iyo ngatanan.

Members (ALL): (Applause)

Ms. Ursula Labita: Maupay nga adlaw ha atong tanan! Hello to my fellow cooperative members, senior citizens, volunteers, officers, and hardworking staff. Thank you for your service. For those who don't know me yet, I am Ursula M. Labita, a proud co-op member since 1999, an Educator for 29 years, a TESDA Trainer and Assessor, and a Manager in a University Laboratory Hotel. I am running for a Board Member position to bring in new initiatives that will benefit our members.

My platform includes:

Industry-relevant courses in partnership with government agencies — providing NC2 certifications to help members secure better jobs, increase earning potential, or start small businesses.

Customized training programs — offering specialized programs tailored to co-op members' needs, creating more opportunities for career growth and higher education.

Overseas employment assistance — connecting interested co-op members to DOLE-accredited agencies and reputable employers abroad.

I am therefore asking for your support because together, we can strengthen our cooperative and ensure that it remains a place where everyone succeeds. I am excited about the possibility of serving all of you and I look forward to connecting with as many members as possible in the coming days.

Let me leave you with this thought:

"Ang gihay, diri madali-dali maka-tirok hin sighot kung hiya nag-uusahan. Pero kung ang mga gihay atong butokon, hiya ang madagmit maka-human an iya mga trabahoon. Kapag kaurusa, we can make and sustain this cooperative even better."

Maupay nga adlaw mga ka-miyembro ng PHCCI! Salamat.

Members (ALL): (Applause)

Engr. Socorro Ramos: Maupay nga adlaw ha mga igkasi-miyembro ng PHCCI-MPC Tacloban. Ako hi Socorro Q. Ramos, 65 years old, kandidato para pagka Board of Director. Ako usa nga Star Member

for 11 years, nag-serve ha aton cooperative ha iba-iba nga committees sugad han Ethics Committee, Credit Committee, Election Committee, ngan bilang Board Member.

I am a Chemical Engineer with a Master's degree in Agribusiness Management from UP Los Baños, and a former government employee who retired as Division Chief of Commission on Higher Education Region VIII. With my work experience and having served the cooperative for many years in different capacities, I am committed to contribute and work for the efficient use of the cooperative's resources, both financial and human. As a billionaire co-op, it is important that policies and procedures are in place to ensure the continuous growth and progress of our cooperative. We should not be complacent; PHCCI should continue to grow as one of the leading co-ops in Eastern Visayas. At the same time, the members should experience the benefits of our services. One way to ensure this is by having sound policies and procedures that will guide the officers, volunteers, and personnel of PHCCI as they perform their respective tasks. Again, ako hi Socorro Q. Ramos, naglalaom han iyo boto para pagka Board of Director.

Damo nga salamat, and may God bless us all and PHCCI-MPC!

Members (ALL): (Applause)

Ms. Lilibeth Tabungar: Mga ikasi ko-miyembro han PHCCI-MPC Tacloban, maupay nga adlaw ha aton tanan! Ako hi Lilibeth Tabungar, usa nga MIGS ngan Star Member for 11 years, diri ha aton co-op, kandidato para pagka Board of Director yana nga PHCCI-MPC General Assembly.

Ako usa nga empleyado ha Commission on Audit, pero yana retired na ako. Bilang usa nga retired employee, mas madamo na an akon oras ngan kapasidad para mag-bulig ngan mag-serve ha aton PHCCI. Labot pa, karuyag ko magpasalamat ngan mag-balos han tanan nga bulig nga naihatag ha akon ngan ha akon pamilya han PHCCI, labi na during han mga financial crisis. Ha atubangan niyo, nagpapakita ako han akon tinuod, sincero, ngan tapat nga pagpaningkamot. Nangangaro ako han iyo suporta ha akon kandidatura pagka Board of Director han aton minahal nga kooperatiba. An akon commitment, ipapadayon ko an hul-os, sincero, ngan matinuoron nga pag-serbisyo basi makab-ot naton an aton mga hingyap, mga proyekto, mga programa, ngan iba pa nga mga plano para han kooperatiba. Basi ha akon pag-alagad, an aton PHCCI magpadayon nga tumubo, magdako, ngan mas damo pa an matabangan nga miyembro.

Again, PHCCI — you are my today, tomorrow, and forever. Damo nga salamat ha iyo tanan. Ayaw pagkalimot, ako hi Lilibeth Tabungar, kandidato pagka Board of Director.

Members (ALL): (Applause)

Ms. Lorna Cinco: Kitang tanan, mga Visayan speaking, maayong adlaw ha atong tanan! Ako hi Lorna Cinco, 66 years old, a government retiree, residente han Brgy. 84, Manlurip, San Jose, Tacloban.

Siguro, ha iba, diri na ako bago kay nag serbisyo na ako ha aton co-op ha iba-iba nga mga komite. Ako hi primierong Chairman han Ethics Committee, diin ang komitiba nag-ayos han aton ethical code nga yana nakapaskin ha atong business center. Sugad man, nag serbisyo gihapon ako bilang Board Secretary, diin ginsugod an pag-digitize han aton mga balaodnun. Nagsilbi guihapon ako ha Education and Training Committee, nga responsable han membership generation, ngan karuyag ko ipadayon an akon serbisyo. Bilang miyembro han Audit Committee, dala ko an akon eksperiensya ha gobyerno bilang Regional Head han Presidential Management Staff, ngan miyembro han Special Audit Unit, nga naga-audit han tanan nga proyekto nga ginapundohan han President's Social Fund. Tungod hini nga eksperiensya, natuod ako nga makabulig ako sa paghan-ay han polisiya han kooperatiba, basi magin mas maupay ngan mas malinampuson an aton pagpadalagan han pundo han PHCCI.

Damo nga salamat, ngan maupay nga adlaw ha atong tanan!

Members (ALL): (Applause)

Ms. Daisy Cueryzon: Maupay nga adlaw ha iyo tanan mga ikasi ko-miyembro han PHCCI-MPC! Ako hi Daisy S. Cueryzon, 51 years old, Bachelor in Elementary Education graduate ha Pamantasan ng Makati, residente han San Jose, Tacloban City, kandidato para ha Election Committee.

Ako usa nga volunteer bilang Area Coordinator han PHCCI, ngan yana, nagseserbe ako bilang Presidente han mga Area Coordinator Volunteers. Usa guihapon ako nga Star Member han kooperatiba. Nagpapadayag ako han akon kandidatura para makabulig ngan maipaambit an maupay nga pagtinabangay, basi magin malig-on pa an aton kooperatiba. Pinaagi han akon nahibaro, eksperiensya, dedikasyon, ngan gugma para han serbisyo, handa ako mag-alagad ha tanan nga miyembro.

Damo nga salamat ha iyo tanan, maupay nga adlaw, ug mabuhay an PHCCI-MPC!

Members (ALL): (Applause)

Ms. Clarin: Thank you. Susunod naman, an aton tatawagon an aton mga kandidato para makita gud ninyo hit personal. So, una naton nga tatawagon hi Sarah Agner. Tagan naton hiya hin dako nga parakpak. Hi Sarah Agner, kandidato hiya para Member of the Board. An ikaduha hi Benjie Arias. Si Benjie is our incumbent director. Of course, our third candidate is our Chairperson of PHCCI, hi Dr. Leo D. Camposano. We will proceed to Ms. Ursula Labita. Next is Engr. Socorro Ramos. She is a member of the Election Committee. In fact, she is the Vice-Chair of the Election Committee, yana nagkakandidato hiya pagka Board Member. And then, of course, Ms. Lilibeth Tabungar, an husayon nga taga PHCCI. So, an nakikita niyo ini aton mga kandidato, pipito ini hira. Kun namati kamo kanina, puro hira mga makarit. Everyone is worthy of a vote para magin opisyal ha aton kooperatiba. An desisyon og pagpilì kun hin-o an magigin members of the Board han aton PHCCI Cooperative.

Again, let us give them a round of applause!

Members (ALL): (Applause)

Ms. Clarin: An sunod naton nga kandidato liwat han Audit Committee hi Ms. Lorna Cinco, kaso waray pa umabot. So, tawagon naton hi Ms. Daisy Cueryzon, kandidato para Member of the Audit Committee. Hiya an President han aton Area Coordinators. So, thank you, Ladies and Gentlemen. Let us give them a round of applause!

Members (ALL): (Applause)

Ms. Clarin: So, mayda ako announcement. An aton registration is up to 10:00 o'clock yana nga aga. Since an amon gagamiton nga mga computer, amo guihap ini an gagamiton niyan pagbotos. So, magkakamay-ada kita hin unom nga presinto. An tanan nga Members in Good Standing or Members Entitled to Vote, pag-announce niyan han ELECOM nga pwede na magbotos, mabalik kamo didto ha lugar kun diin kamo nag-register. Adto kamo magbotos. Kahuman, an diri Member in Good Standing, pag-aspire anay na magin Member Entitled to Vote, para ha sunod naton election puwede na kamo makabotos. So, as I said, mag-aanunsiyo kami niyan kun san-o na puwede magbotos. Thank you so much, and I hope everyone nga Members Entitled to Vote yana makabotos para maupay an aton Election yana nga 2025 Sequential General Assembly. I also would like to announce nga, since an aton GA yana is a Sequential General Assembly, diri maiiha an resulta han aton mga botos. If you notice, ha aton pre-registration, nga nagbotos kita han aton amendments, ngan ikaduha, magbotos kita han aton mga opisyal. So, ini nga tanan nga aton pagbotos, an pag-ihap hini adto pa hit kataposan nga SGA ha Tacloban, which will be on March 30. Adto ia-announce kun hin-o an nadaog ug kun pira an porsyento nga maka-amend han aton PHCCI By-laws. So, thank you so much. I hope everyone will be joining and will enjoy attending our Sequential General Assembly. Thanks again!

Ms. Nacario: Thank you so much Ma'am Clarin. Tagaan naton masukog nga pakpak!

Member (ALL): (Applause)

Ms. Nacario: Ayan, nakilala guihapon naton an aton mga candidates for the Board of Directors and Committee Officers.

And this time, to formally welcome us to today's activity, we would like to acknowledge the Chairperson of the Board of Directors, Dr. Leo D. Camposano, for the welcome message.

(Welcome Message of Chairperson Leo D. Camposano)

Chairperson Camposano: Thank you. Maupay nga aga ha aton nga tanan! Igkasi ko tag-iya han PHCCI-MPC Tacloban. Maupay nga aga ha aton tanan!

Member (ALL): Maupay nga aga!

Chairperson Camposano: Yan, That's the Spirit. I'd like to make a special mention to Tiya Bautista, ninang ko ini hiya han confirmation. She's around attending our Sequential General Assembly. Of course, we would also like to make a special mention of an mga miyembro ha aton Dulag ngan Abuyog Offices. Pakpak kitang tanan!

Member (ALL): (Applause)

Chairperson Camposano: Nakakalipay kay at this point, almost tanan na lingkuran naton. Mayda la kita iba nga miyembro nga waray pa paglingkod; puwede kamo maglingkod. Of course, available an aton mga lingkuran. Mayda guihapon kita coffee, tubig, and candies in case you need one.

On behalf of the Board of Directors, Committee Officers, and employees of PHCCI-MPC Tacloban, welcome to the 54th Sequential General Assembly of PHCCI-MPC Tacloban. We would like to thank all of you, our member-owners, for your continued support ha ini nga aton kooperatiba. Padayon hin aton pag-supporta kumo usa nga billionaire cooperative in Eastern Visayas. An aton theme para han yana Sequential General Assembly nasiring: "Diversify for Growth, Empower Our Members and Community."

An original ngan nag-organize han aton kooperatiba amo an aton mga Redemptorist nga mga padi. Tungod ha ira, nagkamay-ada kita hini nga kooperatiba para magin mas maupay an quality of life han aton mga miyembro. Padayon kita nga magbuburoblig para an aton financial resources ngan mga programs, activities, and projects design para ma-improve an quality of life naton ngatanan.

Usa han aton kinahanglan amo an engagement with our members. We would appreciate kun mayda pa mga suggestions nga tikang ha aton mga miyembro. That is why mayda kita mga feedback boards, mayda kita evaluation sheets. An aton mga opisina mayda mga boxes para han mga opinions han aton mga miyembro. Ini nga tanan designed para ma-improve pa an aton programs, activities, and projects han aton kooperatiba.

Ikaduha, diversity of our products. On July 20, 2024, nagkamay-ada kita hin strategic planning. So nag e-expect an aton mga miyembro nga in the coming months mayda kita mga new products ngan mga new services nga ipro-provide ha aton mga miyembro. It aton assets dapat papadakuon naton para mas dumako pa an aton dividends ngan patronage refund nga nakukuha naton after the opening of our financial statements.

An ikatulo, concern for our community. Padayon kita nga magbuburoblig para magkamay-ada hin insurance an aton mga miyembro—an aton mga partners, an aton mga women members, an aton mga star members, and of course, ngatanan nga mga miyembro hin aton kooperatiba.

Kay sometimes, naabot hin panahon nga kinahanglanon naton hin bulig, and PHCCI is designing programs, activities, and projects para mas magin lighter an mga concerns han aton mga miembro. So, aton ginahangyo an Board of Directors, Committee Officers, ngan mga Empleyado han PHCCI, padayon kita nga magbuburoblig para ma-sustain an operations han aton kooperatiba, nga para makapunod an aton vision, which is becoming the premier cooperative in Eastern Visayas, ngan para masunod an aton mission to improve the quality of life of our members. As instantiated, dida han 8-point agenda ni President Marcos, an pag-improve han aton kinabuhi dinhi ha aton komunidad.

Again, welcome to the 2025 Sequential General Assembly. Maupay nga aga ha aton tanan!

Member (ALL): (Applause)

Ms. Naario: Thank you, Mr. Chair. Ayaw na pagkadto ha igbaw; ngadi ka na la ha ubos, kay we will proceed with the awarding han aton Certificate or Token para han aton Hall of Famers nga Star Members, didi ha Dulag and Abuyog Satellite Office. We'd like to request as well an aton Director, si

Director Benjie G. Arias, to join our BOD Chair ngadi ha ubos po. And mayda guihap kita announcement from the Election Committee.

Ms. Clarin: Okay, hello. I'm back. Mayda gutiay kita nga announcement. Kanina, nagsiring ako nga an kataposan han aton registration is 10:00 AM. The time now is 10:20 AM, so karuyag na naton isirado an aton registration. Pero nag-istorya kami didto nga iba nga waray pa maka-register. As of this time, karawaton guihap mag-register, pero diri na hira makaka-issue han cash nga ighahatag, so amo amon ginsasarabot. As of now: An Dulag mayda hira 388 members entitled to vote. Yana nga actual nga mayda kita is 353. So, 35 an kulang. An Abuyog mayda kita 102 members entitled to vote. Yana, mayda kita 101. Usa la an kulang. Amo la an waray pa maka-register. Later on, mag-declare na an aton Chairperson hin quorum, ngan pwede na kita mag-start han aton pag-botos. Thank you.

Member (ALL): (Applause)

Ms. Nacario: Salamat hin madamo, Ma'am Clarin, for the announcement. Sige, hain na an aton mga Hall of Famers, diri ha Dulag, ngada area ha Abuyog.

Nasiring akon kodigo, may-ada kita 60 ka Star Members from Dulag, ngan 9 ka Star Members from Abuyog Satellite. Alayon, pag-tukdaw an aton mga Star Members! Hain ini hira? Sige, daw makita kami. Tagaan nato hin makusog nga pakpak an aton mga Star Members! Hinaot unta nga mas dumoduramo pa an aton mga Star Members ha sunod.

Member (ALL): (Applause)

Ms Nacario: I-atong pakadion ha front an aton mga Hall of Famers. Karuyag na naton signgon an mga Star Members for the 10th consecutive years and above. May-ada kita 2 from Dulag, ngan 1 from Abuyog Satellite Office. We request you to please proceed here ha front to receive han iyo token, plaque, and certificate. We'd also like to request our General Manager, Ma'am Beth, and our Dulag Branch Manager, Sir Reyes.

And for the information of everybody po, on top han aton ginhahatag nga plaque para ha aton mga Hall of Famers, just last year, last quarter of last year, the Board also approved to provide an additional token han aton mga Star Members. Ngan this year, ito hiya ma-take effect. Asya, mayda na kita Certificate, ngan may additional life insurance para han aton mga Star Members. So, hain ini hira? Ma'am Maricellie, please assist Abuyog. For Dulag, sakto la nga nakapag-register pero nakauli na, so ipa-claim na la ha Office iya token. And also, I would like to emphasize nga just last year, the Board has approved to grant additional token or additional benefits to our Star Members. Later on, i-present guihap niya as part han updates from aton Board of Directors and Management. Mayda guihap hiya classification based on number of years. But bottom line, our main objective in providing such benefits is to give emphasis han aton mga Star Members. So, ano pa an aton ginhuhulat? Be one of them! Let's work hard para magin usa kita han mga Star Members han aton kooperatiba. Agree ba kamo hito?

Member (ALL): Agree.

Ms. Nacario: Once again, tagaan ta na hin makusog nga pakpak an aton mga Star Members!

Member (ALL): (Applause)

(Business Proper)

Ms. Nacario: And at this time, we will now proceed to the business proper. From here, I will hand over the microphone to our Presiding Officer.

Chairperson Camposano: Thank you, Jannet. So, as of now, pag-siguro anay kita pinaagi han aton Secretary han Board of Directors kun may-ada ba kita quorum hini aton Sequential General Assembly didi ha Dulag.

So, we start. May I now call this meeting to order for the 54th Annual General Assembly Meeting and Election. Ms. Secretary, please call the roll now.

Ms. Coritana: Thank you, Mr. Chair. Please say present when your name is called:

PRESENT:

1. Dr. Leo D. Camposano	Chairperson
2. Luisita J. Quebec	1st Vice-Chairperson
3. Ma. Jenny C. Advincula	2nd Vice-Chairperson
4. Jose Eric L. Aguilar	Director
5. Benjie G. Arias	Director
6. Nelson D. Bernardo	Director
7. Erlinda A. De Lira	Director
8. Reynario Maria G. Quintero	Director
9. Michelle D. Sevilla	Director

AUDIT COMMITTEE

1. Levita S. Calamaya	Chairperson
2. Melanie B. Orendez	Vice-Chairperson

ELECTION COMMITTEE

1. Evelyn D. Clarin	Chairperson
2. Socorro Q. Ramos	Vice-Chairperson
3. Marissa M. Pilapil	Secretary

MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas	Chairperson

ETHICS COMMITTEE

1. Anita G. Cular	Chairperson

CREDIT COMMITTEE

1. Rosalia R. Pedrosa	Chairperson
2. Nilda B. Docil	Member

GENDER & DEVELOPMENT COMMITTEE

1. Annalyn R. Encomio	Chairperson
2. Marilou S. Nacilla	Member
3. Joanne Irish A. Dimaano	Secretary

HEAD OFFICE

1. Elizabeth L. Pretencio	General Manager
2. Rhina A. Pagayanan	AGM for Administration

Chairperson Camposano: Alright, thank you. Yes, Ms. Secretary, do we have a quorum?

Ms. Coritana: Yes, Mr. Chair, we have a quorum.

Chairperson Camposano: Okay, maupay. Ginpasabot ba naton an aton mga miyembro hini nga aton General Assembly?

Ms. Coritana: Mr. Chair, nagpatawag kita hini nga aton Annual General Assembly ha aton mga miyembro pinaagi han masunod: Una, pagpadara han General Assembly notices pinaagi han aton mga collectors ngan area coordinators. Ikaduha, nagpasamwak kita ha radyo ngan ha mga simbahan. Ikatulo, nagbutang kita hin mga streamers ngan tarpaulins ha kada PHCCI Office. Ngan nag-post liwat kita ha aton Facebook page, pati pinaagi hin text blast, Mr. Chair.

Chairperson Camposano: Thank you. Mayda ba kita enough number of members present today para magka may-ada kita hin quorum para hini nga aton General Assembly, Ms. Secretary?

Ms. Coritana: Oo, Mr. Chair, may-ada kita quorum, base han Article III, Section 8 han aton PHCCI-MPC Tacloban By-Laws. Nagmamando ini nga para magkamay-ada kita quorum, kinahanglan nga 25% han members entitled to vote an magtambong hini nga aton General Assembly. An aton Cooperative yana may-ada 6,587 members entitled to vote as of December 2024. Para magkamay-ada kita quorum, kinahanglan kita hin at least 1,647 members entitled to vote nga magtambong hini nga General Assembly. Para dinhi nga area—Dulag Branch ngan Abuyog Satellite—kanina han 9:30 AM, may-ada na nagparehistro nga 850 members. Hini nga nagparehistro, 444 ha ira amo an members entitled to vote. Mr. Chair.

So. Mr. Chair, may ada kita quorum.

Chairperson Camposano: Ms. Secretary, may we have again the number of our members who are entitled to vote?

Ms. Coritana: We have 444 members entitled to vote, Mr. Chair.

Chairperson Camposano: Okay, sige. We already have 444 members in good standing who have registered for Dulag Branch and Abuyog Satellite Office.

Thank you, Ms. Secretary. Baga man, mamingaw yana an aton mga miyembro. Sige, Janet, ano an aton sunod nga bubuhaton? Kay seryoso an aton mga miyembro, bangin hira mangaturog. Mag-aano kita anay. Baga daw, diri maupay.

Ms. Nacario: Ano it iyo karuyag? Gusto niyo hin? Gusto niyo Door Prize? Ohh, pa door prize anay kita kay mamingaw kuno. Okay, pa bunot ako Sir.

Member (ALL): Yes, Raffle! Door Prize!

(Giving away of special Door Prizes to the lucky winners)

Ms. Nacario: Congratulations to **Rodrigo Tindoy**, Ma'am Norma Lacandazo, **Wilma Dagami**, Ermelito Donaire, Ma'am Helen Yu, **Ma'am Ritchel Quizon.** So ayan. Congrats to our lucky winners!

Member (ALL): (Applause)

(Photo Opportunity with the Door Prize winners before to proceed to continue the business proper)

Chairperson Camposano: Thank you, Janet. So, magpapadayon na kita han aton Sequential General Assembly. Congratulations ha aton mga winners of the door prizes! More door prizes to come later. We now proceed para han approval han aton Agenda. May I now request our Secretary to read the proposed agenda for our meeting today.

Ms. Coritana: Mr. Chair, an agenda para han aton yana nga katitirok hini nga assembly amo an masunod:

1. *Pag amendar han proposed amendments ha aton Articles of Cooperation & By-laws ngan niyan susundon an aton pag tratar han minutes han 2024 General Assembly Meeting.*
2. *Paghatag han reports han BOD Chairperson, Management, Audit Committee, Election Committee ngan pag presentar han 2025 Election Guidelines.*
3. *Pag presenta ngan pag apruba han 2025 Operational Budget, Targets and Action Plan.*
4. *Pag presenta ngan pag apruba han proposed Amendments ha aton Articles of Cooperation & By-laws.*
5. *Pag hire han aton External Auditors*

6. *An RIPA or Raffle Draw hit door prizes*
7. *Iba pa na butang ngan issue nga angay naton pag tagaron.*

Chairperson Camposano: Alright, thank you, Ms. Secretary. Ini hiya an aton agenda. Upod hini an aton invitation nga ginpadara ngadi ha aton mga tag-iya ha PHCCI, naka-attach nga invitation mayda proposed agenda. Mayda ba kita karuyag i-dugang hini nga agenda para han today's Sequential General Assembly?

Ms. Quebec: Yes, Mr. Chair. Idugang na la an aton pag-inistorya yana nga aga—an pag-affirm hini nga aton Sequential General Assembly, Mr. Chair.

Chairperson Camposano: Mayda na ba nato approbahan an confirmation of SGA 2025?

Ms. Quebec: Sugad ani yana. Mr. Chair, allow me. Nagluya ba kita sugad ini aton General Assembly?

Member (ALL): Wala. Diri..

Ms. Quebec: Wala. Kinahanglan naton ini, kay igpahamtang naton pormal an set-up yana. That is why, Mr. Chair, it is my honor nga aton irig-on an aton By-Laws, bilang dugang nga pag-inistoryahan ha aton GA. Ini naglalakip han pagdumara han aton GA, ngan han mga pamaagi han aton General Assembly. So, tag-usahon ko pa ba? Yes, oo. Ini han aton pagdumara ha General Assembly kay basi liwat hapsay kita, mas sarusayo an aton paghamtang later. May-ada kita e-share ha iyo an mga detalye. Mr. Chair, aton hangyo nga ibutang ha aton Matters of Concern an aton modes para han pagdumara han General Assembly. Thank you, Mr. Chair.

Chairperson Camposano: Kinin an aton modes ha agenda. This will be revised and needs the confirmation of SGA 2025, nga ginhihimo pa yana. Plus, an aton Amended By-Laws. Ig-upod guihapon naton han Modes of the General Assembly Meeting para han aton agenda nga uroistoryahan today.

May I hear a motion from the members? Of course, our staff. We just approached you. Pagkuha hin complete name, to tell us kung hino ka and what are you going to do.

Ms. Lilibeth Tabungar: Okay, maupay nga aga ha aton tanan. Ako hi Beth Tabungar, and I move to affirm the proposed agenda of our 2025 Sequential General Assembly Meeting.

Chairperson Camposano: Any second from the membership? Adi na, mag second na.

Ms. Nimfa Matol: Good morning, everybody. I'm Ms. Nimfa, and I second the motion to approve the agenda.

Chairperson Camposano: Alright. Karuyag naton ipasabot nga, as much as possible, an pag-motion han mga kinahanglan yana i-move magtikang tikang ha aton membership. Mas maupay gud kun ma-involve an aton mga members. Everytime nga mangaro kita hin motion from the floor, before ma discuss naton aton dapat e discuss mas maupay aton mga miyembro. Sige. Any discussion on the amendment of the proposed agenda for today? Any objection from the members? Hearing none, the motion is approved. So, as per our agenda, we will now move to the confirmation of the SGA 2025 ngan pag-improve han modes of the General Assembly Meeting, didto nga portion aton tanan amendments to our By-Laws.

Alright, we shall now proceed to the next item. An next naton agenda, unahon naton an confirmation of the 2025 Sequential General Assembly. Ito an aton ginbubuhat yana nga Sequential General Assembly. So meaning, mangaro kita hin motion from the floor para i-confirm ini nga aton ginhihimo today.

Ms. Agner: Good morning. I'm Sarah Agner, and I move for the confirmation of the conduct of the Sequential General Assembly Meeting.

Ms. Matol: It is nice representing the members having, second, the motion.

Chairperson Camposano: Alright, any discussion on the confirmation of the Sequential General Assembly? Any objection from the members? Hearing none, the motion is approved. Thank you, everyone. Let's give a round of applause.

Member (ALL): (Applause)

On motion by Ms. Sarah T. Agner duly seconded by Ms. Nimfa T. Matol, the General Assembly confirmed the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 001 series of 2025

"*A resolution confirming the holding of Sequential General Assembly Meetings of Perpetual Help Multi- Purpose Cooperative (PHCCI- MPC Tacloban)*"

CARRIED UNANIMOUSLY

Chairperson Camposano: And I just want to mention, by the way, nga hit aton venue didi ha Dulag, pirmi maupay, di ba? This is one of the reasons why last year, han aton Assembly Meeting, base han feedback han aton mga members, mas maupay an kabutangan kun sugad hini nga setup—nga makalingkod hin maupay an aton mga miyembro. Compared kun magbiyahe pa kita ngadto ha Tacloban, tas mapila hin maiha, ngan usa la nga venue nga damo gud nga tawo.

This is the major reason why an aton Board of Directors namati han mga request han aton mga members nga, kun pwede, an aton General Assembly diri la situated ha Tacloban in one place. Kay damo na kita, naghuruot na, ngan usahay an experience diri na masyado maupay. So, amo ini yana an aton set-up. Okay ba ha inyo? Yes or no?

Member (ALL): Yes!

Chairperson Camposano: Alright. Thank you so much ha iyo guihapon! Nauyon kami nga diri kami na i-stress pagbaton han inyo mga reklamo. Amo na, diba? Tas mahagkot pa ini ha aton venue kay may mga balod-balod pa, basta maaram na kamo hito.

Okay, padayon anay kita. Alright, an aton sunod nga activity amo an pag-tratar han minutes han 2024 General Assembly Meeting. For everyone's information, an aton minutes highlights la an naka-reflect, mao nga 22 pages nala hiya. Pero an full minutes, e-upload naton didto ha aton website han PHCCI-MPC Tacloban para mabasa han aton mga miyembro. So, akon paki-ana yana: Babasahon ba naton page by page o diri na?

Member (ALL): Diri na!

Chairperson Camposano: Of course, mayda guihap kita mga miyembro, an Members in Good Standing, nga ginhatag naton hin hardcopy, correct? Amo ini an highlights, an aton na 22 pages. So, kung diri na naton babasahon page by page, maaro ako hin motion from the floor nga diri na naton babasahon an Minutes of the General Assembly for 2024.

Mr. Paul John S. Corpes: I move the motion to dispense with the reading of the minutes of the 2024 General Assembly.

Chairperson Camposano: Dapat an aton mga miyembro talaga, sugad kan Sir, nga nasiplat kan BOD Chair. Kay amon hiya nga papakapot hin microphone. Hino man an mag second?

Mr. Generoso G. Mondragon Jr: I second the motion.

Chairperson Camposano: Of course, just the same. An aton mga empleyado malibot para kuhaon an ngaran, kay an iyo ngaran ma-appear ha aton minutes. O, diba? Social guihapon—ma-appear an ngaran ha minutes. Sige, mayda na kita motion to dispense. Mayda na second. Discussion on the motion: diri na naton babasahon. Objection? Diri man talaga kami mag-objection, kay nag iniha kamo mag-objection, ano? Alright, motion is approved. An aton ELECOM amo gud an ira role—every now and then, mayda talaga hira rounds para i-update an aton mga miyembro.

Ms. Clarin: Mr. Chair and the honorable members of PHCCI, by the powers vested in the Election Committee, I, Evelyn D. Clarin, Chairperson of the Election Committee, hereby declare that the voting precincts are now open.

Member (ALL): (Applause)

Chairperson Camposano: Alright. Ano an bubuhaton han aton mga miyembro?

Ms. Clarin: An aton mga miyembro nga mabotos amo an 454 Members in Good Standing or members entitled to vote. So kun MIGS kamo, ayaw anay kamo pag-iwas han iyo lingkuran. Please see to it nga bakante an aton pila didto antes kamo kumadto, kay diri kita magdudurongan. Otherwise, diri kamo makakarawat han aton allowance nga ₱200 para pagbotos. So, thank you, and hopefully, we will have a smooth and orderly, pagbotos han aton mga opisyales. Damo nga salamat!

Chairperson Camposano: Mana Evelyn, an aton pag-botos, hasta ano na oras? Nalilisang man hira.

Ms. Clarin: Nasiring ako, paglingkod anay. Again, an mga waray lingkuran didto, lingkod anay kamo. Kay mayda pa panahon pag kadto. Kun bakante na, tawagon kamo para kumadto. Mag-aanunsiyo kita kun mag-abri na han voting precincts. So, paglingkod lang anay ha inyong lugar.

Chairperson Camposano: Nga tanan ini, basta member in good standing ka, makabotos ka. Kay diri kamo mauli kung diri matapos an activity yana nga adlaw. Oh, ayaw la kamo pag huruot ngadto, kay mag reklamo liwat kamo niyan.

Ms. Clarin: labi na kun waray namamati, alayon pag kubit ha ira nga pag lingkod anay.

Chairperson Camposano: Alright, mga masunurin nga mga miyembro. While naghuhulat kita ha pila, sa pagkakaron magpapadayon kita ha aton proceedings today. Let us now discuss the highlights han Minutes of the 53rd General Assembly Meeting, held on March 24, 2024 ha Leyte Academic Center. Kon may-ada na kamo hardcopies, please let us know, we will go through this page by page. Pero puwede man liwat later during the open forum kun may-ada kamo mga questions, because we will take your concerns after ma-discuss han matters.

Okay, Page 1, any matters? Page 2, any matters? Twenty-two pages ini, so Page 3, Page 4, Page 5—please follow. Page 6, Page 7, mayda? Page 8, Page 9, any matters? Page 10—oh, waray nangutana, so magdadali ako. Page 11, Page 12, Page 13, Page 14, Page 15. And then Page 16, 17, 18, 19, 20, 21. And finally, Page 22. So, waray man concerns para han aton Minutes of the General Assembly. Therefore, we are now ready to entertain a motion to approve the Minutes of the General Assembly.

Ms. Elvie S. Quiño: I move to approve the minutes of the Annual General Assembly dated by March 24, 2024 at Leyte Academic Center, Palo, Leyte.

Chairperson Camposano: ka husay it boses. Okay there's a motion. Maaram kana.

Ms. Wilma P. Dagami : I second the motion.

Chairperson Camposano: Perfect! Alright. Any discussion? Any Objection? The motion is approved. Let us give everyone a big round of applause.

Member (ALL): (Applause)

On motion duly made by Ms. Elvie S. Quiño and seconded by Ms. Wilma P. Dagami , the General Assembly adopted the minutes of the 53rd Annual General Assembly Meeting dated March 24, 2024, held at the Leyte Academic Center, Palo, Leyte, subject to further corrections. Any corrections shall be submitted to the Board Office within five (5) days

GA Resolution No. 002 series 2025

"A resolution adopting the Minutes of the 53rd Annual General Assembly Meeting of PHCCI-MPC Tacloban"

CARRIED UNANIMOUSLY

Chairperson Camposano: Again, may I just remind you nga bisan gina-approve na naton an aton minutes, pwede pa guihapon kamo mag-raise hin concerns later during the open forum. Sige, pwede ka na mag-door prize yana. Sige na, door prize na, Janet.

(Presentation of the Board of Directors Report)

Chairperson Camposano: Alright, daghang salamat ha aton mga miyembro nga present para mag-claim han ira door prizes. We shall now proceed ha sunod nga item han aton agenda—an paghatag han reports han BOD Chair, Management, Audit Committee, ngan Election Committee. An aton report nagco-cover tikang January to December. Ha sulod hini nga period, nagkamay-ada kita hin total nga 23 Board Meetings, ngan mayda liwat kita regular Joint Meetings. So usually, diri na kita nagco-conduct hin special meetings. Ginsi-sigurado naton nga efficient an aton mga meetings, amo nga ini la an number han aton meetings.

So, we would also like to share with you an aton mga resolutions han 2024 nga napasa ngan na-approve han aton Board of Directors. Majority hini nga Board Resolutions makikita ha aton Annual Report. Ini nga mga resolutions grouped into Key Result Areas. Una: Member–Customer.

Nag-approve kita han *Resolution No. 3*, allocating the amount of ₱220,000 for the 6th Annual General Assembly Meeting and Election han aton Lab Co-op. For this year, nag-conduct na liwat kita hin another election.

Resolution No. 49, allocating ₱8.8 Million for the 53rd Annual General Assembly Meeting han aton last year. Resolution No. 101, approving the deduction of ₱300 for raffle tickets ngan ₱50 for annual dues tikang han aton dividends distribution for 2023. For 2024, naghatag kita han aton dividends ngan patronage refund. Na-receive na ninyo ini. Aada ito ha iyo passbook. Kun diri kamo sigurado, mapaki-ana la kamo ha aton mga empleyado kun hain dida nga amount an dividends ngan patronage refund. Pero usually, kun pipira hit iyo share capital, around 6.55% iton mahimo nga dividends ngan patronage refund for 2024.

Next, *Resolution No. 103*, confirming the 1,127 Star Members han PHCCI-MPC Tacloban for the year 2023.

And we also approved the following resolutions regarding our contract-of-service dentists: *Resolution No. 120* – Pag-renew han contract ni Dr. Tamayo as dentist. *Resolution No. 121* – Pag-approve han contract ni Dr. De Veyra as dentist. *Resolution No. 272* – Pag-approve han Contract of Service with Ikigai Dental Center. These are among our six dentists. *Resolution No. 473* – Pag-approve han contract ni Dr. Guiroy as dentist, serving the Sogod nga area. *Resolution No. 519* – Pag-approve han contract ni Dr. Antor as our dentist. *Resolution No. 520* – Pag-approve han contract ni Dr. Gorgonia as dentist. *Resolution No. 521* – Pag-approve han contract ni Dr. Bongbonga as dental service provider. These resolutions ensure that our members continue to receive free dental services, including tooth extraction, oral prophylaxis, pag limpyo, and dental fillings.

(Member): I'm concerned about the raffle ticket. Ang raffle ticket parang paliparan. Automatic na yung member sa isang booklet. And unfortunately, yung number of prizes, hindi ganun karami. Kaya yung probability of winning is very small. Ang nangyari, every member has to cash out something, but not expecting a big probability of winning. I think, or suggesting, i-abolish na yung raffle ticket. Kasi hindi na dependent ang majority.

Chairperson Camposano: There is a suggestion to abolish the main raffle tickets from our members. Director Quebec, do you have a response on this matter?

Director Quebec: Thank you, Mr. Chair. Papano ba naton ini pag-plastar? Let me just check anay ini nga suggestion regarding the abolition of the raffle tickets.

Chairperson Camposano: We will just take note of the concern, and later we will discuss it with you, Sir, one by one. Thank you so much for your kind understanding. So, regarding the concern about the

paid raffle tickets, we would like our members to clearly understand this matter. We will attend to that request later during the open forum. Thank you.

So, we are now proceeding with the report.

Next is *Resolution No. 522*, the Contract of Service approval for Dr. Geonzon, our dentist. We would like to let our member-owners know that this is the reason why we have contract-of-service dentists, because of the free dental services that we provide. These services may include tooth extraction, oral prophylaxis or paglimpyo, ngan pagpasta—which we call dental filling. These are among the services nga libre nga ginahatag ha aton mga miyembro every year.

Alright. We also have the following resolutions regarding our health professionals for members: *Resolution No. 471* – Pag-approve han contract ni Dr. Morano as Optometrist.

Resolution No. 472 – Pag-approve han contract ni Dr. Espina as Optometrist. These are for our members who may have eye-related concerns.

Resolution No. 413 – Renewal of the contract of Dr. Capungcol as Medical Doctor. You might have heard nga hi Dr. Capungcol na-promote na tikang ha DOH Regional Office ngadto ha DOH Central Office. One request made by Dr. Capungcol is that he may provide online consultations. Members can avail of this by requesting the assistance of our employees in Dulag and Abuyog, so you will be connected with Dr. Capungcol in case you need an online medical consultation.

Resolution No. 414 – Pag-approve han contract ni Dr. Tante as another Medical Doctor for our members.

Resolution No. 449 – Contract extending our partnership with Generika. If you buy medicine at Generika, simply show your member ID to get the discount. If you don't have your card yet, you can claim it from our offices in Abuyog or Tanauan.

Resolution No. 458 – Designating your Board Chair and the General Manager as authorized representatives to execute and sign the MOA with Electronic Commerce Payments (EC Pay) Inc.

Resolution No. 402 – Approving the conduct of the Sequential General Assembly for the year 2025. This is the same resolution we confirmed earlier when we started our business meeting, because it was already approved by the Board of Directors and requires confirmation by our General Assembly.

Alright. Next nga Key Result Area is Financial.

Resolution No. 21 – CAPEX for 2024. Majority han aton gin-approve nga CAPEX waray pa hiya specific amount kay, una, diri pa puwede magpalit hin lote. Ikaduha, an aton area ha Tacloban Main, waray pa mapalit an lote para han aton Head Office. Hopefully yana nga year, makaka-negotiate na kita han presyo kay na-approve na ini.

Resolution No. 100 – Approving the Net Surplus in the amount of ₱82.5 Million for 2023. For 2024, an aton net surplus is ₱84.7 Million. Asya ini nga an aton dividends and patronage refund for 2024 is higher compared to 2023. Makikita ninyo an difference ha iyo passbook.

Resolution No. 89 – Approving the switch of the existing Retail Treasury Bonds (RTB) investment in the amount of ₱30 Million at the Land Bank of the Philippines, with an interest rate of 6.250% per annum for 5 years. Mayda kita Treasury Investment Group nga naga-assist han aton Board of Directors, para an aton extra funds—nga diri pa nahuhuram han aton mga miyembro—ma-invest ha bonds or time deposits, para mayda kita additional income an aton cooperative.

Resolution No. 90 – Approving another investment in Retail Treasury Bonds (RTB) in the amount of ₱20 Million at the Land Bank of the Philippines, with the same interest rate per annum for a term of 5 years.

Resolution No. 102 – Approving the remittance of CETF for 2023 in the amount of ₱1.6 Million with NATCCO, VICTO, and NAFECOOP.

Next are resolutions regarding the Sale of Real Properties:

Resolution No. 91 – Approving the sale of real property with an area of 150 square meters for ₱1.2 Million.

Resolution No. 118 – Approving the sale of real property with an area of 228 square meters in the amount of ₱1.8 Million.

Resolution No. 137 – Approving the sale of real property with an area of 239 square meters for ₱700,000. Ini nga mga property ginatawag ha aton Co-op as Real and Other Properties Acquired (ROPA). Karuyag sidngon hini nga may member nga nag-loan pero waray makabayad, ngan an kolateral nga tuna na-acquire han PHCCI. Para mabawi an kwarta han aton Cooperative, ginbabaligya ini nga tuna. Ha sugad hini nga paagi, mababalik ha aton Co-op an kwarta nga ginpahuram, bisan waray na an tuna han member. Mayda liwat kita Technical Working Group nga naga-assist han aton Bids and Awards Committee. Ini nga grupo nagpro-process han bidding ngan naghahatag hin recommendation ngadto ha Board regarding the selling price. Gin-uupod guihapon an other expenses incurred, sugad han proseso para ma-transfer an title ngadto ha Cooperative. Ngan kun mabaligya na ini nga mga property, mababalik ha Cooperative an kwarta nga ginpahuram.

Resolution No. 198 – Ratifying the time deposit placement at Bank of Commerce, a fixed-rate bond in the amount of ₱50 Million, with an interest rate of 6.5% to 6.8% for a term of one year and five months.

Resolution No. 245 – Approving the investment with Megawide Construction Corporation in the amount of ₱20 Million, for a five-year term, with an indicative rate of 8.214%. Again, as I mentioned earlier, an aton kwarta gin-iinvest naton para mas dako an income nga mabalik ha aton Cooperative.

Resolution No. 244 – Approving the time deposit rate of our Cooperative for the benefit of our members.

Resolution No. 312 – Approving the additional investment in the amount of ₱175,457.20 for CLIFSA Share Capital Investment.

Resolution No. 313 – Approving the acquisition of a property located at Brgy. Buntay, Tanauan, Leyte, in the amount of ₱7.5 Million, with a lot area of 469 square meters, for the construction of the new building of PHCCI-MPC Tacloban – Tanauan Satellite Office. An Dulag mayda na kita office, so an aton sunod nga project amo an Tanauan Office. As of the last Board meeting, approved na an design han building, ngan magpapadayon na kita ha bidding for the actual construction. Aada ini sapit han Card Bank, harani la han junction han Tanauan proper, makikita ini kun pakadto kamo ha Tacloban.

Resolution No. 538 – Approving the bidding process for the construction of the Tanauan Building.

Resolution No. 363 – Approving the 2024 recalibrated targets of PHCCI.

Resolutions No. 407 and 408 – Ratifying the opening and transferring the amount of ₱5 Million to the Green Growth Deposit Account with the Land Bank of the Philippines.

Resolutions No. 412 and 470 – Approving the writing off of accounts of deceased members of our Co-op. Pero ini nga proseso, before ini ipresent ha Board, gina audit anay ngan gin-iimbestigaran para masigurado nga deceased na gud an member. Kay siyempre, kun patay na an member, waray na kita paagi para makakolekta han iya utang. Amo ini nga igra-write off an account, pero gin sisigurado gud anay nga kun waray na iba nga paagi para mabayaran an utang.

Resolution No. 527 – Ratifying the membership of our Co-op to the Renewable Energy Cooperative of the Philippines, and investing ₱1 Million thereto. Ini nga cooperative nationwide initiative ini han mga cooperatives ha Pilipinas para mag establish hin Renewable Energy Cooperative. Hi PHCCI nagdesisyon nga magpa-miyembro para kun mayda kita mga kinahanglanon ha renewable energy, an aton mga miyembro makakakuha hin mas barato ngan mas affordable nga serbisyo tikang hini nga kooperatiba.

Resolution No. 537 – Approving the disposal of five (5) vehicles. Ini nga mga sarakyan na-embargo kay an mga member waray na makabayad han ira loan. Sanglit, gin kuha han Co-op an sarakyan ngan ginbaligya para mabawi an kwarta nga ginpahuram han Co-op.

Resolution No. 539 – Approving the write-off of accounts under Batch 1 and Batch 2 with sufficient deposits only.

Next Key Result Area: Internal Business Process

Resolution No. 65 – Approving the 2024 Amended Election Guidelines. And for today, we would like to inform our members that diri na kita magbubutang hin ink ha tudlo kun bumotos. Kay ano? Kay gin introduce na naton an QR Code system. Kun naka-vote na an member, automatic may notification na ha system nga nakaboto na hiya. So bisan mag try pa hiya bumoto utro, diri na hiya papayagan han system. Gin-testingan gud ini namon — ako ngan hi Ma'am Marissa from the Elecom — para masiguro nga secured an system. Sanglit diri na kinahanglan butangan hin ink an tudlo, ngan mas limpyo na an proseso.

Resolution No. 98 – Approving the Institutionalization of the Bonus Loan Policy. Dati ini trial basis pa la. Pero base han report han Management, maupay an resulta ngan damo an naka benepisyo nga mga miyembro. Sanglit, gin-institutionalize na ini, ngan magiging available na ini every year.

Resolution No. 129 – Approving the Auditing Engagement with Quilab & Garsuta as our External Auditor.

Resolution No. 157 – Approving the Enhanced Policy on Special Loan for Employees.

Resolution No. 248 – Approving the Revised Code of Conduct and Ethical Standards of the Co-op.

Resolutions No. 192–195 – Designating the Authorized Representatives for submitting the Entity Information Sheet to the Credit Information Corporation, in compliance with CDA regulations.

Resolution No. 201 – Designating the General Manager as authorized representative to execute and sign the MOA with GCash. So in the coming months, pwede na kita magbayad han aton loans pinaagi han GCash. Diba, damo na ha aton an nagbabayad han water, kuryente, o PLDT pinaagi han GCash? Soon, makikita na liwat naton didto an PHCCI-MPC Tacloban, ngan puwede na kita magbayad hin loan bisan diri kumadto ha opisina.

Resolution No. 268 – Authorizing the new composition of the Trust Committee for the Retirement Plan of our Co-op employees, since some of the previous members have already retired.

Resolution No. 290 – Approving the Climate Action Team Policy to support environmental protection initiatives.

Resolution No. 291 – Policy Guidelines on the Conversion from Satellite Office to Branch Office. Usa hini nga ginpre-prepare naton amo an Tanauan Satellite Office, nga pwede ma-convert ngadto hin Branch Office in the coming years, especially since magkakamay-ada na kita sariling building ngan damo na liwat an members didto.

Resolution No. 342 – Approving the Amended Loan Recovery Program for Matured Past-Due Accounts.

Resolution No. 367 – Approving the Guidelines on Delinquency Reduction Incentive for Individual Employees. Ini nga mga policies gin implement para mabawasan an delinquent accounts han aton Co-op. Mga members, kun mayda kita loan, importante nga paningkamutan naton nga mabayaran ini on time, para magpabilin kita nga Members in Good Standing ngan para magpadayon an kalig-on han aton Kooperatiba.

Resolution No. 401 – Enhanced Policy on Special Loan for PHCCI Board of Directors and Officers.

Resolution No. 447 – Enhanced Express Loan Policy. Ginrereview naton an aton mga policies para masigurado nga mas maayos han loan management ngan mababalik an kwarta han Co-op.

Resolution No. 403 – Approving the Proposed Amendments to the Articles of Cooperation and By-Laws. Amo ini an ginbotosan ninyo during pre-registration, kun diin nag-vote kamo hin YES or NO para han amendments. Importante ini kay gina monitor kita han CDA Central, ngan kinahanglan ma-approve ini nga amendments.

Resolution No. 448 – Policy on the Replacement of Outstanding, Stale, and Lost Checks, in compliance with legal requirements.

Resolution No. 455 – Approving the Revised Policy on Incentives and Allowances for Officers, Volunteers, and Outsourced Staff. Para klaro ha aton members: an aton Board of Directors ngan Committee Officers waray honorarium kada meeting. An ginahatag la ha ira amo an transportation, meals, snacks, ngan support during meetings.

Resolution No. 501 – Improved Star Member Policy with Life Insurance. An aton Star Members nga six years or more, mayda free membership certificate from NATCCO MBAI Microinsurance. Ini libre nga benefit nga ginbabayaran han Co-op para ha aton loyal members. Sanglit ha mga five years' pa la nga members, padayon la kamo ha pag-maintain han inyong Star Member status, kay next year puwede na liwat kamo ma-apil hini nga benefit.

Resolution No. 502 – Suspending the acceptance of Personal Loan applications except for Star Members. Gin implement ini para makontrol an delinquency han personal loans. Pero exempted an Star Members, kay proven good payers man hira.

Last Key Result Area: Organizational Capacity

Resolution No. 20 – Approving the Strategic Action Plan for 2024 of our Co-op.

Resolution No. 050 – Renewal of Intellicare HMO for the healthcare services provided to the Board of Directors, Officers, and Employees of PHCCI.

Resolution No. 155 – Approving the 2024 Board Committee Appointments. An aton Board of Directors, nagkikita la kun mayda Ownership Meeting or General Assembly. Throughout the year, aktibo hira nagtatrabaho pinaagi han ira mga committees. An kada Director mayda Committee Chairmanship ngan naka-assign hira per Key Result Area. Didto anay gindi diskusyon an mga proposals before igpresent ha Board Meeting. Sanglit, an aton Board diri la basta nagpipirma o nag-attend han meeting. Aktibo hira ha policy formulation ngan strategic planning, kay amo gud ini an primary function han Board of Directors.

Resolution No. 106 – Authorizing the attendance of AGM Pagayanan and Tacloban Manager Engr. Beltran to the International Cooperative Educational Exposure of VICTO National on June 12–16, in Bali, Indonesia.

Resolution No. 239 – Allocating ₱450,000 for the 2024 Sportsfest conducted on August 17, 2024.

Resolution No. 325 – Allocating ₱35,000 for the Journalism Workshop. Mayda kita newsletter nga ginatawag "Co-op Pagurusa." Gintrain naton an mga employees ngan volunteers how to properly prepare and publish our newsletter para accurate ngan informative an aton communication ha members.

Resolution No. 240 – Allocating ₱350,000 for the Mid-Year Assessment and Planning conducted on July 19–20, 2024.

Resolution No. 288 – Engagement with Ma'am Bing Villania as consultant and facilitator for the Mid-Year Planning. Ini nga consultant diri taga cooperative sector kundi taga corporate sector, sanglit mayda hiya ginhatag nga bagong ideas related han corporate para bag-o nga business ventures han aton Co-op.

Personnel Development

Resolution No. 18 – Promotion of Mr. Asilo as full-fledged Branch Manager of Dulag Branch.

Resolution No. 306 – Appointment of Mr. Metran as Branch Manager in Ormoc, with possible assignment in other branches as needed.

Gender and Governance

Resolution No. 249 – Appointment of our Gender and Development (GAD) Committee composed of Ma'am Encomio, Ma'am Nacilla, Ma'am Dimaano. Gin-apil na liwat ini ha amendments han aton By-Laws, kay requirement ini han CDA nga dapat mayda Gender and Development Committee han cooperative.

Resolution No. 250 – Reappointment of Mommy Rosing Pedrosa as Credit Committee Member. Hi Mommy Rosing usa han living founders han aton Co-op, ngan bisan more than 70 years old na, willing and able pa guihapon hiya magserbisyo. Dati 33 la an founding members, ngan gutiay nalang guihapon an buhi. Sanglit may special privilege hira kun willing pa hira magserve.

Legal and Institutional Support

Resolution No. 516 – Approving Atty. Kate Mengullo, who is also a CPA, as Legal Retainer of the Co-op.

PHCCI School Representation

Resolution No. 166 – Designating Director Quebec, Director Arias, and Director Cumla as Board of Trustees of our PHCCI School. Hi PHCCI may sariling eskwelahan ha El Reposo nga nag-ooffer Pre-Elementary up to Grade 6. Registered ini ha Secretary of Exchange Commission (SEC), ngan may separate Board of Trustees, aside from the Board of Directors of the Mother Co-op. An President han eskwelahan amo hi Ate Babes Custodio, usa liwat han founders. Bisan more than 70 years old na hiya, active guihapon hiya naglilingkod para ha aton eskwelahan.

International and Federation Representation

Resolution No. 426 – Authorizing the attendance of the Chairperson and 1st Vice Chair, Director Quebec, to the Global Cooperative Climate Summit in Thailand (Nov 27 – Dec 2). An expenses sini charged to the Federation, diri ha PHCCI, pero kinahanglan guihapon Board Resolution from the primary cooperative.

Resolution No. 429 – Authorizing the attendance of Director Bernardo to the International Cooperative Alliance Global Conference and Annual GA in India, spearheaded by VICTO National.

Election and Volunteer Programs

Resolution No. 434 – Approving the Election Calendar for the 2025 Sequential General Assembly.

Resolution No. 440 – Allocating ₱50,000 for the Area Coordinators Performance Appraisal and Fellowship. Kun mayda ha aton members nga interested mag volunteer as Area Coordinator, puwede kamo makig-istorya ha staff ha aton branches para makabulig guihapon ha pagserbisyo han Co-op.

Planning and Organizational Activities

Resolution No. 456 – Allocating ₱400,000 for the Year-End Operations Review and 2025 Business Planning.

Resolution No. 457 – Allocating ₱550,000 for the Performance Appraisal and Fellowship held at Leyte Academic Center, Palo.

Resolution No. 533 – Renewal of Intellicare HMO Contract.

Resolution No. 534 – Approving the 2025 Calendar of Activities. An Calendar of Activities ginplaplano na as early as December, para pag January ma-approve na han Board, ngan may clear guide an aton employees kung ano an sunod nga activities throughout the year.

PHCCI Representation in Other Organizations

As part of PHCCI representation, your Board of Directors also serves in different cooperative and development organizations: Board Chair – Board of Director of CLIMBS, Director Quebec (1st Vice Chair) – Board of NAFECOOP, 2nd Vice Chair – Representative to Network Consolidated Cooperative Bank (NCCB), Director Bernardo – Board Member, VICTO National Federation, Director Quintero – Vice Chair, Tacloban City Credit Surety Fund Cooperative, Director Meribeles – Alternate Representative to the Credit Surety Fund Cooperative, Director Sevilla – Authorized Representative to NAPC Visayas, Director De Lira – Auditor, Tacloban City Cooperative Development Council, Our General Manager, Ma'am Beth, also represents PHCCI in Tacloban City Civil Society Organization, Philippine Chamber of Commerce and Industry – Tacloban Chapter.

Awards and Recognitions

For our Awards and Recognitions, we would like to inform everyone that PHCCI has received several awards and recognitions from CDA and other award-giving bodies. Before anything else, let us give a big round of applause to everyone — to our members, officers, staff, and volunteers who contributed to these achievements.

Member (ALL): (Applause)

Chairperson Camposano: From the Cooperative Development Authority (CDA) and other institutions, PHCCI received the following recognitions: Top 1 Best Performing Cooperative in Tacloban, Top 1 in Assets, Top 1 in Net Surplus, Co-op Stewardship Excellence Award, Co-op Net Surplus Generation Excellence Award, Internal Cooperative Capital Growth Excellence Award, Collaboration Excellence Award. These recognitions reflect the strong performance and responsible stewardship of our cooperative. However, more than the awards, what is most important is that our members are happy and continue to benefit from the services of our cooperative.

From CLIMBS, PHCCI also received the following awards: Champion for Climate Action, Top 5 Investor, Top Premium Producer, CAC Achiever Award.

Once again, on behalf of the Board of Directors, we thank all of you — our members, officers, employees, and partners — for your continued trust and support. These achievements are not only the accomplishments of the Board or Management, but the success of the entire PHCCI community.

So once again, let us give ourselves a big round of applause.

Member (ALL): (Applause)

Chairperson Camposano: Alright. If you have questions, suggestions, or any recommendations to further improve the affairs of our cooperative, you will have the opportunity to raise them during our Open Forum later. This also includes concerns or suggestions regarding the raffle tickets. But if you prefer not to wait for the Open Forum, you may simply write your questions or suggestions on a sheet of paper and submit them to any of our employees or to any member of the Board present here. We will collect all these suggestions, and these will also be brought to the Board of Directors for proper discussion, so that all concerns raised by our members can be properly addressed.

With that, we shall now proceed to the next part of our program. Ma'am Secretary.

Ms. Coritana: Alright, thank you, Mr. Chair. An masunod naton nga parte han aton programa amo an Management Report, nga ipre-present han aton General Manager, Ms. Elizabeth Pretencio.

Chairperson Camposano: Alright, we shall now listen to the Management Report, represented by our General Manager.

Member (ALL): (Applause)

GM Pretencio: Thank you Mr. Chair. Good morning everyone! Okay pa kita?

Member (ALL): Okay pa!

(Presentation of the Management Report)

GM Pretencio: Okay, now adi, I am presenting to you our 2024 Management Accomplishment Report. This time, the focus is more on the performance of our employees. Let me start with our key financial highlights: *Assets, Share Capital, Net Surplus, and Membership Generation*.

So this time, makikita naton nga i-report ko an aton accomplishments for the year 2024. Let me start with aton *assets*. So, from 2023 ₱1.97 Billion, now at ₱2.15 Billion na kita, which is an increase of 9%. For our share capital, makikita naton han data — from ₱807 Million, we were able to generate a total amount of ₱854 Million, an equivalent increase of 6%. Ini nga share capital na compose han total deposits, included na dida an aton Lab Co-op. You know, han Lab Co-op, for 7 to 17 years old, mayda gihap sila deposits sa ira share capital, starting at ₱50 initial deposit. For interest income on loans, these are the income coming from payments han aton loans. Every time na magbayad an miyembro, aside han principal, mayda interest nga ginbabayad. So, from ₱127 Million, now ₱154 Million, an increase is 21%.

So let's now know—kitaon naton yana an aton *Net Surplus*. As I mentioned earlier, an aton income, less an aton mga expenses. Amo ini yana an aton sobra or net income. From ₱82.5 Million, nasaka na yana ngadto ₱84.7 Million, which is an increase of ₱2.2 Million or equivalent to 3%. With that performance, na-enjoy naton han dividend rate, which increased from 3.89% ngadto 6.55%. For those nga napapamangkot hain man ini hiya nakikit-an, ada ini ha iyo savings. As mentioned earlier, please check if waray pa ninyo kakita. So, good news ini para ha aton ngatanan, kay dako an aton dividends nga na-receive this year 2024. Therefore, please continue to support PHCCI, because the more we avail han products and services han co-op, mas damo an aton return.

Now, let me proceed to our *membership*. For our membership, mayda kita increased by 8%. Out of this 8% increase, mayda na kita Members in Good Standing nga 6,584, compared to 5,926 in the year 2023. Out of our 6,587 Members in Good Standing, an aton Star Members yana is 1,184.

So let me proceed han aton *Portfolio at Risk*. This time, more on loans-related monitoring na ini hiya. So, kung nakikita niyo an graph from the year 2020 to 2024, ada kita ha 42.71%, now at 42.24%. Mayda la kita minimal decrease, but eventually dako pa guihapon an aton for collections, meaning damo pa an mga diri nakabayad on time. An co-op management padayon guihapon ha pag-send han notices. Nagco-conduct liwat kita hin mediation process. Then of course, through this process nga ginihimo naton nga mediation, gini-introduce naton an different programs para makabulig ha aton mga members, especially adton medyo dako na an payables in terms han interest. Mayda kita loan programs nga naghahatag hin discount, nga puwede niyo ma-avail. So I hope for those nga bagan hesitant o nag-aalang, please directly visit na la han aton PHCCI office, either dinhi ha Dulag o ha Abuyog, or meet with our Satellite or Branch Head. Para ma-explain ha iyo kun ano nga program an fit ha iyo, ngan kun ano an kaya han iyo budget. In that way, slowly makakabayad kita, ngan makakaiban-iban han aton mga payables.

So remember, kamo iton tag-iya han co-op. So in return guihapon, we will always find ways kun paano kamo buligan. Diri man siring nga tungod kay may dako kita nga baraydan, babayaan na la naton an co-op. Amo ito an panahon nga mas kinahanglan kamo mag-reach out, para kami makabulig ha iyo kun paano pag-settle han iyo mga obligations. Of course, para ma-enjoy guihapon ninyo an mga benefits nga puwede ihatag han co-op. So I just hope for those nga medyo naawod la, visit la han aton opisina. We are always ready to assist and help you.

So now, we will proceed han aton Co-opagtutulungan Program. Last year, 2023, we were able to provide assistance to the beneficiaries of our members' equivalent to ₱7.4 Million. Now, for the year 2024, it is at ₱7 Million. But good news this year. Let me clarify. Nagpartner na kita han aton insurance partner, which is CLIMBS. This time, mayda hira maupay nga offer aside han aton life insurance nga ₱60,000. Mayda na kita yana: Accidental Medical Reimbursement equivalent to ₱5,000 per year, and Hospital Income Benefit nga 300 pesos per day, maximum of 7 days. Ano it hiya, diba? An Co-opagtutulungan, nagbabayad kita 600 pesos annually or 50 pesos per month.

This time, coming from your request, kay damo an nasiring: "*Permi nala kami nagbabayad, pero while buhi pa kami, diri man namo na-eenjoy an assistance. What if ma-aksidente kami, or*

magkasakit, or ma-admit ha hospital — waray ba guti nga assistance coming from the cooperative?" So this is now the answer. Diri man 100% namon iko-cover an iyo expenses, but eventually a portion of that makakabulig kami ha iyo.

An condition po ini: Tanan nga active members as of 2024, particularly between 2020 to 2024 nga mayda payment han Coopagtutulungan, kami ito ma-enroll this year. Yana nga tuig, after namon magka-agreement with our insurance partner, ma-notify kamo ngan ma-announce ini formally. But eventually, tanan nga active members han Coopagtutulungan between 2020 to 2024, nga mayda kamo payment nga 600 pesos, automatic yana nga tuig, year 2025, hi PHCCI it ma-enroll ha iyo. Including an aton Senior Citizens. Meaning, good news ini para ha aton ngatanan, kay diba kung magpa-insure kita ha gawas, an edad nagmamatter. So the Board of Directors recommended nga an aton Senior Citizens i-include, para diri na hira magkamay-ada contestability period, waray na evaluation — automatic, buyag may matabo, covered kita ngatanan. So good news ini to everyone, and thanks guihapon han support han aton Board of Directors for approving the recommendation coming from the Management. However, adi kita ha yana nga tuig — free ini. Hi PHCCI han ma-shoulder han premium this year. But next year, year 2026, mabalik kita ha usual nga obligation — kita na an mabayad han premium nga 600 pesos every year. So yana nga tuig la hi PHCCI an magbabayad, pero once mag-renew na kamo next year, kita na iton mabayad. Still, mayda kita mga reminders ngan arrangements nga himuon. For example, what if malimtan naton? Mayda kita auto-debit arrangement nga pwede niyo pirmahan. Para automatic na la ig-iiban ha iyo savings deposit han 600 pesos, para assured nga bisan malimtan man naton, mababaydan guihapon an iyo one-year premium. And to clarify, waray kita nag-increase han contribution. 600 pesos guihapon per year. An nadugang la nga benefits amo ini: Accidental Medical Reimbursement – ₱5,000 per year, Hospital Income Benefit – 300 pesos per day, maximum of 7 days So klaro ba adto an akon ginyakan?

To summarize: Yana nga tuig, hi PHCCI han ma-enroll ha iyo — including Senior Citizen members. Next year, ma-remind na kamo nga tikang na ha iyo han payment han 600 pesos premium. So okay? Klaro? Thank you so much. Pero kun mayda pa guihapon iba nga waray nakaintindi, puwede guihapon kamo bumisita ha aton opisina, ngan bilngon an aton Satellite or Branch Head para ma-explain pa gud ha iyo hin maupay.

And then, let me proceed han aton *Highlights of the Members' Welfare and Marketing Initiatives*. Part of this was already reported by our Chairman, so this will just be an update han aton mga na-serbisyohan nga members and non-members. For our Dental Care Services, mayda na kita 13 accredited dentists. Out of these 13, anywhere pwede kita magpa-check up or magpa-cleaning, as long as maaram la kamo magkuha hin referral slip ha aton opisina. But good news, nganhi mismo ha Dulag, mayda na kita accredited dentist. So as to the time han appointment, mayda kita details ha aton opisina ngan ha aton Facebook page, diin nakabutang an era schedule. And of course, mayda gihapon kita Medical Care Services. Mayda kita mga doctors nga pwede niyo ma-consult for check-ups and medical care, particularly hi Doc Capungcol and hi Doctora Tante. Puwede liwat niyo hira ma-contact via online, especially kung waray kamo time to visit the clinic.

Now, mayda la ako additional nga pakiana nga ginraise kanina, so let me clarify. What if waray makabayad ha next renewal period? Diba siring ko kanina, yana nga tuig libre an enrollment para ha ngatanan. Pero pag-abot han next year, kung waray kamo maka-update han payment, meaning ma-start kita han evaluation ha iyo enrollment. Magde-depende na hiya ha iyo edad, kay i-treat na kamo as new enrollee. Karuyag sidngon, an iyo edad yana an amo na an basehan for evaluation. Kay an gin-kakarawat la nga age bracket is from 18 to 69 years old. Pag ma-reach na niyo han 70 and above, ma-undergo na kita hin contestability period. So an amon concern gud ini mostly para han aton mga Senior Citizens. Amo nga ginhimo ini nga arrangement para ma-assure nga updated han payment. One option is bumisita la ha aton opisina ngan mag-fill up han Auto-Debit Form, para automatic na han payment every year. Nakarawat ini han PHCCI, as long as an iyo savings deposit may sulod nga at least 600 pesos for the premium. However, an aton maintaining balance is 1,000 pesos, ngan diri namon ito pwede labtan. So ideally, an iyo savings should be more than 1,600 pesos, para may maintaining balance guihapon nga 1,000, ngan may 600 pesos nga available para han premium deduction. Kay kun makalimtan niyo han payment for the year, i-treat na kamo as new enrollee, ngan

an iyo benefits mahimo liwat nga diri niyo ma-avail kun diri kita updated ha payment. So I just hope nga iyo ini hiya i-calendar, ngan hopefully makabisita kamo ha office this year, para makapag-fill up na kamo han form—especially kung karuyag gud ninyo ma-assure nga diri kamo makakalimot ha next year. For the rest of the details, ipro-provide guihapon ini han aton Satellite or Branch Head.

So to proceed han aton discussions, let me also share with you an aton *Annual Pap Smear*, *Prostate Exams*, and *Eye Consultation Activities*. Through these activities, nakaserbisyo kita hin 226 members and non-members. Para ini han aton health and wellness programs, nga for free gina-offer ni PHCCI para ha aton mga members. I'm sorry, kanina mayda pa kita nakalimtan i-mention regarding an aton Eye Care services. Mayda kita new partnership with Espina Eye Care, which started last December 12, 2024. So in terms han iyo pagpa-check up han iyo mata, mayda kita special discounts nga puwede niyo ma-avail. An clinic locations nira are in: Abuyog, Dulag, Palo and Tacloban City so choose la kamo kung hain nga clinic an mas convenient ha iyo, ngan i-accommodate kamo nira didto. Pakilala la kamo nga member kamo han PHCCI pinaagi han iyo passbook, ngan makaka-avail kamo hin special discount pinaagi hini nga partnership with Doc. Espina.

And then, our *Annual Big Health Day*. This is also part of our continuing effort to provide free services nga kamo an makaka-enjoy as members. During this activity, mayda kita different services nga gina-offer, such as: Trade Fair, Medical Consultation, Vitamin and Medicine Dispensation, Bloodletting Activity, Feeding Activity, Massage, Haircut, Manicure, Free Blood Sugar Testing and other services nga puwede niyo guihapon ma-avail. So ini nga mga serbisyo, puwede niyo ma-enjoy and at the same time for free hiya nga gina-offer ha aton members. Now, mayda guihapon kita Operation Tuli Program. Through this initiative, nakaserbisyo kita hin 301 members and non-members. Last 2024, an mga locations han aton offices nga nag-serve hini nga activity were: Tacloban Branch, Alang-Alang and Ormoc So hopefully, dinhi liwat ha Dulag ug ha Abuyog, mahimo naton ini ma-conduct. Usually, nagpa-partner kita ha LGU para maserbisyohan guihapon naton an aton community.

And then, an aton *Members' Education Program*. Mayda kita Summer Class this year, ngan by May, mag-o-open na kita. Yana, nagne-negotiate pa kita para magkamay-ada kita additional nga programs. Kay an aton existing nga gina-offer last year amo ini: Arts and Crafts, Dance, Guitar, Voice, Taekwondo. So we will announce an mga additional programs once magkamay-ada na kita maupay nga partnership with the LGU or mga private institutions nga puwede maka-hatag hin additional programs, nga ifa-facilitate han aton mga Lab Co-op Officers. Diba, as mentioned ko kanina, mayda kita Kiddy Laboratory Cooperative for ages 7 to 17 years old. So kung mayda kamo mga anak, umangkon, or kilala nga kabataan, please i-invite niyo hira para magin member han aton Kiddy Laboratory Cooperative.

And then, of course, an aton annual nga ginahahatag nga *Mass Wedding*. Through this program, nakaserbisyo kita hin 10 couples who exchanged vows and embarked on their journey as husband and wife. The goal of this activity is to make marriage more accessible and affordable for everyone. So ini nga program all expenses are paid by PHCCI. An iyo la kinahanglan buhaton is magpa-register or magpa-reimburse ha opisina para ma-process han participation niyo. Last year, ha Tacloban naton gin-conduct an aton Free Mass Wedding, nga gintatawag naton "Kasalang PHCCI." Ini nga activity padayon guihapon nga gina-organize han cooperative para mabuligan an aton mga members nga makasal ha legal ngan mas simple nga paagi. So hopefully this year, maka plan kita kun hain nga area naton ini igco-conduct, ngan mag-iinvite kita liwat han mga couples nga karuyag mag-join hini nga program.

And then, our *Holiday Gift Giving*. Through this activity, nag-provide kita hin gift packs para han aton orphans and elders, including an aton Star Members and MIGS. This is one way of giving back for your trust and loyalty to the cooperative. Ini nga mga activities padayon nga ginhihimo han PHCCI para ipakita an aton pagpasalamat ha padayon nga suporta han aton mga members.

And then, of course, an aton *Marketing Initiatives*. Padayon gihapon an aton *PMES or Pre-Membership Education Seminar*, which were able to convert 72% out of our 932 attendees into new members. So again, nag-aampo gihapon kami han iyo assistance or help to spread an aton maupay nga experiences with PHCCI, para makakamay-ada kita hin new recruits ngan maka-generate kita hin

bag-o nga members within our locality. So kung ha iyo pamilya, mga friends, or kakilala nga diri pa members, please invite them to join PHCCI. Pwede gihapon kami kumadto ha iyo place, or kung kamo an makakabisita ha opisina. Willing kami mag-conduct hin Outreach Orientation or PMES, para ma-explain ha ira an aton benefits, products, and services nga pwede ma-avail han aton prospect members. And then, of course, an aton FB video content for products, services, and members' testimonials. Padayon niyo guihapon ini makikita ha aton Facebook page. Just visit la an aton page — Perpetual Help Multipurpose Cooperative. Didto niyo makikita an aton announcements, promotions, and other activities nga pwede guihapon kamo maka-join. And of course, makikita liwat didto an mga testimonies han aton members—kung paonan-o naton hira nabubuligan pinaagi han paghatag hin loans, especially han aton mga business members or entrepreneurs.

And then, an aton next topic is about *participation in Job Fairs*. We were able to participate han aton Job Fairs ha Palo, Leyte, and ha Astrodome, Tacloban. Ini nga activity usa gihapon ka way para makabulig ha mga job seekers, para matagan naton hira hin opportunities and support for career growth within the region. In fact, damo an aton available or vacant positions this year. So for those nga interesado pa gihapon nga namimiling hin trabaho, mayda kita list of vacant positions. All you have to do is visit our site or visit the office, para maka-ask kamo kun ano an mga positions nga fit ha iyo, especially para ha mga anak han aton members nga nagpapangita pa hin trabaho. Ini nga initiative padayon guihapon nga ginhihimo han PHCCI para mabuligan an community ha employment.

And then, we also have our *Father Flan Daffy Scholarship Program*. PHCCI-MPC Tacloban continues the legacy of Father Flan Daffy by uplifting the economic status of its members through education. This full scholarship grant supports the college education of deserving members or their children, helping low-income families improve their quality of life. By investing in education, we empower future leaders and strengthen our community. As of now, mayda na kita aton first recipient, who is currently serving as Accounting Associate at PHCCI-MPC Tacloban-Carigara Satellite Office. Our second recipient is currently a third-year college student at EVSU, pursuing a Bachelor of Science in Mathematics. All expenses are covered by PHCCI through the Father Flan Daffy Scholarship Program. Of course, nag-a-undergo guihapon kita hin proseso and criteria, para mahatag ini sa deserving nga families nga talaga nga need han bulig han aton Cooperative. This program is part of our commitment to support education and empower our members' future.

Then, of course, our *GCASH collaboration through EC-PAY*. Hopefully this year, nagkakamay-ada na kita and maka-onboard ha aton GCASH, para at least for your convenience, diri na kamo kinahanglan mag-adto ha opisina if the purpose is to pay or update han aton deposits. Remember, aton aim this time is to make everything convenient for you as members. Ini usa ka way para makabulig kami, while also innovating and embracing maupay nga technologies nga makakabulig ha aton members and makahatag hin better experience. And then, we also have an update regarding our environmental scanning in Naval, Biliran, conducted as part of the co-op plan for branch expansion under our 2025 approved action plan. This is one of the action plans this year, where nagkakamay-ada kita hin opportunity to expand or establish a branch in Naval. Ongoing na ini aton pag-comply han mga needed requirements, so that once mag-open kita didto, assuredly, makakagenerate guihapon kita hin new members and ma-market an aton products and services ngadto. This initiative strengthens our presence in the region and brings PHCCI services closer to more communities.

And finally, congratulations to all of us! These achievements reflect our cooperation and dedication. Every year, successive kita in Tacloban City with these accomplishments. Of course, the CDA also acknowledges our presence and continuous efforts, as we support our members and, eventually, our community as well. So again, let's congratulate ourselves for these successes. Let's clap our hands, say thank you, and Salamat Guihapon for listening. Mabuhay an PHCCI and to all its members!

Member (ALL): (Applause)

Chairperson Camposano: Thank you so much GM Beth. Again, tagaan naton palakpak aton GM. Ma'am Beth Pretencio.

Member (ALL): (Applause)

Chairperson Camposano: Kun mayda pa kamo paki-ana regarding han report han aton General Manager, please isurat yana, kay we will discuss all these questions during the open forum part later in the program. In the meantime, Janet, padayon la sa pag-distribute han door prizes, kay nangaturog na an iba naton nga miyembro, and diri maupay an pamati. An iba ginahagkotan, so dapat matagaan guihapon hin door prize. Salamat han iyo cooperation.

(Continuation of Giving away special Door Prizes to the lucky winners)

Ms. Nacario: Sure, Mr. Chair. Sige daw, kun hino maswerte magdadaog hin aton Door Prize. Congratulations to Ma'am Mary Ann Latuzar, passbook number 12202557. Another winner, Sir Marvin Escobal, Ma'am Alma Armateo, Maria Farah Aldre, **Salvador Armateo**.

Chairperson Camposano: At this point, magpadayon kita ha pag-present han report. Tawagon naton an Chairperson han Audit Committee, Ma'am Levita Calamaya, para mag-render han Audit Committee Report. Everyone, let's give her a big round of applause!

Member (ALL): (Applause)

Ms. Calamaya: Hi, Okay pa ba kamo?

Member (ALL): Okay pa!

Ms. Calamaya: Magandang buhay! Good morning everyone!

Member (ALL): Good morning!

(Presentation of the Audit Committee Report)

Ms. Calamaya: On behalf of our team, we are here to present an overview of PHCCI Financial Performance as of December 31, 2024. Ini nga assessment helps us understand how our cooperative is performing and where we can improve. Gamit naton lima (5) nga Key Indicators to measure our Financial Health, known as STEPS. Amo ini an aton financial performance—an tinatawag naton nga 5 indicator sets:

S – Stability: Ini nagrepresentar han aton financial security and debt management. *T – Turnover*: Nagrepresentar kun how well assets generate revenue. *E – Efficiency*: Sabot ini kun how well resources are being used. P – *Profitability*: Ini aton income generation. *S – Structure of Assets*: Nagpakita kun paano allocated an aton assets.

Ha aton graph, nakikita naton:

Blue color – kanan December 2023, Green color – kanan December 2024, Orange color – kanan CDA benchmark, kay regulated kita han CDA (Cooperative Development Authority). Ini nga visualization makakabulig ha aton makita kun hain kita lig-on, kun hain kinahanglan mag-improve, ngan kun paano kita naga-align ha regulatory standards.

Ha aton *Stability*, na-measure ini pinaagi han aton Cooperative Financial Security, lakip na kun paano well-managed an aton debt o mga utang. An aton total score dida na-remain unchanged, waray hiya pagbalyo tikang December 2023 ngadto ha 2024, nga nag-indicate hin consistent performance. However, bisan pa ini, below guihapon an ideal target nga Nineteen (19), nga standard han CDA. Karuyag sidngon, mayda pa kita room for improvement ha pagpadayon han financial stability han aton cooperative.

Ha aton *Turnover*, ini nga indicator naga-evaluate kun how efficiently the cooperative uses its assets to generate revenue. Lakip dida an Assets Turnover, nga na-measure kun paano well ang aton cooperative nagge-generate hin income tikang han aton assets. Mayda guihapon kita Receivable Turnover, nga nag-track kun how often loan payments are collected within the year. An aton total Turnover remain the same in both years, nga nag-suggest hin continuing challenges ha revenue generation and loan collection. Ini nagpakita nga kinahanglan pa naton i-improve an efficiency han paggamit han aton resources para mas ma-maximize an kita tikang ha assets ngan loans.

Ha aton *Efficiency*, ini nga indicator reflects how well the cooperative uses its resources to cover operating costs. An aton score medyo naghamubo tikang 25 in 2023 ngadto 24 in 2024. Though, we are still performing better than the ideal standard of 35 set by the CDA. This indicates nga strengthening han operational efficiency could further enhance an aton financial position, helping maximize resources while maintaining cost-effectiveness.

Ha aton *Profitability*, ini nga indicator na-measure an cooperative's ability to generate income from its assets. *Return on Assets (ROA)*: Nag-remain hiya hin same score in both years, pero significantly below the CDA standard nga 5. Ini nag-indicate hin need para han better asset utilization para mas mapalambo an income tikang ha aton assets. *Return on Members' Shares (ROMS)*: Nag-improve kita tikang 3 in 2023 ngadto 5 in 2024, ngan naka-meet na kita han ideal standard. *Rate of Debt Surplus:* Na-maintain guihapon an score nga 5 in both years, nga nagpakita hin strong and stable profitability. Ini nga results nagpakita nga bisan mayda pa kita room for improvement ha ROA, overall profitability han cooperative sturdy and steadily improving, labi na ha returns han members.

Now, the *Structure of Assets*. Ini nga indicator reflects how well the cooperative's assets are managed and allocated. Although, an score medyo nag-decline tikang 16 in 2023 ngadto 15 in 2024, highlighting areas for improvement, particularly ha investments and member's share capital financing. An aton summary: Overall, PHCCI's financial performance remains stable with positive growth in profitability, pero challenging guihapon kita ha efficiency and revenue generation. Ini machchallenge kita to focus on three key areas: *Improving loan collection*, *optimizing asset utilization*, *and enhancing operational efficiency*. By addressing these, we can further strengthen an aton financial position and ensure sustainable growth for the cooperative.

Kung mayda kamo gusto makita nga detalyado an aton financial statement, puwede kamo mabisita ha aton opisina ha PHCCI para ma-access an detalyado nga reports. Salamat ha iyo pag-intindi ngan kooperasyon. Maupay nga aga ha iyo ngatanan!

Member (ALL): (Applause)

Chairperson Camposano: Thank you so much, Ma'am Calamaya. At this point, we shall now proceed to the Election Committee report, presented by our Chair, Ma'am Evelyn Clarin.

(Presentation of the Election Committee Report)

Ms Clarin: Maupay nga udto ha ngatanan! Ayaw kamo kabaraka, mga usa ka oras ini akon report… balitaw, mga 5 minutes la.

So, an Election Committee, amo ini an amon mga nahimo ha committee: Una, nagkamay-ada kami hin 14 meetings ha amon committee. Nag-attend guihapon kami 12 joint BOD and Officers meetings dida han tuig 2024.

Kahuman, basi han amon sugo ha aton By-Laws, an Elecom nag-supervise han conduct and procedure han aton election, pati an related activities han aton kooperatiba. Katapos, an amon committee, in collaboration with the Education Committee, nagkamay-ada hin formal organization program para ha mga bag-o naton nga opisyales nga napili adto ha una nga assembly, pati ha mga appointed guihapon nga opisyales. Kahuman, an Elecom nag-provide hin full support and cooperation ha aton Board of Directors and Management ha ngatanan nga mga aktibidades han PHCCI kun diin gin-kinahanglan an pagbulig han Election Committee.

So, han una naton General Assembly adto han March 26, 2024, nag-oath taking an aton mga new elected nga opisyales. Basi ha aton PHCCI By-Laws, kinahanglan mag-take oath hira within 10 days kahuman han aton General Assembly. An aton naging Chairperson amo hiya Dr. Leo Camposano. An 1st Vice-Chairperson hi Luisita Quebec, nga hiya guihapon han responsible ha aton Education Committee. An 2nd Vice-Chairperson hi Ma. Jenny Advincula, nga usa nga responsible ha aton Delinquency Committee.

Kahuman, karuyag ko liwat ipakita ha iyo an resulta han aton 2024 election. Han Election 2024, mayda kita lima (5) nga bakante nga posisyon ha aton Board. Maupay ipasabot ha iyo nga basi han

resulta han election, nagkamay-ada kita hin bag-o nga mga miyembro han aton Board. An mga bag-o nga Directors amo ini: Director Regine Marie Cumla – bag-o nga miyembro han Board, Director Erlinda De Lira – taga Alangalang, Director Rellier Meribeles – taga Tunga. Basi han resulta han Election 2024, ini an mga nakakuha hin pinakadamo nga boto: Director Maria Jenny Advincula – may pinakadamo nga boto, Director Nelson Bernardo, Director Regine Marie Cumla, Director Rellier Meribeles, Director Erlinda De Lira. Amo ini an opisyal nga resulta han aton Election 2024 para han Board of Directors.

So, ha aton liwat Audit Committee, mayda duha (2) nga bakante nga posisyon. Syempre, nadaog an aton duha nga kandidato. An nakakuha hin pinakadamo nga boto amo hi Melanie B. Orendez, ngan an usa nga nahalal amo hi Levita S. Calamaya, nga hiya liwat han nag-report kanina. Ha Election Committee, mayda liwat duha (2) nga bakante nga posisyon. So hino man nagdaog? Yours truly, hi Evelyn D. Clarin, ngan an akon kaupod nga nahalal, hi Marissa M. Pilapil.

Pakadto kita han total members naton han 2023 kumpara han 2024. Han 2023, mayda kita 30,585 total members. Han 2024, nagka-may-ada kita 33,183 members, nga nagpakita hin increase nga 8.5%. Para naman han total nga Non-MIGS (Members Not Entitled to Vote), han 2024 General Assembly mayda kita 24,659, ngan han 2025 nag-increase ini ngadto 26,596. An aton goal unta is mapa-ubos ini nga number, kay karuyag naton nga mas damu pa an maging MIGS or Members Entitled to Vote. Maupay guihapon an aton total members entitled to vote (MIGS) kay nag-increase ini tikang 5,926 ngadto 6,587, nga equivalent to an increase of 11.50%. So again, as I said earlier, an aton goal nga mas padamuon pa an MIGS, ngan maibanan an percentage han Non-MIGS or Members Not Entitled to Vote. Basi han aton quorum requirement, kinahanglan kita hin 25% han MIGS. Naabot naton ini han 2025, nga tikang 1,482 ngadto 1,647, nga nagpakita guihapon hin increase. Kahuman liwat, para makapag-amend kita han aton By-Laws, kinahanglan mas dako nga number han members nga mauyon. Nag-increase guihapon ini tikang 3,951 ngadto 4,392 members nga kinahanglan mag-vote “Yes” para ma-approve an amendment. Amo ini an aton update regarding membership and voting requirements.

Okay, I would like to present this to you briefly—ha gutiay la. Just to remind everyone, kay maaràm ako nga maaram na gihapon kamo hini nga tanan. Alright, so unsaon man aron mahimo ta nga Member in Good Standing (MIGS), or member entitled to vote? So, based sa Article II, Section 10 sa aton amended By-Laws, an usa nga member kinahanglan magbayad hin membership fee nga ₱100 ngan kinahanglan mayda na hiya at least 12 shares. An matag share equivalent is ₱100. Ibig sabihin, an 12 shares is ₱1,200. So, aron mahimo ka nga MIGS, kinahanglan mayda ka ₱1,200 nga share capital nga naka-deposit. Minimum na hiya. Pwede ka mag-deposit hin sobra hini, pero an requirement la basi mahimo ka nga MIGS is ₱1,200.

Next requirement is that the member must not be delinquent in the payment of the Continuous Capital Build-Up (CCBU) ngan iba pa nga accounts and obligations, as provided for in Article VII, Section 2. So, ano man an mga obligations? Una, kinahanglan maghulog hin at least ₱100 per month until the member holds 10% of the subscribed capital of the co-op. That is equivalent to ₱1,200 per year. Ngan diri liwat dapat mo-subra ha 10% han subscribed capital han co-op. Based ha aton By-Laws, an aton subscribed capital is ₱860 Million. So an 10% hini is ₱86 Million. So, while your share capital is not yet ₱86 Million (below pa hiya ₱86 Million), puwede la guihapon ikaw magpadayon hin deposit ha imo share capital or fixed deposit. Bisan mag ₱10 Million ka per year, okay la, basta diri pa hiya maabot ha ₱86 Million. An diri la puwede is maghulog hin less than ₱1,200 per year, kay amo ini an minimum requirement.

Next is at least 10% of his annual interest on capital and patronage refund. Every year, mayda kita madadawat nga dividend or patronage refund. Ini hiya gin-deposit ha aton savings account o ha aton share capital account. Ha total amount nga imo madadawat, at least 10% kinahanglan ipabilin ninyo — diri ninyo i-withdraw. Especially kun an imo total savings for the year is less than ₱1,200, mas kinahanglan nga diri ninyo hilabtan, basi ma-comply an minimum requirement. Loan retention equivalent to the required monthly capital contribution at ₱100 per month. So, kun mag-loan ka, mayda automatic deduction para ha share capital. An mabawas, imo man guihapon ito — diri ito

mapupunta ha empleyado o ha iba nga tawo. Naa la guihapon ito ha imo ngaran kay madudugang man hiya ha imo share capital.

Then next is that the member must have not violated any provision of the By-Laws, subscription agreement, decisions, guidelines, rules, and regulations promulgated by the BOD and the General Assembly. Pasabot hini, an usa nga responsible member kinahanglan nakakompleto han continuing education program prescribed by the BOD, kinahanglan naka attend han GA or CAC, ngan kinahanglan nagpa-patronize han businesses han co-op in accordance with its policies and guidelines. Ha aton businesses, puwede ka mag-save ha imo savings account o mag-loan. Kasagaran han mga diri MIGS kay waray naka-attend han GA or CAC before. So basi masiguro nga maging MIGS ka, kinahanglan umatender gud ka han GA or CAC. Ngano man mag-aspire kita nga mahimong MIGS? Ano an importansya hini? What are the rights of members entitled to vote (MIGS)? The member can participate and vote on all matters deliberated upon during the General Assembly meetings. Makakaboto ka. Adton waray makaboto yana, nangangahulugan nga diri hira MIGS. This is a very important right of a member because tatagan ka hin privilege nga makapili han imo mga opisyales — kun hin-o an maglilingkod as officers han aton kooperatiba. Seek elective or appointed positions. Pwede ka mag-file hin candidacy. Pwede ka liwat magpahayag ha Board nga karuyag mo ma-appoint ha mga committees. Avail of the services of the co-op. Inspect and examine the books of accounts, minutes of meetings, share register, and other official records of the co-op during reasonable office hours. Participate in continuing education and other training programs of the co-op. Amo ini an mga rights and privileges nga aton iginhahatag ha mga MIGS ha General Assembly. Ayan yana, ha aton General Assembly, duduha an aton gibobotosan. Una, amo ini an aton amendment. Siguraduhon nga nakabotos kamo para hini nga amendment, kay kinahanglan kita hin 4,300 plus nga “Yes” votes para ma-approve. Kaduha, ini nga aton election of officers. So, amon la adto akon report. Salamat ha iyo ngatanan, ngan salamat ha mga nagsunod ha Elecom instructions didto. Yana, we are having a small, orderly voting of all officers. Thank you so much!

Members (ALL): (Applause)

Chairperson Camposano: Thank you so much, Ma’am Clarin! Let’s give her a big round of applause!

Member (ALL): (Applause)

Chairperson Camposaon: Kay maupay an aton proceedings for today.

So, before kita ma move han aton next part, kinahanglan naton i-approved an consolidated report of the Board of Directors, Management Report, Audit Committee and Election Committee.

For this one, we will solicit a motion. Motion to approve? Ma'am.

Ms. Nancy V. Margallo: I move to approve the consolidated report of the Board of Directors, Management, Audit Committee, and Election Committee.

Chairperson Camposano: Okay, Kukuhaon naton imo ngaran niyan.

Ms. Virginia C. Diaz: I second the motion.

Chairperson Camposano: So, the consolidated reports of the BOD, Management, Audit and Election are now moved and seconded. Any discussion? Except for the open forum. And of course, objection to the motion? Anyone? Anyone? The motion is approved.

On motion by Ms. Nancy V. Margallo, duly seconded by Ms. Virginia C. Diaz, the General Assembly decided to approve the consolidated reports of the Board of Directors, Management, Audit Committee, and Election Committee of PHCCI-MPC Tacloban.

GA Resolution No. 003 series of 2025

“A Resolution Approving the Consolidated Reports of the Board of Directors’, Management, Audit Committee Report and Election Committee of PHCCI-MPC Tacloban”

CARRIED UNANIMOUSLY

Chairperson Camposano: For all, please, you may proceed to the next part. Kung mayda kamo pagkaon, puwede igawas iyo pagkaon, pero padayon la anay kita kay kinahanglan naton ini tapuson. Pag Padayon kita ha presentation han 2025 Operational Budget ngan Action Plan han aton co-op.

So, we request ha aton mga presenters nga mas kuan hiya laksihon, kay alas dose na ngan gipan-gutom na an aton mga miyembro. This way, we will be able to complete the General Assembly proceedings smoothly. Thank you.

GM Pretencio: Thank you, Sir Leo. kadtong kaganiha akong gi-report an aton accomplishments last 2024. This time, we're going to present to you our 2025 operational budget and action plan. So, let's start with our 2025 financial condition.

So, in *terms of assets*, as I have said kanina, an aton accomplishment han year 2024 was equivalent to ₱2.1 Billion. So, this time, an aton target assets is ₱2.57 Billion. So, in terms of Statement of Operation, mayda kita target financing cost, gross surplus, other income, and then, of course, related ha iya may mga additional expenses liwat ngan operating expenses. So, overall, out of our *previous net surplus last year*, which is equivalent to ₱84.7 Million, this time, this year, dida naton ma-e-enjoy an aton dividend and patronage refund. We increase or gina-increase naton an aton target from actual ₱84.7 Million ngadto ₱145 Million. So, an summary han aton 2025 Action Plan: Asset level increase by 5% — from ₱2.1 Billion ngadto ₱2.57 Billion. *Return to Members* — kadton dividend naton, an actual na receive was 6.55%. This time, it may increase from 6.55% ngadto 10%. *Reduction of PAR Rate* — equivalent to 5%. So, an aton rate before was 42%. This time, kukuhaon naton ini nga maging 37% na la hiya.

Then, *membership generation*, a total before was 2,991. This year's target is equivalent to 8,400. So, we need your support. Asya kanina an akon mention, para han accomplishment naton. Hopefully, ha iyo bulig, pinaagi han aton family members, kilala, sangkay, ngan ka-opisina, nga mapa-member na ha PHCCI. Very affordable naman yana, with initial deposit of ₱1,400, mahimo na magin-member an aton gini-recruit. In fact, mayda kamo incentive. Kun mag-recruit kamo, mayda ₱100 pesos nga ginhahatag. So, in terms of orientation, please do not hesitate to visit our office. Puwede kita mag-arrange hito, ngan puwede liwat kami an kumadto ha iyo lugar. Kun kulang an time han imo sangkay nga kumadto ha opisina, puwede kami makadto ha ira lugar para han orientation. So, naglalaum la ako nga ha iyo suporta, mabuligan ninyo guihapon kami, Abuyog and Dulag members. Kay this time dako an aton target, pero makakabulig ini ha pagdako han cooperative. Lalo na nga nag-increase an aton rate of return or ROI, which is return to members.

And, of course, let us proceed to our Action Plan highlights. Our cooperative has always seen about more than just financial transactions among people, both our members and the community. As we increase the opportunities, we recognize the importance of diversification and expanding our services, strengthening our cooperative, and leading more opportunities for our members to try.

So, to meet this, kinahanglan naton i-focus ini han aton Action Plan to four perspectives. So, one perspective amo an Member and Community Service. Under hini amo an increase in membership. So, aton ini gina-target nga ma-convert an aton associate members equivalent to 40% ngadto regular members. Kasi mayda guihapon kita existing nga mga associate members nga pwede naton i-target nga maging regular members. An ira kailangan amo an share capital requirement, ngan then, of course, kinahanglan mag-undergo hira han aton free Membership Orientation Seminar. Then, members' satisfaction, that's equivalent to 90%. Retention program — 10% increase of needs. 10% increase of star members. And then market product through digitalization, ngan after that affiliation and sustainable social impact.

Ikaduha nga perspective, *Finance and Resource Management*. So, ini hiya more on enhancement of financial structure in terms of loan portfolio increase, PAR reduction of at least 5%, net institutional increase of 5%, loan yield of at least 10%, return to members at least 10%, ngan asset level target of ₱2.5 Billion and above. Then, ha aton *fund management*, gina-maximize guihapon naton an funding para ma-finance an loan releases, ngan an pricing han aton time deposit interest rate. Ngan liwat, han *exposure and utilization of real properties* on acquired assets. So, in fact, mayda pa kita mga

gina-sale yana nga properties. Kun interested kamo, mayda kami list para makita ninyo kun may maruyagan kamo. And of course, this year guihapon, mayda kita second batch hini. Magkakamay-ada kita another set-up, ngan mayda kami schedule para ma-imbitahan naton an other co-op proposed properties.

And the third perspective here is the *Internal Business Process*, that includes the systems, policies, and procedures. So with that, kinahanglan naton i-release ngan i-enhance an policies and procedures, programs han credit, human resource, members' insurance, ngan membership retention. Then, speaking of service delivery, usa nga aton gina-focus amo an aton GCash, ngan compliance to regulatory agencies. Additionally, enhance all loan products to members, continuously hiya. So, kinahanglan naton mag-design hin product nga makaka-compete an aton microfinance and other institutions.

And then, ang ika-upat, *Organizational Capacity*, which includes the improved organizational structure, enhanced legal competence, improved physical structure nga naglalakip han innovation our offices, expansion and extension of offices in other areas, plans for infrastructure for social service center ha PHCCI context, ngan construction of aton Tanauan office building.

And then, lastly, an aton *Optimized Technology*. So, diba, we have real breaks, we have this time, the legalization, innovations. So with that, we have developed technology, ngan kinahanglan naton i-upgrade, enhanced online-based construction process para ha secure agreements, local registration, and membership, ngan para ha request partnership with accredited payment centers.

So, in conclusion, we extend our heartfelt gratitude to our Board of Directors, Committee Officers, Area Coordinators, volunteers, management, branch and satellite managers, and most importantly, to all of you, our valued members. Your dedication, trust, and commitment serve as the foundation of PHCCI-MPC Tacloban's success and continued growth.

Daghang salamat. Mabuhay ang PHCCI.

Member (ALL): (Applause)

Chairperson Camposano: Thank you so much to our General Manager. Again, GM, an aton gusto masabtan—pira an aton next net surplus nga target for 2025?

GM Pretencio: As mentioned ko kanina, that is ₱145 Million, ini hiya with your support guihapon. Waray kami kakadtoan kundi an iyo bulig ha aton co-op. Karuyag sidngon, han success han aton cooperative nakadepende ha active participation and support han aton mga members.

Chairperson Camposaono: All right. See, at this point, we will request a motion to approve the 2025 Operational Budget and Action Plan han aton co-op.

Ms. Nimfa T. Matol: I have the honor to move for the approval of the 2025 Operational Budget and Action Plan.

Chairperson Camposano: Alright. Sige. Of course, our second motion.

Mr. Bertulfo R. Cañas: I second the motion.

Chairperson Camposano: Alright. Sige, ₱145 Million na net surplus an aton target pagbuburubglig for this year. So, motion to approve—moved and seconded. Any discussion on the matter? Any objections? Hearing none, the motion is approved.

On motion by Ms. Nimfa T. Matol, duly seconded by Mr. Bertulfo R. Cañas, the General Assembly decided to approve the Operational Budget, Targets and Action Plan of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

GA Resolution No. 004 Series 2025

"A Resolution approving the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025"

CARRIED UNANIMOUSLY

Chairperson Camposano: Ate Louie, may I now request for the next item, which is the presentation of the amendments. Earlier today, we approved two inclusions in our agenda: Una, confirmation. Ikaduha, modes of general conduct of our General Assembly meeting. These are in addition to our existing amendments to the By-Laws.

(Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Director Quebec: Salamat na madamo. Siring paman, importante guihapon an aton paghuna-huna at this point, para utang kabubut-on ngan kaupayan han aton kooperatiba. An mga amendments, maaram na kamo hini, pero just to refresh our memories ha tanan. Ano ini an aton pagka-amendahon? Ha earlier presentation, akon na ini idugang para klaro ha tanan. Ha karon, sige, may ada kita video presentation para mas makita ngan masabtan han tanan.

(Video Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Member (AL): (Applause)

Director Quebec: An aton mga amendments — na maaram na ako, siguraduhon ko nga maaraman na kamo — you know what we are here. Because we are here han aton pamaagi pagdumara ha aton General Assembly. Let me just repeat, ano an aton kanina dugang na inin butang aton agenda, ini nga pag tuman hito ang atong pamaagi han General Assembly. Sinisiring naton nga modes about General Assembly meetings han aton kooperatiba.

Una, ini hiya an *In-person Regular General Assembly*, usa ka adlaw pareho han dati naton ginhihimo didto kita. Kinahanglan nga mag-urosa la, amo an sinisiring nga in-person General Assembly meeting. Isang araw lang, dudurongan kitang tanan didto.

Mayda naman kaduha, ang *Hybrid Regular General Assembly meeting*. Pag sinabi naton hybrid, buot sidngon, mayda kita face-to-face ha aton venue ha urosa, pero at the same time, mayda liwat kita online option. Baga, kun maruyagon kamo, puwede kamo mag-attend han GA online—diri na kinahanglan magkadto ha venue. Pero, parehas la guihapon an dating proseso—one day la an pagdumara han aton ginatawag nga Hybrid Regular General Assembly meeting.

Ikatulo, *In-person Sequential General Assembly meeting*. This is what we have right now. Nagkirita ta dinhi ha aton venue. Pero, ang aton mga miyembro, in particular an aton branch or satellite, nagka-urosa para hini nga Sequential General Assembly. Amo ini hiya, noh? Iton aton gitawag nga In-Person Sequential General Assembly meeting. Just like iton yana, magka-iba-iba an adlaw. Pareho sa aton Regular GA nga isa la ka adlaw, pero an Sequential GA magka-iba-iba an adlaw depende ha branch o satellite.

Ikaupat nga pamaagi han aton pagdumara han General Assembly Meeting amo an *Hybrid Sequential General Assembly*. Parihas guihapon ini han aton ikaduha nga option nga Hybrid Regular General Assembly Meeting, pero an kaibahan hini amo an schedule ngan pamaagi han pagdumara. Ha Hybrid Sequential General Assembly, magkikirika kita ha iba-iba nga schedule ngan lugar, depende kun hain nga branch office an aton bisitahon ha usa nga partikular nga adlaw. Pero bisan diri kamo makakadto ha venue, puwede guihapon kamo mamati ngan mag-attend han General Assembly pinaagi han online streaming. Karuyag sidngon, kung hain an iyo convenience o kun hain an mas sayon para ha iyo, pwede kamo didto magparticipate either face-to-face or online.

Bangin mayda kamo conflict ha schedule o diri gud makaka-attend personally, so an online streaming ha adlaw han assembly makakabulig guihapon para makaparticipate kamo. Amo ini an rason kun kay ano ginatawag ini nga Hybrid Sequential General Assembly, kay mayda kita iba-iba nga schedule o adlaw han pagdumara hini nga assembly, pero hybrid guihapon an pamaagi—may face-to-face ngan may online. As we know, magkaiba man an pamaagi, pero parehas guihapon an sistema nga karuyag naton ipahamtang para mas ma-accommodate an aton mga members. So, ano pa nga amendment nga aton idudugang yana?

Director Quebec: Naghangyo ako. Mr. Chair, please allow me the privilege of moving for the approval of this Modes of the General Assembly meeting.

Chairperson Camposano: Alright sige. Director Quebec is moving the inclusion of the modes of conduct han aton General Assembly based han upat nga gin mention. May I hear a motion, to second the motion.

Ms. Vilma A. Lagunoy: I second the Motion.

Chairperson Camposano: Alright, sige. Magpadara kita hin aton staff para magkuha hin ngaran nga maappear ha aton Minutes of the Meeting today. Any discussion on the proposed modes of conduct? Ini nga pamaagi para, depende ha sitwasyon, maka-adjust an aton cooperative ha pagdumara han aton General Assembly. Mayda ba objection ha amendment on the modes of conduct?

Ms. Coritana: None so far, Sir.

Chairperson Camposano: None so far? Okay. Hearing no objections, the motion is approved. Let us give everyone a big round of applause!

Member (ALL): (Applause)

On motion by Director Luisita J. Quebec, duly seconded by Ms. Vilma A. Lagunoy, the General Assembly decided to approve the inclusion of the modes of conduct of the General Assembly Meetings of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban). the Year 2025.

GA Resolution No. 005 series of 2025
"A Resolution approving the inclusion of the modes of conduct of the General Assembly Meetings of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)**"**
CARRIED UNANIMOUSLY

Chairperson Camposano: Thank you PHCCI Dulag and Abuyog for all your support in the activities that we are conducting today. Next up is the hiring of our External Auditor. Diri na kita maiha matatapos. Kapit la anay, mga kapatid. Harani na kita matapos, konti na la.

(Hiring of External Auditors)

Ms. Calamaya: Hello po. An Audit Committee, karuyag ko i-recommend para ha approval han General Assembly, an hiring han aton 2025 External Auditor, Quilab & Garsuta Certified Public Accountants from Cagayan de Oro. Scope of Services: Assurance Audit, Tax, and Compliance. Magpro-provide hira hin five-member audit team, nga usa nga member based ha Tacloban. A professional fee for their services is Four Hundred Thousand Pesos (₱400,000).

Chairperson Camposano: Alright. The recommendation of the Audit Committee to hire Quilab & Garsuta CPAs as our External Auditor for 2025 has been approved by the Board of Directors. However, this still requires the approval of the General Assembly.

Mr. Joshua V. Argales: I move to approve the hiring of the External Auditor, Quilab & Garsuta Certified Public Accountants, for the year 2025.

Ms. Agelita T. Advincula: I second the motion.

Chairperson Camposano: Very good! Okay, sige. We will hire Quilab & Garsuta CPAs of Cagayan de Oro as our External Auditor gihapon, para mag-audit han aton 2025 Financial Statements. Any discussion on the matter? Any objections? Hearing none, the motion is approved. Let us give everyone a big round of applause!

Member (ALL): (Applause)

On motion by Mr. Joshua V. Argales, duly seconded by Ms. Agelita T. Advincula, the General Assembly decided to approve the hiring of Quilab & Garsuta Certified Public Accountants of Cagayan de Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025.

GA Resolution No. 006 series of 2025
"A Resolution approving the Hiring of Quilab & Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025"
CARRIED UNANIMOUSLY

Chairperson Camposano: Sige. Ate Louie, base ha aton agenda, Ano nasunod Janet Nacario?

Ms. Nacario: Open forum, Mr. Chair.

(Open Forum)

Chairperson Camposano: Open Forum. Ate Louie, batona na ta kanina an concern ni Sir, kun ano daw kuno mayda kita paid raffle ticket ngan gutiay la an nadadaog? Sige Ate Louie, pa explain.

Director Quebec: Thank you, Mr. Chair. An pagka-intindi ko han question kanina, kay ngano nga ginbabaligya an raffle tickets kung gutiay la an nadadaog. An iya karuyag sidngon, i-undang na ini nga practice. Adi paba, kadtong may concern kanina? Tama ba an aton desisyon nga diri na ipadayon iton raffle ticket, kay gutiay la an chance nga madadaog ha aton promo?

(Member): Yes, exactly!

Director Quebec: Ganito kasi. Ang atong kooperatiba, kita ang tag-iya iton aton kooperatiba. Niyan, kun owner kita aadi ha aton an responsibilidad, pangaritan it aton panagiyahan. Ikaduha.

(Member): Excuse me po. Hindi ko po maintindihan masyado. Dahil, tagalog po ako.

Director Quebec: ehem, pasensya na po.

Chairperson Camposano: Alright, sige. We will translate to Tagalog.

Director Quebec: Sige, ganito kasi. Bilang owner ng kooperatiba. Unang una, dapat natin susundin na ang kooperatiba will be sustained. Buhay at patuloy ang pagbibigay ng serbisyo. Bilang owner, you will not allow na malulugi ang ating kooperatiba. I'm trying to say Sir, is that meron tayong responsibilidad sa ating kooperatiba. We have our sacrifices. We also have our incentives. Kung pag ganyan, bumibili tayo ng Raffle Ticket, it seems familiar of yours to buy from our dividends, it is a part of our responsibility. So that ang kooperatiba natin will continue, will sustain. Parang nasabi mo kasi dito kanina. Kaunti lang ang probability of winning. Diba, sabi po ninyo. E bakit pa ba ako bibili diyan, kunti lng naman ang chance of winning. Pero, ito sasabihin ko sa inyo Sir. For 300 pesos sa isang Raffle booklet ticket natin. Everyone of us have that low chance of probability to win. But, we have the opportunity to win. I'd like to refresh our memories, lahat tayo noh? Last year, yung nanalo ng Grand Prize natin. Alam niyo ba? From the dividend yun. Hindi man niya alam na meron siyang ticket, because of our practice we need the assistance of every member every owner, yun para mas magaan ang ating. What we have to do during the General Assembly. So, hindi niya alam na meron siyang ticket, that because doon naman talaga sa dividend. We are trying to say is yung 300 na binibigay mo, is the sustainability of the cooperative. Ang posibilidad na manalo is just a bonus para sa ating may-ari ng kooperatiba. That is how thing it is to subsidized the General Assembly. Kaya meron tayong ganito. We continue to find means, para mas easier at komportable ang ating General Assembly. But, it does not necessarily po na we will not consider yung sinasabi po ninyo. Sasabihin po natin dito, with the presence of everyone. We will try to check and study, and we go back ang impact pag ititigil na natin yun, we will use the dividend. Because something na malaki din para sa kooperatiba natin. We might not be able to sustain what we have right now, if we will not ask for that little sacrifice sa ating mga owner-member. We observe more or less what I have said.

(Member): I understand what you explained earlier. However, from my perspective, the issue is that the Raffle Ticket Program seems to be viewed as a major income generator for the cooperative,

which I do not believe it is. That is why I am suggesting that it be abolished. I believe there are other ways for the cooperative to generate income.

Director Quebec: Sir Leo, final say on the matter. Sir, pasensya na po. This is not actually an income-generating activity for the cooperative. It is only a means for us to help defray or reduce the expenses of the General Assembly.

As I mentioned earlier, your concern will be properly recorded, and we will study the possible impacts of the suggestions you raised. Thank you, Mr. Chair

Chairperson Camposano: When all members have the same chance of winning for the ₱300 that we pay for the raffle ticket, it becomes fair for everyone. In fact, just to let everyone know, the Board of Directors and Committee Officers also participate. We usually have around 50 tickets or about 10 booklets. Out of these, 9 booklets are paid by us, and the amount is charged to our dividends or patronage refund—whatever we receive from PHCCI. But last year, unfortunately, none of us won. That only shows that the chances of winning are really small. However, this is also our way of helping the cooperative to defray or reduce the expenses of our General Assembly. If there is any extra income from the raffle, it goes back to the coffers of PHCCI. All of these are being done so that we can assist the cooperative. We also have members and even some non-members who buy the tickets because of the prizes being offered. Now, we appreciate your suggestion. However, we may not totally remove the raffle tickets, considering that we already have around 33,000 members. What we can propose—if you will allow us—is to improve the system instead of eradicating it. We still have nine more Sequential General Assembly meetings after this one. With your suggestion in mind, instead of removing the raffle, we can increase the number of prizes. If we remove the raffle entirely and simply give ₱1,000 to many winners, it may not be sustainable for the cooperative. This system has already been studied and practiced for about 55 years, and the paid raffle tickets have been helping us reduce the expenses of the General Assembly. However, we can address the concern about the low chances of winning by increasing the number of consolation prizes, maybe around ₱500 each. Would that be acceptable to you, Sir?

(Member): That's another approach. I would just like to share my perspective. I am raising this issue not for myself. The dividend I receive is already more than enough for me because I am aware of how the system works. My concern is for the many members who do not have a large share capital to earn a meaningful dividend—something that could at least be equal to the amount they pay for the raffle ticket. I think it is less than ₱300 for the year, but for some members, that amount can already be heavy on the pocket. So I am just voicing this concern on behalf of other members, not for myself.

Chairperson Camposano: Alright Sir, that is where we will end this matter for now. We will discuss this further during the Board of Directors meeting, taking into consideration your suggestion. Since our proceedings are being recorded, your concern will also be properly noted. Would that be okay?

(Member): Sure.

Chairperson Camposano: Alright, let's give a big round of applause.

Member (ALL): (Applause)

Chairperson Camposano: Regarding the raffle ticket, we have been working hard so that we can generate some funds to help defray the expenses of our General Assembly. If there is any excess, it is recorded under other income. If there is extra. Okay?

Thank you very much for your understanding. We commit to discuss this at the board level, particularly with the GA Committee, so that whatever recommendations we come up with can be elevated to the Board of Directors, taking into consideration your suggestion. Is that okay?

(Member): Thank you, and just a suggestion. Since PHCCI has an email, I already raised this concern before. I received a reply saying that it would be discussed by the Board of Directors, but after that there was no further response. That's why I raised it again today so that I could get an answer from you.

Chairperson Camposano: Alright Sir, thank you. We would just like to inform you that while we do respond to emails, it does not necessarily mean that the concern can be acted upon immediately. The conduct of the raffle ticket program was approved beforehand, and it went through a proper process. It is not something that can simply be raised today and approved tomorrow. There is a procedure that must be followed. Once it has been approved by the Board of Directors and eventually by the General Assembly, that is the time when changes or amendments can be formally made. We would like to let you know about that.

(Member): Naintindihan ko naman din yan, kasi organization nga, board of directors. Last concern, yung sa loan payment terms ang pagkakaalam ko yung sa personal loans walang ano walang nagbago sa payment terms na monthly, 3 months or quarter loan, semi-annual sa payment. Doon sa express loan...pero 3 years. May concern lang yung isang na recruit ko before na nahihirapan siya, siya ay farmer and ayaw niya makaabala doon sa ibang member, yung ginagawa niya, nag loloan siya using express loan. Unfortunately, ang nangyari dahil express loan required siyang magbayad ng monthly ang problema ang dami niyang loan na yun is for palay, pagtatanim ng palay. Ang nangyari nag raise siya ng concern sakin, hininto niya ang pag loan sa PHCCI. Inentertain niya yung ibang Credit Agency. Magandang balita lang hindi siya…sa PHCCI. Kaya lang nakaka disappoint para kanya. I think suggest ko lang itong concern regarding sa payment terms pagdating express loan.

Chairperson Camposano: Alright, sige. For our regular members, concerns like this should be brought to the attention of our employees, particularly our Satellite Head or Branch Manager, so that our staff can provide the updated policies of the cooperative. At this point, may I request our General Manager to respond to that concern.

GM Pretencio: Yes, Sir. Thank you for raising your concern. Actually, we would like to know who the member involved is, since you mentioned that this concern came from your friend. Recently, we enhanced the scope of our existing process. The routine now depends on the member's occupation. For example, if the member is a monthly earner, the requirement is provided monthly; if quarterly, then it will be on a quarterly basis. Eventually, we will discuss this with the Manager in charge so that it can be properly checked. And of course, taking into consideration your suggestion, we will revisit the process to determine what would be more convenient for the member. Thank you.

Chairperson Camposano: Thank you so much. Let's proceed to the next one. Jannet. Thank you Sir.

(Member): Thank you.

(2nd member)

(Member): As for me, we will continue the raffle ticket program for the benefit of our cooperative. This is to help improve the cooperative, particularly in providing better services for our members. Thank you.

Chairperson Camposano: Alright, so there is one member—or not necessarily—but thank you very much for that suggestion. We really appreciate your concern and for looking out for the health of our cooperative. Anyone else? Mayda pa for our Open forum?

Ms. Nacario: Mr. Chair, we have concerns from our members.

Chairperson Camposano: Alright, sige. Let's go ahead.

(3rd member)

(Member): Good afternoon, in support kay Ma'am. Okay adto nga magpadayon an ticket. You mentioned nga 33,000 kita? Obliged kita pagbayad hin 300… Other than that, mayda akon comment han…. It comes to land transactions, kumbaga nag baligya kita hin lote ha Tacloban ha San Jose at the rate of 3,000 per square meters. Nagbaligya kita hin lote sobra ₱2 Million na nakuha. Then nagpalit kita hin lote sa Tanauan worth ₱7.5 Million at the rate of 15,000 per square meters. Akon baga huna-huna, na lugi ada kita. An gin gawas sa kwarta ay ₱7.5 Million. Kung baga ano na ito, waray ko na notice aton board nga the same year nasugad ba. Kumbaga nga gumansya ba kita? Aton purpose is to claim. Amon la.

Chairperson Camposano: Alright, sige. Return ini han aton mga ginbaligya nga real and other properties na acquired… Pero nagpalit kita hin tuna ha Tanauan worth ₱7.5 Million. Let's listen to the General Manager. Usa la aton gin purchase?

GM Pretencio: Sir, let me clarify. The property we sold is our foreclosed property. These are properties tied to unpaid loan balances. As part of our policy, we sell or bid out foreclosed properties at a price that is equivalent to their assessed value.

And then, another concern is regarding Tanauan, which is a separate issue. This property was purchased specifically for our Tanauan members, as it is convenient for them. They requested this purchase because we do not have any foreclosed property that could be converted into a building that can adequately cater to their needs. Our Tanauan Branch is growing, and the transactions and needs of our members there are comparable to our other branch offices. That is why, Sir, we cannot compare this property with our foreclosed properties. Foreclosed properties are sold or exposed for bidding so that the cooperative can generate income, whereas this was a planned acquisition to serve our growing membership. Thank you.

Chairperson Camposano: Alright, sige. Ini nga ginbabaligya nga lote was presented by our Treasurer and Investment Group and underwent our existing internal process. Even when we purchased the property, it wasn't as simple as immediately buying a lot. We considered the location, accessibility, and the lot area needed for our agency office. We would like to assure everyone nga diri kita nalulugi. The foreclosed loan amount is higher than the sale price of the property, plus other charges. Everything is properly accounted for before the property undergoes bidding. According to our policy, and as allowed by the court, PHCCI is not allowed to incur a loss on such transactions. When we purchase a property, a different policy applies. I hope this clarifies the process and assures everyone. Thank you so much. Okay, is there anything else? Yes, Ma'am, please proceed. Microphone, please. May we know the name?

Ms. Castro: Good noon to everyone, I am Gina Castro. This is regarding the suggestions about the raffle tickets. May I suggest, will it be okay if the raffle tickets are not compulsory? I noticed earlier that not everyone wins, and only a few are drawn. On the other hand, many of us buy more than one ticket, so there's a possibility that if one member wins, they may hold several tickets. In addition to that, I would like to point out that not all members avail of loans, and some only have a small share. Perhaps this raffle system could be adjusted to provide a fairer opportunity for more members.

Chairperson Camposano: Again, as we mentioned earlier, we will take into consideration your suggestions regarding the paid raffle tickets. However, we would also like to share what happened last year. The grand prize winner actually had an assigned booklet that was deducted from his dividends. He did not even realize that he had a paid raffle ticket. Because he had dividends, one booklet worth ₱300 was charged. And how much was the grand prize vehicle? ₱800,000. So there are really people who are simply lucky. It does not necessarily mean that if you have many tickets, you will win. There are others who bought as many as 10 booklets, yet none of them won. Nevertheless, we will discuss this matter further in the committee and with the Board. Are there any other concerns? Ate Louie, please go ahead.

Director Quebec: In addition, siguro Mr. Chair, just for context han aton discussion. Maybe we can present the data for the last five years. For example, pinaagi han aton records, pira ba nga tickets an ginpalit han mga nagdaog? You might be surprised by the result. As mentioned earlier from the board, we are usually provided five booklets each. Pero if we look at the records for the past five years, I think ni-isa nga board member waray pa man nakakadaog. So perhaps our management can present the statistics—so that we can really see the actual data. After all, this is still a game of chance. Even if you only have one ticket, the opportunity to win is always there. So yes, Mr. Chair, we hope that by presenting these statistics, our members will better understand and appreciate the process. Thank you.

Chairperson Camposano: Thank you, mayda pa? Okay, please go ahead, Jannet.

(4th member)

(Member): ako hi…, From..., Pero adto kami ha PHCCI-Abuyog member. So suggestion ko lang. Ang siring niyo diri kamo nag generate hin income. Kay ano nagbaligya ha iba na diri miyembro? So, naa tay generate hin income. So, suggestion ko dapat para maka avail an miyembro. Diri kita mabaligya ha iba nga diri miyembro. So, para ma tagaan hin prizes ha mga member. Dapat amon na iton, so na generate kita hin income kay nakarawat man kita ha iba na diri miyembro, ginbaligya. Para an chances of winning ha miyembro.

Adi pa, part ni han benefits, kana hospital income o insurance. Kuan ba iton yana program? Pano ba kita ato pag avail? Paliwanag lang Ma'am.

Chairperson Camposano: Alright, sige. We would like to request the General Manager to respond.

GM Pretencio: This is approved already. So, this year. Na enrolled na naton mga active members, ha coop pagtutulungan together with our Senior Citizen. So, for yana nga enrollment ha tanan iton, try to cooperate eventually by next year, mabalik kita aton usual nga subsidy which an PHCCI na mabayad. Same yana aton ginihimo…partly gin bayad ha co-op… e turnover naton ha aton.

(Member): Okay, thank you. Kay akon kasi asawa, Ma'am. Bag-ohay, so nanganak an yana. Kumadto kami han Manager, kun maka avail ba kami. Last January 15 lang. Sinisiring Ma'am, diri paman gud.

Chairperson Camposano: Yeah, we confirmed at that time, waray pa hiya ma approved.

(Member): An siring han Manager, this year. So nangutana kami sano ma approve. dapat. Iksakto gyud amon istorya.

Chairperson Camposano: GM kay nabaton kan this year. This year kutob December, ano? sige, anyway. It aton management di liwat nito hira na implement or magpapadayon hin aton miyembro, kun waray pa talaga. Tapos kun naa na talaga. Siyempre ighahatag ta ha aton miyembro. Of course, we have to provide, it mga ngaran han aton members nga e enrol ha insurance. Okay, so may proseso pa guihapon. So, ano nag alsa ka sa imo kamot? Diri pa tapos.

(*5th member)*

(**Member**): Bag-o pa la ak nga miyembro hini nga cooperative. Pero mayda la ak concern nga karuyag ko igbahin, sugad man han ginbanggit ni Sir, mahitungod han ₱300 nga raffle ticket. Para ha akon, ini nga ₱300 nga kontribusyon usa la ini nga butang nga ginbubuhat kada tuig han usa nga miyembro. Kun an miyembro maghatag hin mas damu, mas damo gihapon an iya chances nga makadaog. Pero bisan an ₱300 la nga ticket, mayda guihapon kita higayon nga makadaog han dako nga buwenas. Aton hunahunaon nga ini nga ₱300 kada tuig, kon tutuuson, pira-pira la nga piso kada adlaw. Diri man ini mabug-at para ha usa nga miyembro, pero dako ini nga bulig para ha cooperative. Ini nga programa usa guihapon nga paagi para makag-generate hin pondo an cooperative. Mayda man kita mga lider nga maaram gud magdumara ngan mag-generate hin mga sugad hini nga mga programa. Kita nga mga miyembro, nasuporta la kita ha ira mga inisyatibo, kay ha urhi, kita man gihapon an makakabenepisyo ha tidaraon. Sanglit para ha akon, na suporta ngan na-approve ako hini nga raffle ticket nga ₱300 kada tuig.

Member (ALL): (Applause)

Chairperson Camposano: Anyone else? Okay, ano man imo gusto?

(6th member)

(Member): May suggestion la po ako. An suggestion ko is, an consolation prizes. Mag kuan kita kada area, mayda paghahatag daw, diri bug-os na dayon kay naay chances kun ada burog-os na usahay nag titirok an daog ngadto la usa nga lugar. Where as nga kada area, pwede sidngon ta lima. At least may chance ako, diba?

Member (ALL): (Applause)

Chairperson Camposano: Okay, kamo may nadiri hiton. Gusto diay niyo, para everybody happy. Balitaw, we take seriously discuss ni ha aton committee ngan board level. Mayda pa liwat?

Director Quebec: Emphasis la ini ha akon, alangalang kan Director De Lira. May mention earlier kasi nga nagbabaligya daw kuno kita hin ticket ngadto ha non-member. Hi PHCCI diri nagbabaligya hin ticket ngadto ha non-member. Nangyayari la nga may-ada diri miyembro nga nagkakamay-ada hin ticket kay an aton miyembro amo an nagbaligya o nag-dispose han iya ticket. Pero an co-op, diri kita nagta-transact hin ticket ngadto ha non-member.

Additional information la, Mr. Chair. An aton mga nagdaog han aton Grand Prizes han naglabay nga tulo ka tuig—an first year ha Tacloban, an sunod nga tuig ha Abuyog, ngan last year ha Ormoc. Amo ito hira an nagdaog han aton mga Grand Prizes. So yana, bangin Dulag naman an magdaog han Grand Prize. Thank you, Mr. Chair.

Chairperson Camposano: Alright. For now, we proceed to our door prizes. Janet.

(Giving away of special Door Prizes to the lucky winners)

Ms. Nacario: Yana, adi nga mga door prizes para la ha iyo. Oh, sige. Pero kinahanglan aadi pa. Pag natawag imo ngaran. Pakadi la ha front. Glindel Jing, Sir Niño Camilo Salvacion, Sir Arnel Pistinos, Ma'am Julie, Ma'am Rosalinda Cañete, Lope Caluba, Ma'am Norma Lacandazo, Rosalina Olindar, Vicenta Cinco, Katherine Gonzaga, Leah Casil, Katherine Obias, Sheila Tambis, Gina Lagarta**,** Lourdez Ibañez, Joey Hada, Kate Cruda, Silvia Dico, Jemalyn Hina, Makalunay, Bañez. Ada pa? Puwede isurat tas malibot nala kita?

(Photo opportunity with Directors, Committee Officers and Members, door prizes lucky winners and followed by Door Prizes)

Chairperson Camposano: Alright, Janet. While nagsusurat it aton mga miyembro—di ba, while nagsusurat hira—we would like to request our Board and Committee Officers to join us para picture for the membership. And at the same time, kay diri pa man kumpleto an aton Sequential General Assembly, para diri liwat ma-hold an iba, mahimo kita mag-request hin motion for recess. Para an mga tapos na magdaog, puwede na umuli after pag-picture.

Chairperson Camposano: hino karuyag mag motion? Motion for recess it aton Sequential General Assembly.

Ms. Jacqueline V. Yu: I move for recess of the Sequential General Assembly.

Ms. Barbara Jane D. Ferrer: I second the motion.

Chairperson Camposano: Okay, there is a motion para mag-recess an aton Sequential General Assembly. Any objections? Any discussion? The motion is approved. So, after pagkarawat han door prize—kay recess na an aton Sequential GA—puwede na, of course, mag-uli an aton mga nadaog nga members. Kun waray pa, bangin pa la madaog. Sige, lingkod ta tanan mga Officers. GM, AGM, where are you?

Ms. Nacario: Thank you, Mr. Chair. An aton mga members nga naglilingkod pa, alayon kita pagsurat han iyo name ha likod han stub. Then, malibot an aton staff pag-collect han iyo bag-o nga door prize stub. Dapat may-ada na surat ha, kay diri kita makakabunot kun waray iyo ngaran. Oh, adi an ballpen—ayan, sige. Hain an box? Yes, okay na ito. Lingkod la dida an nagsusurat, kay malibot man an aton staff nga magkakolekta han ticket. Lingkod la para makita naton an iyo mga smiles. An aton souvenir program is next year. Sige, look at the camera ha adto ha stage. 1, 2, 3… Smile!

Chairperson Camposano: Alright, thank you so much, everyone. Congratulations! By the way, an mga empleyado ngan an Board, diri api ha raffle.

Ms. Nacario: Okay game na, mabunot na kita hin winners. Ma'am kuha na, manapulo. An aton raffle pag draw, adto pa hin March 30. Mayda kita 90 days pag claim hin premyo ha aton raffle draw. Pero ang importante gi bayaran ang ticket, kun waray baydi diri ka mag dadaog, gihapon. Okay let's start. Tawagon naton hi:

23 Winners of 5 Kilos Rice

1. Bactol, Leonila C.
2. Boctot, Jeanita P.
3. Cabeling, Ruel T.
4. Caluban, Lope C.
5. Caunte, Rosalinda M.
6. Cinco, Rose May D.
7. Cinco, Vecinta C.
8. Dagame, Wilma P.
9. Diaz, Virginia C.
10. Donaire, Ernilito C..
11. Escobal, Marvin M.
12. Lacandazo, Norma G.
13. Lagarto, Gina C.
14. Latigar, Mary Ann M.
15. Lutao, Lyca L.
16. Maliban, Alita T.
17. Miano, Susana A.
18. Olendan, Rosalina P.
19. Parado, Edina A.
20. Quimzon, Retchel T.
21. Sandagan, Luciano L.
22. Saño, Lourdes G.
23. Tindoy, Rodrigo R. Sr.

29 Winners of Grocery Packs

1. Advincula, Angelita T.
2. Aguillon, Irene E.
3. Bongon, Lorna L.
4. Bucton, Marina G.
5. Cagara, Gregorio A.
6. Crosa, Analyn B.
7. Dagami, Nerio V.
8. De Veyra, Cristina A.
9. De Veyra, Edita S.
10. De Veyra, Percila L.
11. Ducentes, Arlyn N.
12. Dumangas, Gina D.
13. Enciso, Bernarda R.
14. Gabutero, Angelita D.
15. Jervoso, Ida R
16. Lerios, Russel S.
17. Mamites, Melitona D.
18. Melgazo, Alvin A.
19. Melgazo, Ma. Rica M.
20. Mondragon, Jessica J.
21. Muldera, Rosario F.
22. Nobe, Nestor T. Sr.
23. Palaña, Rosalie C.
24. Sandagan, Josephine C.
25. Suyom, Joan
26. Tindoy, Reimonte L.
27. Tindoy, Rodrigo R. Sr.
28. Tisado S. Espirato
29. Tisado, Carmelita A.

Ms. Nacario: Adi duha, Flat Iron. Sige daw. Patombon, Jennyrose D., Cahayag, Leonilo L.. Next, mausa nga Rice Cooker.Barredo, Letecia C.. Ano next? Wow, Double Burner Gas Stove. Bali ma usa. Yu, Jacqueline V.. Next is Electric Stand Fan. Vacal, Alwenda A.. Adi pa ba? Last na. Washing Machine, ma usa. Castil, Gina S.. Adi ka pa? 1, 2, 3. Ada balitaw. Wow, adi hi Ma'am. Congratulations Ma'am. Thank you everyone for coming today. We hope to see you iton aton next nato nga activity on October. Thank you so much for your active participation as well. Hinay kamo pa uli and enjoy the rest of the afternoon. Thank you, thank you.

2 WINNERS OF ELECTRIC FLAT IRON

1. Cahayag, Leonilo L.
2. Patombon, Jennyrose D.

1 WINNER OF RICE COOKER

1. Barredo, Letecia C.

1 WINNER OF DOUBLE BURNER GAS STOVE

1. Yu, Jaqueline V.

1 WINNER OF SINGLE STAND FAN

1. Vacal, Alwenda A.

1 WINNER OF SINGLE WASHING MACHINE

1. Castil, Gina S.

(Photo opportunity with Directors, Committee Officer, Members and Grand Prize Winner)

ALANGALANG BRANCH & CARIGARA SATELLITE OFFICE
02 March 2025, Alangalang Civic Center, Alang-alang, Leyte

Ms. Nacario: Mga Ma'am, Sir, adi kita didi guihapon. Damo pa kamo adto ha likod. Dali na, kadi kamo ha front. Damo pa lingkuranan didi ha front para makastart kita han aton program. Aton nagkakatuk daw, puwede guihapon didi—kadi na kamo ha front para makastart kita. Oh, hira, Nanay—very good. Sige, ada pa ha likod. Kay diri ma-andar an aton barko—diri mag-start an aton program kun diri kita mag-move forward didi ha front. Dali na, damo pa pwesto ha front. Dapat ma-occupy ini han aton mga member-owners han Alangalang Branch ngan Carigara Satellite Office. An ada ha likod, diri kita dapat mag-unahan pag-tawag didto ha likod, di ba? Damo microphone nga gin-andam ni Kuya, so puwede gud kita magtikang bisan diin—pero mas maupay kun magdus-og kita ngadi ha front. Salamat hin madamo ha aton mga member-owners nga nag-move ngadi ha front.

And also, mayda kita water dispenser dida ha igbaw kun gusto niyo hin tubig nga mas mahagkot. Ngan, daghang salamat han Mayor of Alangalang ha pagpagamit hini nga venue para ha aton Sequential General Assembly Meeting. Tagaan ta hin makusog nga pakpak an Municipality of Alangalang, Leyte!

Member (ALL): (Applause)

Ms. Nacario: Of course, we would also like to acknowledge and thank you for being here today. We have with us the Board of Directors, led by the Chairperson of the BOD, Dr. Leo D. Camposano. The 1st Vice-Chair of the Board of Directors, Dir. Luista J. Quebec; 2nd Vice-Chair, Dir. Ma. Jenny C. Advincula. The Members of the Board of Directors: Director Jose Eric L. Aguilar; Director Rellier B. Meribeles; Director Michelle D. Sevilla.

Also present this morning are our officers. To start with: Audit Committee Chair – Ma'am Levita S. Calamaya; Vice-Chair of the Audit Committee – Ma'am Melanie B. Orendez. Our Board Secretary – Ma'am Corazon L. Coritana.

From the Election Committee: Election Committee Chair – Ma'am Evelyn D. Clarin; Vice-Chair of the Election Committee – Ma'am Socorro Q. Ramos; Secretary of the Election Committee – Ma'am Marissa M. Pilapil. Also present this morning: Chairperson of the Mediation and Conciliation Committee – Sir Raul O. Sabas; Chairperson of the Ethics Committee – Dr. Anita G. Cular; Chairperson of the Credit Committee and one of the living founders of PHCCI – Mommy Rosalia R. Pedrosa; Secretary of the Credit Committee – Ma'am Nilda B. Docil. Chairperson of the Gender and Development (GAD) Committee – Ma'am Annalyn R. Encomio; Vice-Chair of the GAD Committee – Ma'am Marilou S. Nacilla; Secretary of the GAD Committee – Ma'am Joanne Irish A. Dimaano.

Of course, present gihapon today an aton Top Management, headed by our General Manager, Ma'am Elizabeth L. Pretencio — ayan, good morning, Ma'am. Our Assistant General Manager for Administration, Ma'am Rhina A. Pagayanan. Our managers from our different branches and satellite offices: From Ormoc Branch – Sir Roy D. Metran; From Babatngon Satellite Office – Mr. Mark Anthony P. Orias; From Carigara Satellite Office – Ma'am Elsie C. Puertollano; And lastly, from Alangalang Branch – Mr. Archimedes D. Asilo. Tagaan naton hin makusog nga pakpak!

Member (ALL): (Applause)

Ms. Nacario: So, of course, pasalamatan guihap naton an aton mga invited medics, from the Philippine National Police, ngan an aton Alangalang Traffic Enforcement and Management Office (ATEMO), nga padayon nga nagsu-support han aton mga aktibidades. Tagaan naton hira hin makusog nga pakpak. And of course, may-ada pa ako nakalimtan—hino ito? Amo an aton mga miyembro han Alangalang Branch and Carigara Satellite Office. Tagaan guihap naton hin makusog nga pakpak!

Member (ALL): (Applause)

Partners:

- Philippine National Police (PNP – Alangalang Station)
- Alangalang Traffic Enforcement and Management Office (ATEMO)

Ms. Nacario: Ngan sige daw, puwede kita magsamok ha aton members didi nga side. Gusto ko unta hin istorya. SUmatan ta an aton mga miyembro: paano niyo ginpa-register ini aton Sequential General Assembly Meeting? Ngan ano an iyo experience? Mas maupay ba ini kumpara han nag-agi nga tuig? Ngain kamo nagpa-register—ha opisina ba o kanina la pag-abot ha venue? Mayda ba gusto ngA mag-volunteer? Sige, adi hi Ma'am.

(Member): Good morning, everyone. Akon experience han nag-agi nga tuig, grabe an pila—mahuruot gud. Pero yana, very smooth na an proseso. Salamat PHCCI.

Member (ALL): (Applause)

Ms. Nacario: Ma'am, you may now claim your door prize ngadto nga side. Usa pa nga member nga nagpa-register ha Alangalang PHCCI Office—kadi si Sir.

(Member): (Not Audible)

Ms. Nacario: Thank you, Sir… hassle-free, tungod han aton bag-o nga registration process ha aton Election. Once again, tagaan naton hin makusog nga pakpak an aton Officers ngan Top Management for being very responsive han requests han aton member's ha nag-agi nga ownership meeting, pinaagi han paniguro nga mag-come up hin sugad nga process flow para mas madagmit an General Assembly meeting.

So, this time, may we now call in the Chairperson of the Election Committee to present the candidates for the Board of Directors, Audit Committee, and Election Committee. Let's give a big round of applause to Ma'am Evelyn D. Clarin!

Member (ALL): (Applause)

Ms. Clarin: Maupay nga aga ha aton nga tanan! So yana, karuyag ko ipakilala ha iyo an aton mga kandidato para maging opisyal han aton kooperatiba. Please note, an bakante han Board of Directors kay lima. Pero an aton pagpipilian, uunom. So make sure pagbotos niyo ini nga tama. Lima la an iyo pipili-on, kay kun magpili kamo hin unom, diri magamit an iyo balota. Mayda liwat kita usa nga bakante ha aton Election Committee ngan Audit Committee.

So, ladies and gentlemen, may I now present to you the candidates for members of the Board and officers of our cooperative.

(Video Presentation of Qualified Candidates for Board of Directors, Audit and Election Committee)

Ms. Sarah Agner: Maupay nga adlaw ha iyo ngatanan nga mga igkasi-myembro han PHCCI-MPC Tacloban. Ako hi Sarah Agner, usa nga kandidato para ha Board of Director hini nga maabot nga Assembly ngan Election of Officers. I am 58 years old, a resident of Palo, Leyte. I graduated with a Bachelor of Secondary Education major in Mathematics, and I am also a Master's Degree holder in Mathematics. Currently, I am connected with Visayas State University as a Faculty Member. This is already my 23rd year as a member of PHCCI, and within these 23 years, proud ako nga masiring nga ako in usa nga Star Member for 15 years already. Before anything else, I would like to sincerely thank you for allowing me to serve as your Board of Director for the past two six-year terms. Thank you so much han iyo pagtapod. Yana nga higayon, ako po nangangalimbasog hin usa pa nga oportunidad nga makaserbisyo ha iyo bilang Board of Director. If given the chance, I will continue to support our management in crafting and strengthening policies that will empower our cooperative, especially since we are a multi-purpose cooperative. Tagan naton hin kusog nga suporta an aton kooperatiba agud magka-mayada kita hin dugang nga negosyo ngan dugang nga income — diri la tikang ha credit, kundi pati ha iba nga aspeto han aton operasyon. Remember: More income means more benefits for our members. Again, Sarah Agner, Board of Director — at your service.

Members (ALL): (Applause)

Mr. Benjie Arias: Maupay nga aga ha aton ngatanan! Ako po hi Benjie Arias, nangangaro hin iyo suporta para ma-re-elect bilang usa han mga Board of Directors han aton kooperatiba. I am very proud to have served our cooperative, ngan karuyag ko ishare ha iyo an akon mga nahimo ngan an

akon mga vision para ha mas maupay nga kabubuwason. Han akon siyahan nga termino bilang BOD, nagkamay-ada kita hin pribilehiyo nga manguna ha pipira nga mga komitiba sugad han Planning and Research Committee ngan han Advocacy Committee. Pinaagi han pakig-urosa ha top management, nakahugna kita hin mga estratehiya agud mas mapakusog ngan mas mapa epektibo an aton mga serbisyo para ha aton mga miyembro. Ha sunod nga termino, pinaagi han iyo suporta, gin prioridad naton an pagpakusog han Research Committee han aton padayon nga nagtitikadako nga kooperatiba. Pinaagi hini, makakabiling kita hin mas scientific ngan strategic nga mga pamaagi agud mapadangat pa naton hin mas maupay ngan mas episyente nga mga benepisyo para ha aton ngatanan. Tatagan ta liwat hin dako nga importansya an development han aton mga empleyado, kay natuod ako nga an maupay ngan dekalidad nga serbisyo nagtitikang ha maupay nga pag-ataman ngan pag-develop ha aton mga tawo. Kun mag-upay an aton empleyado, mas mag-upay an serbisyo nga naabot ha aton mga igkasi-miyembro. Igpapasiguro ko ha iyo nga igpapadayon ko an akon commitment ha pagserbisyo ha aton kooperatiba. Magtatrabaho pa kita hin mas hugot agud makab-ot naton an aton mga hingyap — para ha aton tagsa-tagsa ngan para ha aton kooperatiba. Pinaagi han iyo boto ngan suporta, magigin kabalikat niyo ako — andam pamati ha iyo, andam magrepresentar han iyo tingog didto ha Board. Ha utro nga higayon, nangangaro ako han iyo suporta para ma-re-elect ako bilang usa nga Board of Directors han aton kooperatiba. Ako po hi Benjie Arias, an iyo ubos nga Board of Director. Damo nga salamat!

Members (ALL): (Applause)

Dr. Leo Camposano: Good day, fellow member-owners. My name is Leo D. Camposano, 51 years old, and I am a candidate for Board of Director of PHCCI-MPC Tacloban. Currently, I am serving as the OIC Chief Education Program Specialist at the Commission on Higher Education – Regional Office VIII. I am originally from Dagami, Leyte, and now residing in Palo, Leyte. I previously worked for 16 years as an English Instructor at St. Paul's School of Professional Studies. While working, I pursued further studies and earned my Master of Arts in Teaching, Major in English, and my Doctor of Education, Major in Educational Management, from Southwestern University in Cebu City. I am deeply grateful to PHCCI because the loans I availed from our cooperative greatly helped me in achieving my professional and academic goals.

In 2019, I was granted Career Executive Service Eligibility by the CES Board. I have also served our cooperative in various leadership roles — as Youth Board Member, Regular Board Member, and Board Chairperson. These experiences have equipped me with the knowledge and perspective needed to help lead our cooperative effectively. If given another opportunity to serve, I strongly believe that the Board plays a vital role in: Direction-setting, Policy formulation, Strategic planning. My platform as Board of Director focuses on three key areas: Leading Change, Driving Execution, Creating Impact. I believe we must ensure that our cooperative remains sustainable and financially strong, so we can continuously fund programs, activities, and projects designed to uplift the quality of life of our members — as originally envisioned by our founders. Thank you very much for your trust and support. Leo D. Camposano — at your service.

Members (ALL): (Applause)

Atty. Vernon Jolbitado: Ngada ha akon mga igkasi-miyembro, han aton kooperatiba, an aton General Manager, an aton Board of Directors, ngan han tanan empleyado han aton kooperatiba — maupay nga adlaw ha aton ngatanan. Ako hi Atty. Vernon Jolbitado, nagdalagan kumo usa nga kandidato para pagka Board of Director han aton kooperatiba. Ako usa nga abogado ngan usa guihapon nga negosyante, dida han bungto han Alangalang. Bilang kandidato para ha Board of Directors, andam ako pagrepresentar han mga interes han mga miyembro pinaagi hin paghimo hin mga palisiya nga makahatag hin maupay nga serbisyo finansyal ngada han ngatanan nga miyembro. Kun ako matagaan hin higayon para maging usa nga Board of Director, an akon una nga buhaton amo an pag-review han existing management and operational policies para makita naton kun epektibo pa ba ini, kun kinahanglan pa i-improve, o dapat bag-uhon o amyendahan. Kasumpay hini, maghihimo ako hin plans and strategies para makab-ot naton an mga goals and objectives han aton cooperative, subay han mission and vision han PHCCI, labi na ha aspeto han: Management and financial operations, Credit and collection, Fund management and investments. Tatagan gihapon naton hin importansya an pagpadayon han benepisyo han mga miyembro, an ila privileges and incentives, ngan an welfare

han aton employees, kay pinaagi hini, napapalig-on naton an kinatibuk-ang welfare han aton cooperative. Amo ini an akon mga plano kun ako matagaan hin higayon nga magserbisyo kumo usa nga Board of Director han aton kooperatiba. Ha utro, maupay nga adlaw ngan damo nga salamat ha iyo ngatanan.

Members (ALL): (Applause)

Ms. Ursula Labita: Maupay nga adlaw ha atong tanan! Hello to my fellow cooperative members, senior citizens, volunteers, officers, and hardworking staff. Thank you for your service. For those who don't know me yet, I am Ursula M. Labita, a proud co-op member since 1999, an Educator for 29 years, a TESDA Trainer and Assessor, and a Manager in a University Laboratory Hotel. I am running for a Board Member position to bring in new initiatives that will benefit our members.
My platform includes: Industry-relevant courses in partnership with government agencies — providing NC2 certifications to help members secure better jobs, increase earning potential, or start small businesses.
Customized training programs — offering specialized programs tailored to co-op members' needs, creating more opportunities for career growth and higher education.
Overseas employment assistance — connecting interested co-op members to DOLE-accredited agencies and reputable employers abroad. I am therefore asking for your support because together, we can strengthen our cooperative and ensure that it remains a place where everyone succeeds. I am excited about the possibility of serving all of you and I look forward to connecting with as many members as possible in the coming days.
Let me leave you with this thought: "Ang gihay, diri madali-dali maka-tirok hin sighot kung iyan nag-uusahan. Pero kung ang mga gihay atong butokon, hiya ang madagmit maka-human an iya mga trabahuon. Kapag kaurusa, we can make and sustain this cooperative even better."
Maupay nga adlaw mga ka-miyembro ng PHCCI! Salamat.

Members (ALL): (Applause)

Engr. Socorro Ramos: Maupay nga adlaw ha mga igkasi-miyembro ng PHCCI-MPC Tacloban. Ako hi Socorro Q. Ramos, 65 years old, kandidato para pagka Board of Director. Ako usa nga Star Member for 11 years, nag-serve ha aton cooperative ha iba-iba nga committees sugad han Ethics Committee, Credit Committee, Election Committee, ngan bilang Board Member.
I am a Chemical Engineer with a Master's degree in Agribusiness Management from UP Los Baños, and a former government employee who retired as Division Chief of Commission on Higher Education Region VIII. With my work experience and having served the cooperative for many years in different capacities, I am committed to contribute and work for the efficient use of the cooperative's resources, both financial and human. As a billionaire co-op, it is important that policies and procedures are in place to ensure the continuous growth and progress of our cooperative. We should not be complacent; PHCCI should continue to grow as one of the leading co-ops in Eastern Visayas. At the same time, the members should experience the benefits of our services. One way to ensure this is by having sound policies and procedures that will guide the officers, volunteers, and personnel of PHCCI as they perform their respective tasks. Again, ako hi Socorro Q. Ramos, naglalaom han iyo boto para pagka Board of Director.
Damo nga salamat, and may God bless us all and PHCCI-MPC!

Members (ALL): (Applause)

Ms. Lilibeth Tabungar: Mga ikasi ko-miyembro han PHCCI-MPC Tacloban, maupay nga adlaw ha aton tanan! Ako hi Lilibeth Tabungar, usa nga MIGS ngan Star Member for 11 years, diri ha aton co-op, kandidato para pagka Board of Director yana nga PHCCI-MPC General Assembly.

Ako usa nga empleyado ha Commission on Audit, pero yana retired na ako. Bilang usa nga retired employee, mas madamo na an akon oras ngan kapasidad para mag-bulig ngan mag-serve ha aton PHCCI. Labot pa, karuyag ko magpasalamat ngan mag-balos han tanan nga bulig nga naihatag ha akon ngan ha akon pamilya han PHCCI, labi na during han mga financial crisis. Ha atubangan niyo, nagpapakita ako han akon tinuod, sinsero, ngan tapat nga pagpaningkamot. Nangangaro ako han iyo suporta ha akon kandidatura pagka Board of Director han aton minahal nga kooperatiba. An akon

commitment, ipapadayon ko an hul-os, sinsero, ngan matinuoron nga pag-serbisyo basi makab-ot naton an aton mga hingyap, mga proyekto, mga programa, ngan iba pa nga mga plano para han kooperatiba. Basi ha akon pag-alagad, an aton PHCCI magpadayon nga tumubo, magdako, ngan mas damo pa an matabangan nga miyembro.

Again, PHCCI — you are my today, tomorrow, and forever. Damo nga salamat ha iyo tanan. Ayaw pagkalimot, ako hi Lilibeth Tabungar, kandidato pagka Board of Director.

Members (ALL): (Applause)

Ms. Lorna Cinco: Kitang tanan, mga Visayan speaking, maayong adlaw ha atong tanan! Ako hi Lorna Cinco, 66 years old, a government retiree, residente han Brgy. 84, Manlurip, San Jose, Tacloban. Siguro, ha iba, diri na ako bago kay nag serbisyo na ako ha aton co-op ha iba-iba nga mga komite. Ako hi premierong Chairman han Ethics Committee, diin ang komitiba nag-ayos han aton ethical code nga yana nakapaskin ha atong business center. Sugad man, nag serbisyo guihapon ako bilang Board Secretary, diin ginsugod an pag-digitize han aton mga balaod nun. Nagsilbi guihapon ako ha Education and Training Committee, nga responsable han membership generation, ngan karuyag ko ipadayon an akon serbisyo. Bilang miyembro han Audit Committee, dala ko an akon eksperyensya ha gobyerno bilang Regional Head han Presidential Management Staff, ngan miyembro han Special Audit Unit, nga naga-audit han tanan nga proyekto nga ginapundohan han President's Social Fund. Tungod hini nga eksperyensya, natuod ako nga makabulig ako sa paghan-ay han polisiya han kooperatiba, basi magin mas maupay ngan mas malinampuson an aton pagpadalagan han pundo han PHCCI.

Damo nga salamat, ngan maupay nga adlaw ha atong tanan!

Members (ALL): (Applause)

Ms. Daisy Cueryzon: Maupay nga adlaw ha iyo tanan mga ikasi ko-miyembro han PHCCI-MPC! Ako hi Daisy S. Cueryzon, 51 years old, Bachelor in Elementary Education graduate ha Pamantasan ng Makati, residente han San Jose, Tacloban City, kandidato para ha Election Committee. Ako usa nga volunteer bilang Area Coordinator han PHCCI, ngan yana, nagseserbe ako bilang Presidente han mga Area Coordinator Volunteers. Usa guihapon ako nga Star Member han kooperatiba. Nagpapadayag ako han akon candidatura para makabulig ngan maipaambit an maupay nga pagtinabangay, basi magin malig-on pa an aton kooperatiba. Pinaagi han akon nahibaro, eksperyensya, dedikasyon, ngan gugma para han serbisyo, handa ako mag-alagad ha tanan nga miyembro.

Damo nga salamat ha iyo tanan, maupay nga adlaw, ug mabuhay an PHCCI-MPC!

Members (ALL): (Applause)

Ms. Clarin: Salamat! Yana, aton tatawagon an aton mga kandidato para makita niyo hira personal. Namamati ba kamo? Para magpakilala ha iyo. Okay, maupay! Ig-remind ko la ha iyo: para ha Board of Directors, mayda kita pipito (7) nga kandidato, pero aton pipili-on uunom (6) la. Siguraduhon niyo nga pagbotos niyo, unom (6) la an igsusurat ha balota, kay kun mas sobra, diri na magagamit an iyo balota. Para ha Audit Committee ngan Election Committee, tag-usa la an kandidato, ngan automatic na hira nga mga daog. So yana, karuyag ko na ipakilala ha iyo personal an aton mga kandidato para han Board of Directors han PHCCI. Ms. Sarah Agner – hiya an 1st Vice-Chairperson of the Board of Directors. Director Benjie Arias – aton incumbent director, dati na nga Board of Director. Hiya an pinaka guwapo nga kandidato. Dr. Leo D. Camposano – an aton Chairperson han PHCCI. Nalilipay kami nga may nagkandidato tikang ha Alangalang, hi Atty. Vernon I. Jolbitado. Ms. Ursula M. Labita – bag-o guihapon nga kandidato. Engr. Socorro Ramos – hiya an Vice-Chair of the Election Committee, yana nagka kandidato pagka Board Member. An pinakamaiha nga nagserbisyo han aton kooperatiba, hi Ma'am Lilibeth Tabungar. Para ha Audit Committee, hi Ms. Lorna Cinco an kandidato. Para ha Election Committee, hi Ms. Daisy Cueryzon an kandidato. Siya an President han aton Area Coordinators. So, amo ini an aton mga kandidato. Pipito hira tanan, pero kada usa karuyag nga

mahatagan hin boto. Kun namati kamo kanina, puro hira mga kwalipikado. Tagaan naton hira hin makusog nga pakpak!

Member (ALL): (Applause)

Ms. Clarin: So, mayda ako usa ka announcement para ha aton Election. Yana, an aton oras para mag-umpisa is 10 minutes before 10:00 AM. An aton designated area para ha election in andiyan na. Pero para ha iba nga waray pa nakapagpa-register, puwede pa guihapon magpa-register after 10:00 AM, pero waray na hira allowance. Para ha election, may-ada kita napulo (10) ka presinto. Kada presinto para la ha Members in Good Standing (MIGS), didto hira makabotos. Kun diri ka pa Member in Good Standing, kinahanglan ka mag-aspire anay nga maging Member Entitled to Vote, para ha sunod naton election makabotos na kamo. Kay kun magpila ka didto ngan diri ka MIGS, diri kakarawaton an imo QR Code—masisiring didto nga diri ka allowed magbotos. Ha mga MIGS, siguraduhon niyo nga andam an iyo QR Code para ha pag-botos. Ayaw liwat pagkalimot pagdala han iyo sample ballot. puwede niyo ini i-check kun hino an iyo pipili-on, para kun adto na kamo ha voting area, diri na kamo maghuna-huna pa. Makikita niyo na dayon ha sample ballot an iyo pipili-on. Iton aton voting system yana diri pareho han una nga nagche-check kun mayda lidong. Yana, an nawong na an ginagamit. Siguraduhon gud nga an nawong an imo ginpindot para ha kandidato nga iyo ginbubotosan. An imo napili maha-highlight, para sigurado nga naupod gud hiya ha iyo ginbotosan. Pagkahuman niyo magbotós, tatagan kamo hin receipt. Kitaa niyo kun sakto ba an iyo ginbotosan nga nakabutang didto ha receipt. Pagkahuman, pipirmahan niyo an receipt ngan ihuhulog ha ballot box. Amo ini an proseso. Later, i-aannounce namon an opening han voting precinct. Damo nga salamat, ngan hinaot unta mag-cooperate kita tanan para magin smooth, orderly, ngan maayos an aton election hini nga General Assembly. Thank you!

Ms. Nacario: Thank you, Ma'am Evelyn Clarin, for presenting the candidates for the Board of Directors, Audit Committee, and Election Committee. And also, for sharing a gentle reminder ha aton members, especially to our Members Entitled to Vote (MIGS). So, kinakailangan naton ini sundon para mas magin smooth pa an aton pag-vote during the election proper later on.

So at this time, we may now proceed to the Welcome Message, to formally welcome us to this Sequential General Assembly. We will now hear the Welcome Message from the Chairperson of the Board of Directors. Once again, let's give a big hand to Dr. Leo D. Camposano.

Member (ALL): (Applause)

(Welcome Message of Chairperson Leo D. Camposano)

Chairperson Camposano: Thank you, Jannet. On behalf of the Board of Directors, Committee Officers, and employees of PHCCI-MPC Tacloban, I would like to warmly welcome you all to our 2025 Sequential General Assembly. We extend our heartfelt gratitude to all of you, our member-owners, for your continued support ha aton kooperatiba. Padayon naton ini nga pag-supporta, kumo usa kita nga billionaire cooperative in Eastern Visayas.

Nagustohan ba niyo ini nga klase nga General Assembly? Yes? Kay kun didto kita ha Palo, diri gud komportable—medyo mahuruot. First experience pa la, nakakapagod na dayon. Bisan ha on-site registration, halaba an pila, mapaso pa. Bisan kami ha Board of Directors, nakaka-experience guihapon kami han gin-aagian han aton mga miyembro, amo nga nasasabtan gud namon kun ano an iyo naabat.

We would really like to thank you all for coming and participating in our Sequential General Assembly. Naglalaom an aton Board of Directors nga an iyo ginbotos is "Yes." Kay for the last six (6) years, waray gud kita maka-amend han aton By-laws ngan Articles of Cooperation. So yana, an aton gin-implementar nga pamaagi—an pre-registration—ginhimo naton ini para masiguro nga an aton mga miyembro, labi na an Members in Good Standing, makaparticipate gud ha amendment han aton By-laws. Ngan naglalaom gud kami nga nagboto kamo hin "Yes," para ini na unta an last time nga magigin finding han Cooperative Development Authority an aton mga negosyo nga waray nakabutang ha aton By-laws. And again, thank you very much for your continued support ha aton

kooperatiba ngan ha ngatanan nga aton ginbubuhat nga mga programa ngan endeavors. An aton theme para han yana nga Sequential General Assembly nasiring: "*Diversify for Growth: Empower Our Members and Community*." We would like to assure you nga an iyo mga suggestions ngan opinions nga amon nakakarawat ginbubuhat gud namon hin seryoso han Board of Directors. We remain dedicated to addressing the needs of our members. Padayon liwat an pag-diversify ngan pag-expand han aton services. Tikang han amon strategic planning, para ha masunod nga mga bulan, mayda kita mga bag-o nga products, programs, activities, ngan projects nga ipapatuman. Nag request kami han iyo padayon nga suporta ha aton mga produkto ngan serbisyo—diri la para han aton member-owners, kundi pati para han aton komunidad. May-ada na kita mga policies for environmental protection, ngan bisan an aton services gin-disenyo para ha members, may bahin guihapon ini para ha non-members basi makabulig kita ha komunidad kun diin kita nag-ooperate. Mayda na liwat kita insurance programs para ha aton farmers, Star Members, ngan women members. Ini nga mga insurance very affordable, ngan dako ini nga bulig para ha aton mga miyembro—labi na kun may hospitalization o kinahanglan hin financial assistance para ha pagpa-hospital o pagpadalagan han ira farm, labi na kun apektado han weather disturbances. Ini nga mga benepisyo amo an ginhingyap han aton mga member-owners. Padayon kita para ma-sustain an aton kooperatiba, ngan ha amo nga paagi, makabulig kita ha pagpaubos han kakurian han kinabuhi ngan mapauswag an kalidad han panginabuhi han aton ngatanan. Nalilipay kami nga padayon kamo nga nasuporta ha aton kooperatiba. Kun mayda kamo mga suhestyon o karuyag ipahamtang, abri kami pirmi—para mas mapadali an paghatag han impormasyon, serbisyo, ngan pagpauswag han aton kooperatiba. Padayon naton i-sustain an operations han PHCCI-MPC Tacloban. Nag request kami han aton miyembro ha Alangalang ngan Carigara, nga magpadayon ha pagsuporta—labi na ha pagbayad han mga loans kun may-ada kita obligasyon. Ini an usa han pinaka-importante basi maibanan an delinquency ngan mapataas an aton net surplus, para ha kaayohan naton ngatanan nga member-owners. We will continue to push ourselves so that together, we can reduce poverty in our communities and improve the quality of life of our members—kaupod han panuyo nga nagpapahayag han aton national leadership. Again, welcome to our 2025 Sequential General Assembly. Mabuhay ngan maupay nga aga ha aton ngatanan!

Member (ALL): (Applause)

Ms. Nacario: Thank you, Mr. Chair, for your message to our members from the Alangalang Branch and Carigara Satellite Office. At this time, we will now proceed to the awarding of Plaques of Appreciation and Certificates of Membership to our Star Members. Nasiring, an aton Alangalang Branch may-ada 123 nga Star Members. May we request our Star Members from the Alangalang Branch to please stand. 123—amo na ba ini hira? An Carigara Satellite Office naman, may-ada kita eleven (11) nga Star Members. May we also request our Star Members from Carigara Satellite Office to please stand. Thank you. You may now take your seats.

And also, ma-request kita ngadi ha front an aton mga Star Members for ten (10) years and above, to receive a Plaque of Appreciation and, at the same time, a Certificate of Membership with NATCCO MBAI. For the information of everybody, mayda kita gin-approve an aton BODs and Top Management nga additional benefits for our Star Members—this includes additional Life Insurance para ha ira. This time, we would like to request an aton Star Members from Alangalang Branch. May we call;

List of Hall of Famers- Fifteen (15) Years Star Members

1. ***Corales, Gayle A.*** — ***Alangalang***
2. ***Matutes, Alberta M.*** — ***Alangalang***

List of Hall of Famers- Fourteen (14) Years Star Members

1. ***Matutes, Nestor D.*** — ***Alangalang***
2. ***Morales, Felizardo O.*** — ***Alangalang***
3. ***Yu, Blesida M.*** — ***Alangalang***

List of Hall of Famers- Thirteen (13) Years Star Members

1. ***Anade, Cesar D.*** ***Alangalang***
2. ***Arpon, Romualdo P. Jr.*** ***Alangalang***

List of Hall of Famers- Twelve (12) Years Star Members

1. ***Angue, Maricellie M.*** ***Alangalang***
2. ***Estalani, Rizza G.*** ***Alangalang***

List of Hall of Famer- Eleven (11) Years Star Members

1. ***Laus, Beatriz B.*** ***Alangalang***

List of Hall of Famers- Ten (10) Years Star Members

1. ***Astilla, Lolita G.*** ***Alangalang***
2. ***Medalla, Dennis O.*** ***Alangalang***

Ms. Nacario: You may now claim your Plaque of Appreciation and Certificate of Membership.

An aton sunod nga Star Members for nine (9) years and below, puwede niyo i-claim ha Star Member Booth an iyo Star Member shirt and Certificate of Membership with NATCCO MBAI, aton partner.

Amo ini hira an aton Star Members for ten (10) years and above. Congratulations! Keep up the good work, aton mga Star Members. Hopefully, maka-invite pa kita hin mas damo nga maging Star Members from Alangalang Branch and Carigara Satellite Office

Member (ALL): (Applause)

(Business Proper)

Ms. Nacario: At this time, we now proceed to the Business Proper. Mr. Chair, are you ready?

Chairperson Camposano: Thank you, Janet. Again, we would like to congratulate an aton mga Star Members for ten (10) years and above. Aside from that, mayda hira mare-receive nga benefits nga Life Insurance from PHCCI, para pahalipay ha aton mga miyembro. Para ha aton Star Members nga six (6) years and above, padayon kita. Importante gud nga maniguro nga diri ma-delinquent ha loan, makahatag hin yearly share capital, ngan mag-attend han Ownership ngan General Assembly, kay amo ini an pinaka-importante nga requirements para ha aton mga Star Members.

Chairperson Camposano: Alright, so we shall now proceed to the Business Proper. The meeting will now come to order. We would like to request our Board Secretary to please call the roll.

Board Secretary Coritana: Thank you Mr. Chair, please, say present once your name is called.

PRESENT:

1. Leo D. Camposano	Chairperson
2. Luisita J. Quebec	1st Vice-Chairperson
3. Ma. Jenny C. Advincula	2nd Vice-Chairperson
4. Jose Eric L. Aguilar	Director
5. Benjie G. Arias	Director
6. Nelson D. Bernardo	Director
7. Regine Marie S. Cumla	Director
8. Erlinda A. De Lira	Director
9. Rellier B. Meribeles	Director
10. Reynario Maria G. Quintero	Director
11. Michelle D. Sevilla	Director

BOARD SECRETARY

1. Corazon L. Coritana	Board Secretary

BOARD TREASURER

1. Atty. Rodolfo A. Peñalosa, Jr.	Board Secretary

AUDIT COMMITTEE

1. Levita S. Calamaya	Chairperson

2. Melanie B. Orendez — Member

ELECTION COMMITTEE

1. Evelyn D. Clarin — Chairperson
2. Socorro Q. Ramos — Member
3. Marissa M. Pilapil — Secretary

MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas — Chairperson

ETHICS COMMITTEE

1. Anita G. Cular — Chairperson

CREDIT COMMITTEE

1. Rosalia R. Pedrosa — Chairperson
2. Nilda B. Docil — Member

GENDER & DEVELOPMENT COMMITTEE

1. Annalyn R. Encomio — Chairperson
2. Marilou S. Nacilla — Member
3. Joanne Irish A. Dimaano — Secretary

HEAD OFFICE

1. Elizabeth L. Pretencio — General Manager
2. Rhina A. Pagayanan — AGM for Administration

Chairperson Camposano: Do we have the quorum now Ms. Secretary?

Board Secretary Coritana: Yes, we have a quorum Mr. Chair.

Chairperson Camposano: Okay, maupay. Ginpasabot ba naton an aton mga miyembro hini nga aton General Assembly?

Board Secretary Coritana: Mr. Chair, nagpatawag kita hini nga aton Annual General Assembly ha mga miyembro pina-agi han masunod: Una, pagpadara han General Assembly notices pina-agi han mga collectors ngan Area Coordinators. Nagpasamwak kita ha radyo nga simbahan. Nagbutang kita hin mga streamers ngan tarpaulins sa kada PHCCI office. Ngan nagpost kita ha aton Facebook page ngan pina-agi han text blast, Mr. Chair.

Chairperson Camposano: So, tikang han Alangalang ngan Carigara, mayda ba kita enough numbers present today nga mga miyembro para magka mayada kita hin quorum para hini nga aton General Assembly, Ms. Secretary?

Board Secretary Coritana: Oo, Mr. Chair, may-ada kita quorum. Base han Article III, Section 8 han aton PHCCI-MPC Tacloban By-Laws, nagmamando ini nga para magkamay-ada kita quorum, kinahanglan an at least 25% han Members Entitled to Vote (MIGS) an magtambong hini nga aton General Assembly. An aton Kooperatiba yana may-ada 6,587 members entitled to vote as of December 2024. Para magkamay-ada kita quorum, kinahanglan hin at least 1,647 members entitled to vote (MIGS) nga magtambong hini nga General Assembly. Para dinhi nga area—han aton Alangalang Branch ngan Carigara Satellite Office—kanina han 9:12 AM, may-ada kita 1,019 total registered members. hini nga nagparehistro, may-ada kita 615 Members Entitled to Vote (MIGS). Therefore, Mr. Chair, may-ada kita quorum.

Chairperson Camposano: Again, can we have the number for our members who are entitled to vote, Ms. Secretary.

Board Secretary Coritana: We have 615 members entitled to vote, Mr. Chair.

Chairperson Camposano: As of?

Board Secretary Coritana: 9:12 AM.

Chairperson Camposano: Thank you Ms. Secretary, then we now come to our agenda. Please read the agenda for our General Assembly Meeting today.

Board Secretary Coritana: Mr. Chair, an agenda para han aton yana nga katitirok hini nga Assembly amo an masunod: Kanina nga aga, amo an referendum—pag-amendar han proposed amendments ha aton Articles of Cooperation & By-Laws. Niyan, susundon an aton pagtratar han Minutes han 2024 General Assembly Meeting. Sunod, an paghatag han reports tikang han BOD Chairperson, Management, Audit Committee, ngan Election Committee, ngan an pagpresentar han 2025 Election Guidelines. Ika-tulo, amo an pagpresenta ngan pag-aproba han 2025 Operational Budget, Targets and Action Plan. Sunod, an pagpresenta ngan pag-aproba han proposed amendments ha aton Articles of Cooperation & By-Laws. Ika-lima, an pag-hire han aton external auditor. Ika-unom, an RIPA or Raffle Draw han door prizes. Ngan ika-pito, iba pa nga mga butang ngan issues nga angay naton pagtagaron. That's all, Mr. Chair.

Chairperson Camposano: Okay, so amo adto an aton agenda. If you remember, an aton invitation is ginpadara ngadto han aton mga miyembro—bug-os nga PHCCI membership han Carigara ngan Alangalang. Director Quebec, mayda ba kita karuyag idugang hini nga agenda para han today's Sequential General Assembly?

Director Quebec: Yes, Mr. Chair. Iginagalak ko nga idugang ha aton Assembly yana, agud pormal nga aton gamiton pirmi ini nga aton set-up han aton Sequential General Assembly, ngan pati na an iba-iba nga mga pamaagi ha pagdumara han aton General Assembly Meeting. Mr. Chair, I move for the confirmation of this, our Sequential General Assembly. Mr. Chair.

Chairperson Camposano: Alright. Regarding han aton Agenda. First, confirmation of the 2025 SGA. An Ika-duha?

Director Quebec: An aton pamaagi ha pagdumara han General Assembly Meeting—an aton General Assembly modes—will be included in our agenda for today, Mr. Chair. Thank you.

Chairperson Camposano: So, we now move for the confirmation of our Sequential General Assembly 2025, ngan para ha motion of the modes of General Assembly meeting conduct, ngan ha amendment han aton By-Laws under item #4. Is that a formal motion? Yes. We would like to hear, any second? from the members.

Ms. Agner: I second the motion.

Chairperson Camposano: So, any discussion on the matter? Any objections for the inclusion? Hearing none?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: The motion is approved! So, we shall now proceed to the first item: confirmation of the Sequential General Assembly for 2025. Any motion from the floor? An aton Sequential General Assembly—gin-approve na ini han Board. Pero, kinahanglan naton an iyo confirmation. Go ahead, may we know your name? Please hand over the microphone. Alright, as much as possible, aton motion should come tikang ha aton membership ha floor. Kun diri kamo makabuhat hin motion, ayaw kabaraka kay mamiling kami hin representante.

Ms. Tabungar: Okay. Good morning, I'm Lilibeth Tabungar. I move for the confirmation of the conduct of the 2025 Sequential General Assembly Meeting.

Chairperson Camposano: Thank you. That is a motion. Any second from the members?

Ms. Lolita O. Clemencio: I second the motion.

Chairperson Camposano: Perfect! Of course, kukuhaon an ngaran niyo para ma-include ha aton Minutes. Tapos, i-verify gihapon kun member ka. Any discussion on the confirmation of the conduct of the 2025 Sequential General Assembly? Any objection?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: Waray, of course! So, the motion is approved! Let's give each other a big round of applause!

Member (ALL): (Applause)

On motion by Ms. Lilibeth T. Tabungar duly seconded by Ms. Lolita O. Clemencio, the General Assembly confirmed the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI- MPC Tacloban)

GA Resolution No. 001 series of 2025

"A resolution confirming the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"

CARRIED UNANIMOUSLY

Chairperson Camposano: Magpapa confirm guihapon kita han all other SGAs nga igco-conduct, diri la dinhi ha Alangalang. Damo nga salamat, everyone.

Again, we would like to inform you bahin han aton General Assembly. Ha course han discussions, kun mayda kamo mga pakiana, gusto i-clarify, o mayda kamo suggestion, you can do that ha open forum portion. Okay? Kun diri niyo gusto mag-yakan ha microphone, mayda kita mga staff—puwede kamo kumuha hin papel didto ngan isusurat ito para ma-address han aton Board of Directors ngan han aton mga empleyado. Of course, kun gusto niyo mag-gamit hin microphone, puwede guihapon. So, tanan nga pamaagi, papamatian naton an aton mga miyembro. Kay ini an PHCCI, aton ini nga tanan. Magbuburublig la kita para mas maupay an pagpadalagan ngan pagpaupay han aton kooperatiba.

So, next ha aton agenda, amo an pagtratar han Minutes han 2024 General Assembly Meeting. Kanina, pagpa-register han aton mga Members in Good Standing (MIGS), gin-tagaan hira han Minutes of the 2024 General Assembly Meeting, nga ginhimo ha Leyte Academic Center. Adi hiya nga papel—pakita daw kun mayda kamo an mga MIGS. Alsaha… Oo, mayda! Very good.

So, ano man? Babasahon ta ini page-by-page?

Member (ALL): Diri na.

Chairperson Camposano: Diri na. So, dapat mayda kamo motion to dispense.

Atty. Jolbitado: Good morning. I move the motion to dispense with the reading of the minutes of the 2024 General Assembly.

Chairperson Camposano: Okay, there is a motion from Atty. Jolbitado. To dispense with the reading. Any second?

Ms. Cinco: I second the motion.

Chairperson Camposano: Okay, seconded by Ma'am Lorna. Any discussion? Any objections?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: Hearing none, the motion is approved!

It does not preclude our members from magpadangat hin corrections kun may-ada. Kay in the next five (5) days, puwede niyo ipadangat kun mayda kamo nakit-an nga corrections ha aton gin-print nga Minutes, ngadto ha aton mga empleyado ha Carigara ngan Alangalang. Ihatag la kun hain nga portion—ayaw ipakita an dapat i-correct ha aton opisina. An aton yana nga Minutes diri na hiya ka-dakmol parehas han una nga around 100 pages. Kay sayang an aton bond paper, sayang an resources han Co-op. Ini hiya naglalakip la han highlights han aton General Assembly Meeting. An detailed nga

General Assembly Minutes aada naka-upload ha aton website nga PHCCI, so puwede niyo i-access didto para mabasa an completo nga discussions, kun gusto talaga niyo makuha an details. Pero, an highlights included na ha hard copies nga aton gin-print.

So, we shall now proceed to the matters arising from the Minutes of the 53rd Annual General Assembly held on March 24, 2024, ha Leyte Academic Center. Kay nag-dispense naman kita, we will go through this page by page. Kun mayda kamo makita nga matter dida, puwede niyo e-raise. Pero kun later pa kamo makakita hin corrections or comments, puwede la didto ha open forum. Just the same, we will go through this page-by-page. So, let's now begin: Page 01 – Attendance, Page 02 – Part of program, Page 03 – Opening program, Page 04. Do you have any matters? Because this is already under business proper, waray? Page 05. Ada? Magdali ako, sunod nala kamo. Page 06. Waray talaga? Page 07. Okay, mauna na ako. Page 08. Right. Page 09 – Reports of the Board. Page 10 – Reports still ha Board. Page 11. Page 12 – Net surplus last year: ₱82.5 Million. Page 13, 14, 15, 16, 17, 18, 19, 20, 21, 22. Tama na, it pagpapanggap, tapos na hiya. Okay, sige, waray paman kamo comment yana. Of course, kun mayda kamo comments based han aton Minutes, you can raise them later during our open forum.

Chairperson Camposano: Alright, may we hear a motion from the floor? Para pag approve han aton minutes of 2024 General Assembly meeting. Anyone?

Ms. Agner: Hello, I'm Sarah Agner. I move for the approval of the minutes of the 2024 General Assembly meeting.

Atty. Vernon I. Jolbitado: I second the motion.

Chairperson Camposano: Thank you so much, any objection? Any discussion?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: Hearing none, the motion is approved!

On motion by Ms. Sarah T. Agner, duly seconded by Atty. Vernon I. Jolbitado**,** the General Assembly adopted the minutes of the 53rd Annual General Assembly Meeting dated March 24, 2024, held at the Leyte Academic Center, Palo, Leyte, subject to further corrections. Any corrections shall be submitted to the Board Office within five (5) days

GA Resolution No. 002 series 2025
"A resolution adopting the Minutes of the 53rd Annual General Assembly Meeting of PHCCI-MPC Tacloban"
CARRIED UNANIMOUSLY

Ms. Nacario: Congratulations han aton Door Prize winners! While magpadayon an ira pag-claim ngadi nga side, magpadayon kita han aton presentation of reports, starting with the Accomplishment Report of the Board of Directors, to be presented by the Chairperson, Dr. Leo D. Camposano.

(Presentation of the Board of Directors Report)

Chairperson Camposano: Thank you. Alright, we shall now proceed ha aton programa—an paghatag han report han Board of Directors for the period January–December 2024. Nag-conduct kita hin 23 meetings, all in all. From July–December, may-ada kita five (5) nga regular meetings ngan six (6) nga joint meetings. As much as possible, waray kita special meetings para maka-save kita han aton resources ha kooperatiba. Of course, may-ada kita mga important resolutions nga gin-approve han aton Board of Directors. An iba hini, na-report na naton ha Ownership Meeting dida han October. So, an aton presentation han gin-approve nga Board Resolutions naka-group into four (4) key result areas.

Una: *Member–Customer.*

Resolution No. 3, allocating the amount of ₱220,000 for the 6th Annual General Assembly Meeting and Election han aton Lab Co-op. For this year, nag-conduct na liwat kita hin another election.

Resolution No. 49, allocating ₱8.8 Million for the 53rd Annual General Assembly Meeting han aton last year. Resolution No. 101, approving the deduction of ₱300 for raffle tickets ngan ₱50 for annual dues tikang han aton dividends distribution for 2023. For 2024, naghatag kita han aton dividends ngan patronage refund. Na-receive na ninyo ini. Aada ito ha iyo passbook. Kun diri kamo sigurado, mapaki-ana la kamo ha aton mga empleyado kun hain dida nga amount an dividends ngan patronage refund. Pero usually, kun pipira hit iyo share capital, around 6.55% iton mahimo nga dividends ngan patronage refund for 2024.

Resolution No. 103, confirming the 1,127 Star Members han PHCCI-MPC Tacloban for the year 2023.

And we also approved the following resolutions regarding our contract-of-service dentists:

Resolution No. 120 – Pag-renew han contract ni Dr. Tamayo as dentist.

Resolution No. 121 – Pag-approve han contract ni Dr. De Veyra as dentist.

Resolution No. 272 – Pag-approve han Contract of Service with Ikigai Dental Center. These are among our six dentists.

Resolution No. 473 – Pag-approve han contract ni Dr. Guiroy as dentist, serving the Sogod nga area.

Resolution No. 519 – Pag-approve han contract ni Dr. Antor as our dentist.

Resolution No. 520 – Pag-approve han contract ni Dr. Gorgonia as dentist.

Resolution No. 521 – Pag-approve han contract ni Dr. Bongbonga as dental service provider. These resolutions ensure that our members continue to receive free dental services, including tooth extraction, oral prophylaxis, paglimpyo, and dental fillings.

Resolution No. 522, the Contract of Service approval for Dr. Geonzon, our dentist. We would like to let our member-owners know that this is the reason why we have contract-of-service dentists, because of the free dental services that we provide. These services may include tooth extraction, oral prophylaxis or paglimpyo, ngan pagpasta—which we call dental filling. These are among the services nga libre nga ginahatag ha aton mga miyembro every year.

Alright. We also have the following resolutions regarding our health professionals for members:

Resolution No. 471 – Pag-approve han contract ni Dr. Morano as Optometrist.

Resolution No. 472 – Pag-approve han contract ni Dr. Espina as Optometrist. These are for our members who may have eye-related concerns.

Resolution No. 413 – Renewal of the contract of Dr. Capungcol as Medical Doctor. You might have heard nga hi Dr. Capungcol na-promote na tikang ha DOH Regional Office ngadto ha DOH Central Office. One request made by Dr. Capungcol is that he may provide online consultations. Members can avail of this by requesting the assistance of our employees in Alang-Alang and Carigara, so you will be connected with Dr. Capungcol in case you need an online medical consultation.

(ELECOM Time)

Chairperson Camposano: Anay, ma break anay kita. Kay hi Mana Evelyn, mayda announcement.

Ms. Clarin: Short Elecom time—inin naka-andam na kami didto. So, I will now make the announcement. Okay. By the power vested in the Election Committee, based on our PHCCI Constitutional By-Laws, I, Chairperson Evelyn D. Clarin, hereby declare that the voting precinct is now open for our election.

I would like to announce that an aton Members in Good Standing (MIGS) ha Alangalang is 599, ngan an aadi yana is 535. Ha Carigara naman, an aton Members in Good Standing (MIGS) is 110, ngan an aadi yana is 107. We have a very, very good attendance for both Alangalang and Carigara.

Member (ALL): (Applause)

Ms. Clarin: Now, an aton election. Kanina, nagsiring ako nga mag-aanunsyo kita han first five (5) rows nga mga Members in Good Standing (MIGS) nga makadto para bumotos. So, pag-ayos namon, may-ada na didto nanglingkod—kaya we have to wait, kay makuri na hira paiwason. Kinahanglan maghulat kita nga makabotos anay hira, antes kami magtawag han aadi ha front nga makadto pagbotos. Ini an aton sistema basi diri kita magkagulalang ngan para maayos an aton pagbotos. An mabotos, maagi ha butnga, katapos aadto ha ligid pagbalik niyo ha iyo lingkuran. Of course, mabalik kamo kay mayda pa kita mga raffle. Now, an mga MIGS nga mabotos nga makadto—pagkatapos niyo bumotos, may-ada kamo allowance nga ighahatag ha iyo nga ₱200.00.

So, may-ada kita kanina nga announcement nga magsasara na an aton registration at 10:00 AM. Mayda didto mga na-late nga waray na maka-register, kaya an mga na-late ginpapalista la namon para ma-consider hira nga present. Kahuman, puwede hira makigkita ha ira Manager, or they can proceed to the other SGAs nga mananabo ha masunod nga mga adlaw until March 30. So, open na an aton voting precincts. Thank you very much. We will now give the signal for the first five (5) rows to proceed to the voting stations.

Chairperson Camposano: Thank you. So, an mga Members in Good Standing (MIGS) ha first five (5) rows, puwede na kamo magbotos para ha aton Board of Directors, Audit, ngan Elecom. Again, first five (5) rows nga MIGS, puwede na kamo magbotos. An iba, lingkod la anay kita—later na la kamo. Alright, padayon kita.

Resolution No. 414 – Pag-approve han contract ni Dr. Tante as another Medical Doctor for our members.

Resolution No. 449 – Contract extending our partnership with Generika. If you buy medicine at Generika, simply show your member ID to get the discount. If you don't have your card yet, you can claim it from our offices in Abuyog or Tanauan.

Resolution No. 458 – Designating your Board Chair and the General Manager as authorized representatives to execute and sign the MOA with Electronic Commerce Payments (EC Pay) Inc.

Resolution No. 402 – Approving the conduct of the Sequential General Assembly for the year 2025. This is the same resolution we confirmed earlier when we started our business meeting, because it was already approved by the Board of Directors and requires confirmation by our General Assembly.

Alright. Next nga Key Result Area is *Financial.*

Resolution No. 21 – CAPEX for 2024. Majority han aton gin-approve nga CAPEX amounts to ₱26.7 Million. Pero, karuyag namon ipasabot nga diri ini nangangahulugan nga tungod kay gin-approve, gin-expense na dayon han aton co-op. Kun kumpleto na an mga dokumento, asya pa la it pagsugod han proseso han pagtrabaho ngan pag-purchase han aton capital expenditures.

Resolution No. 100 – Approving the net surplus in the amount of ₱82.5 Million for 2023. For 2024, an aton net surplus is ₱84.7 Million. Asya ini nga an aton dividends and patronage refund for 2024 is higher compared to 2023. Makikita ninyo an difference ha iyo passbook.

Resolution No. 89 – Approving the switch of the existing Retail Treasury Bond (RTB) investment in the amount of ₱30 Million at the Land Bank of the Philippines, with an interest rate of 6.250% per annum for 5 years. Mayda kita Treasury Investment Group nga naga-assist han aton Board of Directors, para an aton extra funds—nga diri pa nahuhuram han aton mga miyembro—ma-invest ha bonds or time deposits, para mayda kita additional income an aton cooperative.

Resolution No. 90 – Approving another investment in Retail Treasury Bonds (RTB) in the amount of ₱20 Million at the Land Bank of the Philippines, with the same interest rate per annum for a term of 5 years.

Resolution No. 102 – Approving the remittance of CETF for 2023 in the amount of ₱1.6 Million with NATCCO, VICTO, and NAFECOOP.

Next are resolutions regarding the sale of real properties:

Resolution No. 91 – Approving the sale of real property with an area of 150 square meters for ₱1.2 Million.

Resolution No. 118 – Approving the sale of real property with an area of 228 square meters in the amount of ₱1.8 Million.

Resolution No. 137 – Approving the sale of real property with an area of 239 square meters for ₱700,000. Ini nga mga property ginatawag ha aton Co-op as Real and Other Properties Acquired (ROPA). Karuyag sidngon hini nga may member nga nag-loan pero waray makabayad, ngan an collateral nga tuna na-acquire han PHCCI. Para mabawi an kwarta han aton Cooperative, ginbabaligya ini nga tuna. Ha sugad hini nga paagi, mababalik ha aton Co-op an kwarta nga ginpahuram, bisan waray na an tuna han member. Mayda liwat kita Technical Working Group nga naga-assist han aton Bids and Awards Committee. Ini nga grupo nagpo-process han bidding ngan naghahatag hin recommendation ngadto ha Board regarding the selling price. Gin-uupod guihapon an other expenses incurred, sugad han proseso para ma-transfer an title ngadto ha Cooperative. Ngan kun mabaligya na ini nga mga property, mababalik ha Cooperative an kwarta nga ginpahuram.

Resolution No. 198 – Ratifying the time deposit placement at Bank of Commerce, a fixed-rate bond in the amount of ₱50 Million, with an interest rate of 6.5% to 6.8% for a term of one year and five months.

Resolution No. 245 – Approving the investment with Megawide Construction Corporation in the amount of ₱20 Million, for a five-year term, with an indicative rate of 8.214%. Again, as I mentioned earlier, an aton kwarta gin-iinvest naton para mas dako an income nga mabalik ha aton Cooperative.

Resolution No. 244 – Approving the time deposit rate of our Cooperative for the benefit of our members.

Resolution No. 312 – Approving the additional investment in the amount of ₱175,457.20 for CLIFSA Share Capital Investment.

Resolution No. 313 – Approving the acquisition of a property located at Brgy. Buntay, Tanauan, Leyte, in the amount of ₱7.5 million, with a lot area of 469 square meters, for the construction of the new building of PHCCI-MPC Tacloban – Tanauan Satellite Office. so an aton sunod nga project amo an Tanauan office. As of the last Board meeting, approved naan design han building, ngan magpadayon na kita ha bidding for the actual construction. Aada ini sapit han Card Bank, harani la han junction han Tanauan proper.

Resolution No. 538 – Approving the bidding process for the construction of the Tanauan Building.

Resolution No. 363 – Approving the 2024 recalibrated targets of PHCCI.

Resolutions No. 407 and 408 – Ratifying the opening and transferring the amount of ₱5 million to the Green Growth Deposit Account with the Land Bank of the Philippines.

Resolutions No. 412 and 470 – Approving the writing off of accounts of deceased members of our Co-op. Pero ini nga proseso, before ini ipresent ha Board, gina audit anay ngan gin-iimbestigaran para masigurado nga deceased na gud an member. Kay syempre, kun patay na an member, waray na kita paagi para makakolekta han iya utang. Amo ini nga igwr-write off an account, pero gin sinisigurado gud anay nga kun waray na iba nga paagi para mabayaran an utang.

Resolution No. 527 – Ratifying the membership of our Co-op to the Renewable Energy Cooperative of the Philippines, and investing ₱1 Million thereto. Ini nga cooperative nationwide initiative ini han mga cooperatives ha Pilipinas para mag establish hin Renewable Energy Cooperative. Hi PHCCI nagdesisyon nga magpa-miyembro para kun mayda kita mga kinahanglanon ha renewable energy, an aton mga miyembro makakakuha hin mas barato ngan mas affordable nga serbisyo tikang hini nga kooperatiba.

Resolution No. 537 – Approving the disposal of five (5) vehicles. Ini nga mga sarakyan na-embargo kay an mga member waray na makabayad han ira loan. Sanglit, gin kuha han Co-op an sarakyan ngan ginbaligya para mabawi an kwarta nga ginpahuram han Co-op.

Resolution No. 539 – Approving the write-off of accounts under Batch 1 and Batch 2 with sufficient deposits only.

Next Key Result Area: *Internal Business Process*

Resolution No. 65 – Approving the 2024 Amended Election Guidelines. And for today, we would like to inform our members that diri na kita magbubutang hin ink ha tudlo kun bumotos. Kay ano? Kay gin introduce na naton an QR Code system. Kun naka-vote na an member, automatic may notification na ha system nga nakaboto na hiya. So bisan mag try pa hiya bumoto utro, diri na hiya papayagan han system. Gin-testingan gud ini namon — ako ngan hi Ma'am Marissa from the Elecom — para masiguro nga secured an system. Sanglit diri na kinahanglan butangan hin ink an tudlo, ngan mas limpyo na an proseso.

Resolution No. 98 – Approving the Institutionalization of the Bonus Loan Policy. Dati ini trial basis pa la. Pero base han report han Management, maupay an resulta ngan damo an nakabenepisyo nga mga miyembro. Sanglit, gin-institutionalize na ini, ngan magigin available na ini every year.

Resolution No. 129 – Approving the Auditing Engagement with Quilab & Garsuta as our External Auditor.

Resolution No. 157 – Approving the Enhanced Policy on Special Loan for PHHCI Employees.

Resolution No. 248 – Approving the Revised Code of Conduct and Ethical Standards of the Co-op.

Resolutions No. 192–195 – Designating the new Authorized Representatives for submitting the Entity Information Sheet to the Credit Information Corporation, in compliance with CDA regulations.

Resolution No. 201 – Designating the General Manager as Authorized Representative to execute and sign the MOA with GCash. So in the coming months, puwede na kita magbayad han aton loans pinaagi han GCash. Diba, damo na ha aton an nagbabayad han water, kuryente, o PLDT pinaagi han GCash? Soon, makikita na liwat naton didto an PHCCI-MPC Tacloban, ngan puwede na kita magbayad hin loan bisan diri kumadto ha opisina.

Resolution No. 268 – Authorizing the new composition of the Trust Committee for the Retirement Plan of our Co-op employees, since some of the previous members have already retired.

Resolution No. 290 – Approving the Climate Action Team Policy to support environmental protection initiatives.

Resolution No. 291 – Policy Guidelines on the Conversion from Satellite Office to Branch Office. Usa hini nga ginpre-prepare naton amo an Tanauan Satellite Office, nga puwede ma-convert ngadto hin Branch Office in the coming years, especially since magkakamay-ada na kita sariling building ngan damo na liwat an members didto.

Resolution No. 342 – Approving the Amended Loan Recovery Program for Matured Past-Due Accounts. We would like you to know nga ha aton Co-op, taas an aton delinquency—more than ₱500 million. Kaya, dapat magbuburuglig kita para mahipabubo an aton delinquency. Paano? Simple la—bayad han aton loan dues antes pa han due date. Para diri mag-past due an aton personal accounts. Kay kun mag-past due, ngan mayda kita fines, diri na kita magin Star Member. Mayda guihapon penalty kun sobra lima (5) ka adlaw an delay. Kaya, dapat magbuburublig kita nga mga miyembro han Co-op para mahabubo an aton delinquency rate. Kun mahabubo an aton delinquency, mas damo an aton dividends ngan patronage refunds.

Resolution No. 367 – Approving the Guidelines on Delinquency Reduction Incentive for Individual Employees. Ini nga mga policies gin implement para mabawasan an delinquent accounts han aton Co-op. Mga members, kun mayda kita loan, importante nga paningkamotan naton nga mabayaran ini

on time, para magpabilin kita nga Members in Good Standing ngan para magpadayon an kalig-on han aton Kooperatiba.

Resolution No. 401 – Enhanced Policy on Special Loan for PHCCI Board of Directors and Officers.

Resolution No. 447 – Enhanced Express Loan Policy. Ginrereview naton an aton mga policies para masigurado nga mas maayos han loan management ngan mababalik an kwarta han Co-op.

Resolution No. 403 – Approving the Proposed Amendments to the Articles of Cooperation and By-Laws. Amo ini an ginbotosan ninyo during pre-registration, kun diin nag-vote kamo hin "YES" para han amendments. Importante ini kay gina monitor kita han CDA Central, ngan kinahanglan ma-approve ini nga amendments.

Resolution No. 448 – Policy on the Replacement of Outstanding, Stale, and Lost Checks, in compliance with legal requirements. Kanan mga banko liwat ini nga policy, masunod liwat kita.

Resolution No. 455 – Approving the Revised Policy on Incentives and Allowances for Officers, Volunteers, and Outsourced Staff. Para klaro ha aton members: an aton Board of Directors ngan Committee Officers waray honorarium kada meeting. An ginahatag la ha ira amo an transportation, meals, snacks, ngan support during meetings.

Resolution No. 501 – Improved Star Member Policy with Life Insurance. An aton Star Members nga six years or more, mayda free membership certificate from NATCCO MBAI Microinsurance. Ini libre nga benefit nga ginbabayaran han Co-op para ha aton loyal members. Sanglit ha mga 5 years pa la nga members, padayon la kamo ha pag-maintain han inyong Star Member status, kay next year puwede na liwat kamo ma-apil hini nga benefit.

Resolution No. 502 – Suspending the acceptance of Personal Loan applications except for Star Members. Gin implement ini para macontrol an delinquency han personal loans. Pero exempted an Star Members, kay proven good payers man hira.

Last Key Result Area: *Organizational Capacity*

Resolution No. 20 – Approving the Strategic Action Plan for 2024 of our Co-op.

Resolution No. 050 – Renewal of Intellicare HMO for the healthcare services provided to the Board of Directors, Officers, and Employees of PHCCI.

Resolution No. 155 – Approving the 2024 Board Committee Appointments. An aton Board of Directors, nagkikita la kun mayda Ownership Meeting or General Assembly. Throughout the year, aktibo hira nagtatrabaho pinaagi han ira mga committees. An kada Director mayda Committee Chairmanship ngan naka-assign hira per Key Result Area. Didto anay gindi diskusyon an mga proposals before igpresent ha Board Meeting. Sanglit, an aton Board diri la basta nagpipirma o nag-aattend han meeting. Aktibo hira ha policy formulation ngan strategic planning, kay amo gud ini an primary function han Board of Directors.

Resolution No. 106 – Authorizing the attendance of AGM Pagayanan and Tacloban Manager Engr. Beltran to the International Cooperative Educational Exposure of VICTO National on June 12–16, in Bali, Indonesia.

Resolution No. 239 – Allocating ₱450,000 for the 2024 Sportsfest conducted on August 17, 2024.

Resolution No. 325 – Allocating ₱35,000 for the Journalism Workshop. Mayda kita newsletter nga ginatawag "Co-op Pagurusa." Gintrain naton an mga employees ngan volunteers how to properly prepare and publish our newsletter para accurate ngan informative an aton communication ha members.

Resolution No. 240 – Allocating ₱350,000 for the Mid-Year Assessment and Planning conducted on July 19–20, 2024.

Resolution No. 288 – Engagement with Ma'am Bing Villania as consultant and facilitator for the Mid-Year Planning. Ini nga consultant diri taga cooperative sector kundi taga corporate sector, sanglit

mayda hiya ginhatag nga bago nga ideas related han corporate para bag-o nga business ventures han aton Co-op.

Personnel Development

Resolution No. 18 – Promotion of Mr. Asilo as full-fledged Branch Manager of Dulag Branch.

Resolution No. 306 – Appointment of Mr. Metran as Branch Manager in Ormoc, with possible assignment in other branches as needed.

Gender and Governance

Resolution No. 249 – Appointment of our Gender and Development (GAD) Committee composed of Ma'am Encomio, Ma'am Nacilla, Ma'am Dimaano. Gin-apil na liwat ini ha amendments han aton By-Laws, kay requirement ini han CDA nga dapat mayda Gender and Development Committee han cooperative.

Resolution No. 250 – Reappointment of Mommy Rosing Pedrosa as Credit Committee Member. Hi Mommy Rosing usa han living founders han aton Co-op, ngan bisan more than 70 years old na, willing and able pa guihapon hiya magserbisyo. Dati 33 la an founding members, ngan gutiay nalang guihapon an buhi. Sanglit may special privilege hira kun willing pa hira magserve.

Legal and Institutional Support

Resolution No. 516 – Approving Atty. Kate Mengullo, who is also a CPA, as Legal Retainer of the Co-op.

PHCCI School Representation

Resolution No. 166 – Designating Director Quebec, Director Arias, and Director Cumla as Board of Trustees of our PHCCI School. Hi PHCCI may sariling eskwelahan ha El Reposo nga nag-ooffer Pre-Elementary up to Grade 6. Registered ini ha Secretary of Exchange Commision SEC, ngan may separate Board of Trustees, aside from the Board of Directors of the Mother Co-op. An President han eskwelahan amo hi Ate Babes Custodio, usa liwat han founders. Bisan more than 70 years old na hiya, active guihapon hiya naglilingkod para ha aton eskwelahan.

International and Federation Representation

Resolution No. 426 – Authorizing the attendance of the Chairperson and 1st Vice Chair, Director Quebec, to the Global Cooperative Climate Summit in Thailand (Nov 27 – Dec 2). An expense hini charged to the Federation, diri ha PHCCI, pero kinahanglan guihapon Board Resolution from the primary cooperative.

Resolution No. 429 – Authorizing the attendance of Director Bernardo to the International Cooperative Alliance Global Conference and Annual GA in India, spearheaded by VICTO National.

Election and Volunteer Programs

Resolution No. 434 – Approving the Election Calendar for the 2025 Sequential General Assembly.

Resolution No. 440 – Allocating ₱50,000 for the Area Coordinators Performance Appraisal and Fellowship. Kun mayda ha aton members nga interested mag volunteer as Area Coordinator, puwede kamo makig-istorya ha staff ha aton branches para makabulig guihapon ha pagserbisyo han Co-op.

Planning and Organizational Activities

Resolution No. 456 – Allocating ₱400,000 for the Year-End Operations Review and 2025 Business Planning. An result, i-present later han aton Management for your approval.

Resolution No. 457 – Allocating ₱550,000 for the Performance Appraisal and Fellowship on December 14, held at Leyte Academic Center, Palo.

Resolution No. 533 – Renewal of Intellicare as HMO Contract ha aton Co-op.

Resolution No. 534 – Approving the 2025 Calendar of Activities. An Calendar of Activities ginplaplano na as early as December, para pag January ma-approve na han Board, ngan may clear guide an aton employees kung ano an sunod nga activities throughout the year.

PHCCI-MPC Tacloban Representations

Bilang kabahin han PHCCI representation, an aton Board of Directors naglilingkod gihapon ha iba-iba nga cooperatives ngan development organizations: Board Chair – Board of Director, CLIMBS; Director Luisita Quebec, aton 1st Vice Chair – Board Member, NAFECOOP; Director Jenny C. Advincula, aton 2nd Vice Chair – Representative, Network Consolidated Cooperative Bank (NCCB); Director Nelson D. Bernardo – Board of Director, VICTO National Federation; Director Reynario Maria G. Quintero – Vice-Chair ngan Board of Director, Tacloban City Credit Surety Fund Cooperative; Director Rellier B. Meribeles – Alternate Representative, Credit Surety Fund Cooperative; Director Michelle D. Sevilla – Authorized Representative, NAPC Visayas; Director Erlinda A. De Lira – Authorized Representative, Tacloban City Cooperative Development Council; An aton General Manager, Ma'am Beth, nagrerepresenta liwat han PHCCI ha Tacloban City Civil Society Organization (TCCSO) ngan Philippine Chamber of Commerce and Industry – Tacloban Leyte Chapter (PCCCI-Tacloban Leyte).

Awards and Recognitions

From the Cooperative Development Authority (CDA) and other institutions, PHCCI received the following recognitions: Top 1 Best Performing Cooperative in Tacloban, Top 1 Paid up Capital, Top 1 in Assets, Top 1 in Net Surplus, Co-op Stewardship Excellence Award, Co-op Net Surplus Generation Excellence Award, Internal Cooperative Capital Growth Excellence Award, Co-op Engagement and Collaboration Excellence Award. These recognitions reflect the strong performance and responsible stewardship of our cooperative. However, more than the awards, what is most important is that our members are happy and continue to benefit from the services of our cooperative.

From CLIMBS, PHCCI also received the following awards: Champion for Climate Action, Top 5 Investor, Top Premier Producer, CAC Achiever Award.

Once again, on behalf of the Board of Directors, we thank all of you — our members, officers, employees, and partners — for your continued trust and support. These achievements are not only the accomplishments of the Board or Management, but the success of the entire PHCCI community.

So once again, let us give ourselves a big round of applause.

Member (ALL): (Applause)

Chairperson Camposano: Para aton open forum, kun mayda kamo paki-ana han aton report na ginhimo. We will welcome your comments, suggestions and questions in the open forum later.

Again, we shall now proceed to the Management report. This will be presented to us by our General Manager. Let's give a big round of applause to our General Manager Elizabeth Pretencio.

Member (ALL): (Applause)

(Presentation of the Management Report)

GM Pretencio: Thank you, sir Leo. Okay, so for the management. I'll be presenting something to you, the 2024 management accomplishment report. So, for our key financial highlights we have here the *assets*, *share capital*, *net surplus* and *member shares*.

So, let me start with our *assets*. These include cash and cash equivalents, loans and receivables, investments, property and equipment, and other assets. As of 2023, we have a total of ₱1.97 Billion in assets. For 2024, we were able to reach ₱2.15 Billion. That is an increase of 9%. For our share capital, I'm sure all of you are familiar that this is what we deposit in the cooperative as member-owners han aton kooperatiba. For our regular deposits, naka-generate kita hin ₱850 Million. For our Laboratory Cooperative, nga amo an aton mga kabataan aged 7 to 17 years old, nakaka-deposit

guihapon hira hin savings and share capital. Through this, we were able to generate a total of ₱3.5 Million. As of 2023, we have ₱807 Million. Then, as of 2024, we have generated ₱854 Million, which is an increase of 6%.

So, let me now proceed to our *interest income from loans*. These are the collections in terms of the loan products that are available. Every time you pay, may-ada kita principal and interest nga ginbabaydan monthly. So, iton interest nga nakolekta han PHCCI and management, naka-generate kita hin total amount of ₱154 Million. This reflects an increase of 21% compared to our 2023 figure, which is ₱127 Million.

So, for our *net surplus*, amo ini hiya an result han aton total income collected, minus the operational expenses han administration. For the year 2024, we were able to generate a net surplus of ₱84.7 Million. This reflects an increase of 3%, compared to our 2023 net surplus of ₱82.5 Million.

So, in terms of return han aton members, I'm sure all of us feel this—kay nakita gud naton an increase han aton dividends. An aton dividend rate han 2023 was only 3.89%. Then, for 2024, we reached a dividend rate of 6.55%. So, I hope that many of you have already checked your dividends, especially our Star Members. Kun nakita na ninyo an increase ha iyo savings and share capital, that reflects the growth of our cooperative. Para naman han mga waray pa nakacheck, you may visit the PHCCI offices here in Alangalang and Carigara to verify your accounts.

So, for our *membership*, as of 2023, we generated a total of 30,585 regular members. For the year 2024, this increased by 8%, reaching a total of 33,183 members. So, masiring kita—kadamo gud man ini. Pero, pira man iton na-compose han MIGS ngan Non-MIG? An aton MIGS (Members in Good Standing), amo ini an mga members nga naka-follow han aton criteria: kinahanglan, within the year, may-ada kita deposit nga 1,200 ha share capital; naka-attend kita han aton Ownership meetings or General Assembly; ngan ika-tulo, before mag-end an tuig, updated an aton accounts. Out of 33,183 members, mayda kita 6,587 nga MIGS. So, kinahanglan naton i-encourage an aton mga kilala nga mag-attend hin meetings, mag-deposit hin at least 1,200 ha share capital before the end of the year. puwede ini 100 per month, or puwede guihapon kita bumisita ha office. If may loan kita, puwede liwat magpa-deduct, or magbayad kita personally. And out of the 6,587 MIGS, mayda kita 1,184 nga Star Members.

So, let me now proceed to our *Portfolio at Risk (PAR)* update. Amo ini hiya an aton basihan han mga outstanding loans nga past due. As we mentioned earlier, we encourage everyone to pay on time, kay may-ada gud ini effect. Nasiring kita, "importante nga nakabayad ako monthly," pero kinahanglan liwat naton i-consider an aton due dates, kay may impact ini ha aton assessment han Portfolio at Risk (PAR). So, I hope mas mag-improve pa an aton understanding that it is very important to pay on time or before the due date. In fact, kun makabayad kita before han aton due date, may-ada kita additional incentives nga puwede ma-avail. With that, an aton Portfolio at Risk (PAR) as of 2024 is 42.24%. From 2022, nga 47.25%, nag-down kita ngadto 42.71% in 2023, ngan further decreased to 42.24% in 2024. So, nagpapakita ini nga may improvement kita, bisan pa man mayda pa kita kinahanglan trabahuon. On the part of management, padayon la guihapon an aton efforts pinaagi han sending of collection notices, conducting mediation processes, and when necessary, pursuing account closure. Para naman han mga members nga medyo nabubug-atan na—makuri na an interest, or naawod na pagbisita ha opisina—please do not hesitate to reach out. May-ada kita mga programs nga gin-ooffer para han mga accounts nga napabay-an na, like 2 to 3 years or matured accounts. Karuyag sidngon, dapat unta settled na ini, pero kon existing pa guihapon, may solusyon pa kita. In fact, kun nakakarawat kamo hin mediation letter, please attend. Opportunity niyo ito to have a discussion or agreement with our mediator. Dida nga proseso, mabuligan kamo base han iyo capacity—kung pira an iyo kaya bayaran. Para naman han mga nakakabayad na, ngan maupay an takbo han negosyo, padayon la guihapon kita. Magin responsable kita han aton payables. Remember, an PHCCI waray utang ha gawas—waray kita external borrowing, compared ha other institutions. Proud kita nga self-sustaining an aton kooperatiba. Karuyag sidngon, sapat an aton funds to support the needs of our members, upod na an pagpahuram. So, I hope klaro ini ha aton tanan.

And if not, you may visit anytime ha aton Manager or the office, para mabuligan kamo pinaagi han personal assistance and guidance, base han iyo sitwasyon.

So now, we will proceed to our *Co-opagtutulungan Program*. Last year 2023, we were able to provide assistance to the beneficiaries of our members amounting to ₱7.4 Million. For the year 2024, it is at ₱7 Million.

But good news this year—let me clarify. Nagpartner na kita han aton insurance partner, which is CLIMBS. This time, may-ada hira maupay nga offer aside from our existing life insurance coverage of ₱60,000. Yana, may-ada na kita:

- Accidental Medical Reimbursement equivalent to ₱5,000 per year
- Hospital Income Benefit nga 300 pesos per day, maximum of 7 days

Ano ito hiya, di ba? An Co-opagtutulungan, nagbabayad kita 600 pesos annually, or 50 pesos per month. This time, ginbaton na naton an iyo request. Kay damo an nasiring: "*Permi nala kami nagbabayad, pero while buhi pa kami, diri man namon na-eenjoy an assistance. What if ma-aksidente kami, magkasakit, or ma-admit ha hospital—waray ba guti nga assistance tikang ha cooperative*?" So, this is now the answer. Diri man namon 100% ico-cover an iyo expenses, but at least, may portion nga makakabulig ha iyo.

Now, for the condition: Tanan nga active members as of 2024, particularly those from 2020 to 2024 nga mayda payment han Co-op pagtutulungan, amo ini an ma-eenroll this year. Yana nga tuig, after han amon agreement with our insurance partner, ma-notify kami ngan ma-aannounce ini formally. But eventually, tanan nga active members nga mayda 600 pesos payment within 2020 to 2024 will be automatically enrolled this 2025. Including an aton Senior Citizens. Meaning, good news ini para ha aton ngatanan. Kay di ba, kun magpa-insure kita ha gawas, an edad nagma matter. Pero pinaagi han recommendation han Board of Directors, gin-include naton an aton Senior Citizens. Waray na contestability period, waray na evaluation—automatic, covered kita ngatanan, buyag la kun may matabo. So, dako ini nga bulig, and we thank our Board of Directors for approving this recommendation from Management. Now, for this year—2025—free ini para ha iyo. Hi PHCCI an ma-shoulder han premium. Pero next year, 2026, mabalik kita ha aton usual nga obligation—kita na an mabayad han 600 pesos annual premium. So yana nga tuig la ini libre, pero next year, once mag-renew na, kita na an magbabayad. To help you, mayda kita arrangements nga pwede himuon. For example, kun nahadlok kita nga malimtan an payment, mayda kita auto-debit arrangement nga pwede niyo pirmahan. Meaning, automatic na la igbabawas ha iyo savings deposit an 600 pesos, para sigurado updated gihapon an iyo coverage bisan malimtan niyo. And to clarify—waray kita nag-increase han contribution. 600 pesos la gihapon per year. An nadugang la nga benefits amo ini: Accidental Medical Reimbursement – ₱5,000 per year; Hospital Income Benefit – 300 pesos per day, maximum of 7 days. So, klaro ba adto an akon ginyakan? Yana nga tuig, hi PHCCI an ma-enroll ha iyo—free, including Senior Citizens. Next year, ma-remind na kami nga tikang na ha iyo an 600 pesos annual premium. So, okay? Klaro? Thank you so much. Pero kun mayda pa guihapon waray nakaintindi, puwede guihapon kamo bumisita ha aton opisina, ngan bilngon an aton Satellite or Branch Head para ma-explain pa gud ha iyo hin mas detalyado. So, I just hope, okay hiya and then we can ask questions later during our open forum.

So, for our 2024 Highlights of the Members' Welfare and Marketing Initiatives, I would now like to proceed with our *Healthcare Services*. For our dental care services, we were able to serve 1,017 members through our collaboration with 13 accredited dentists. An ira mga clinics are located in Tacloban, Palo, Tanauan, Alangalang, Dulag, and Sogod. Through this program, members were able to avail of tooth extraction, oral prophylaxis, and dental filling. And again, diri guihapon kita naundang in looking for more partners, para mas damo an aton choices and options—para kamo mismo makapili kun hain kamo mas comfortable or mas convenient based on your location. For our Medical Care Services, mayda kita mga doctors nga puwede niyo ma-consult for check-ups and medical care—particularly hi Doktora Tante and hi Doc Capungcol. pwede niyo hira ma-contact via online consultation. May option liwat for face-to-face consultation, pero kan Doktora Tante la kita

may available nga in-person consultation. Hi Doc Capungcol, yana, is already assigned in Manila, pero available gihapon hiya via online consultation. For our Eye Care Services, these were extended to 373 members and non-members. Out of this, 90 members directly benefited from the program. And recently, nag-partner kita with Dr. Espina Eye Care Clinic, nga mayda mga branches located in Abuyog, Dulag, Palo, and Tacloban City. They now offer special discounts exclusively for our PHCCI members. For more details, you may approach or ask our Branch or Satellite Managers. And then, an aton Facebook page—kumpleto an details didto, including contact numbers and location. So, I hope tagaan niyo gihapon hin time to check and visit our Facebook page. Very active man kita—everyday mayda kita updates didto.

And now, for our *health initiatives*, which encompass our Annual Pap Smear, Prostate Exams, and Eye Consultation Activities. Usually, ha Tacloban naton ini ginhihimo nga venue, kay mas dako an available area didto para accommodating more participants. For the year 2024, we were able to serve a total of 226 members and non-members through these activities.

In addition, we also have our *Annual Big Health Day*. This is part of our continuing effort to provide free services nga kamo an makaka-enjoy as members. During this activity, mayda kita iba-iba nga services nga gina-offer, such as: Trade Fair; Medical Consultation; Vitamin and Medicine Dispensation, Bloodletting Activity, Feeding Activity, Massage, Haircut, Manicure, Free Blood Sugar Testing, Detox and other wellness services. So ini nga mga serbisyo, puwede niyo ma-enjoy, and at the same time, free hiya para ha aton members. Every year, kun ano pa an aton kaya i-provide, padayon kita nga nagdudugang hin mga services. Usually, every month of February, nagkakamay-ada kita han Annual Big Health Day. Last February 2024, we engaged a total of 1,253 members and non-members, providing access to various health services and activities. This is also aligned with our founding anniversary every February 16. Amo ini an aton ginbibisita nga Annual Big Health Day or Health and Wellness Day.

Now, for our *Operation Tuli Program*. Through this initiative, nakaserbisyo kita hin total nga 301 members and non-members. For the year 2024, an mga locations han aton offices nga nag-host hini nga activity amo an Tacloban Branch, Alangalang, ngan Ormoc.

And next, an aton Members' Education Program, which includes the PHCCI Kiddy and Y.E.S. Laboratory Cooperative. So, as mentioned earlier, ini nga program is for our young members aged 7 to 17 years old. We facilitated a summer class program, which we call the "Summer Growth Program." This program provides productive learning opportunities for young children during the summer break, under the guidance of our Mother-Cooperative, PHCCI. This year, enrollment has already started. An location hini nga program is in Tacloban City. An aton mga programs nga gina-offer last year amo ini:

- *Arts and Crafts*
- *Dance*
- *Guitar*
- *Voice*
- *Taekwondo*

And this year, we have added a new program—Badminton—with an affordable fee. We will also announce if there are more additional programs once magkamay-ada kita maupay nga partnerships with the LGU or private institutions nga puwede makahatag hin dugang nga learning opportunities. Ini nga mga activities will be facilitated by our Lab Co-op Officers. So, para han mga parents and guardians nga karuyag mag-enroll han ira mga anak, nieces, or nephews, please feel free to visit our office. Of course, updates and announcements are also available on our Facebook page and our website. This is also a great way to support our Cooperative.

And then, of course, an aton annual nga gin-offer nga *Free Mass Wedding*. Through this program, nakaserbisyo kita hin 10 couples who exchanged vows and began their journey as husband and wife. The goal of this activity is to make marriage more accessible and affordable for everyone. Ini nga program, all expenses are paid by PHCCI. An iyo la kinahanglan buhaton is magpa-register or magpa-reimburse ha opisina para ma-process an participation niyo. Last year, ha Tacloban, we conducted

our Free Mass Wedding, nga gintatawag naton "*Kasalang PHCCI*." Ini nga activity padayon guihapon nga gina-organize han cooperative para mabuligan an aton mga members nga makasal ha legal and mas simple nga paagi. So, hopefully this year, makaplan kita kun hain nga area naton ini igco-conduct, and we will invite liwat an mga couples nga karuyag mag-join hini nga program.

And then, we have our *Holiday Gift Giving*, with 50 beneficiaries, which we conduct every December. Through this activity, nag-provide kita hin gift packs para han aton orphans and elders, including an aton Star Members and MIGS. This year, the activity was held in Brgy. Arado, Palo, Leyte. This is one way of giving back for your trust and loyalty to the cooperative. Ini nga mga activities padayon guihapon nga ginhihimo han PHCCI para ipakita an aton pagpasalamat ha padayon nga suporta han aton mga members.

And then, of course, an aton *Marketing Initiatives*. Padayon gihapon an aton *PMES or Pre-Membership Education Seminar*. Through this program, we were able to convert 72% out of our 932 attendees into new members. So again, nag-aampo guihapon kami han iyo assistance or help to spread an aton maupay nga experiences with PHCCI, para magkakagamay-ada kita hin new recruits and maka-generate hin bag-o nga members within our locality. Kun may-ada kamo pamilya, friends, or kakilala nga diri pa members, please invite them to join PHCCI. puwede gihapon kami kumadto ha iyo lugar, or kun kamo an makakabisita ha opisina. Willing kami mag-conduct hin Outreach Orientation or PMES, para ma-explain ha ira an aton benefits, products, and services nga puwede nila ma-avail as prospective members. And then, of course, an aton *Facebook video content* for products, services, and members' testimonials. Padayon guihapon niyo ini makikita ha aton Facebook page. Just visit an aton page — PHCCI-MPC Tacloban. Didto niyo makikita an aton announcements, promotions, and other activities nga puwede guihapon kamo maka-join. And of course, makikita liwat didto an mga testimonies han aton members—kun paano naton hira nabubuligan pinaagi han paghatag hin loans, especially ha aton mga business members or entrepreneurs.

And then, we also have the *Bayad Mo, Ipanalo Mo Raffle Draw*, which was launched during the last quarter of the year. This activity also encourages all members to pay on time. kun magbabayad kita it aton payment mahimo hiya para door prizes. We also provided maupay nga prizes, such as electric fans, grocery items, and other prizes generously given by Management.

And then, in February 2024, mayda guihapon kita *Pick & Win Promo*. For sponsorship and community engagement, padayon guihapon naton ini gin-offer para ma-market an aton products and services. I know mayda masiring, "Enough na an iyo Facebook page." Pero diri—kailangan guihapon naton magin active outside the community para makilala nira kun hin-o an PHCCI. Amo ini an purpose kun ngano nag-accept kita hin sponsorship—to promote and highlight an aton products and services.

So, PHCCI-MPC Tacloban actively participated in the 2024 *Job Fairs*—organized by PCCI last October 9, 2024 in Palo, Leyte, and by the Tacloban City LGU last October 25, 2024. These events brought together a dynamic mix of employers and job seekers, helping to expand employment opportunities and support career growth within the region. In fact, this year, kun mayda invitations para han mga job fairs, PHCCI always attends. Kay we still have vacant positions, and we can eventually help our members—especially those whose children have already graduated.

And then, followed by our *Business Forum*, conducted in partnership with PCCI. We also provided Bag of Kindness, which is a gift-giving activity. Ini ginhihimo naton annually, especially during the month of December.

And then, we also have our *Father Flan Daffy Scholarship Program*. PHCCI-MPC Tacloban continues the legacy of Father Flan Daffy by uplifting the economic status of its members through education. This full scholarship grant supports the college education of deserving members or their children, helping low-income families improve their quality of life. By investing in education, we empower future leaders and strengthen our community. As of now, mayda na kita aton first recipient, who is currently serving as Accounting Associate at the PHCCI-MPC Tacloban–Carigara Satellite Office. Our second recipient is currently a third-year college student at EVSU, pursuing a Bachelor of Science in Mathematics. All expenses are covered by PHCCI through the Father Flan Daffy Scholarship Program.

Of course, nag-a-undergo guihapon kita hin proseso and criteria para masiguro nga ini mahatag sa mga deserving nga families nga talaga kinahanglan han bulig han aton Cooperative. This program is part of our commitment to support education and empower our members' future.

So, to proceed, we also conducted an *environmental scanning* in Naval, Biliran as part of our Co-op expansion plan under the 2025 approved action plan. Hopefully, we can comply with all the needed requirements and successfully expand our operations in the Naval, Biliran area. This is also in response to requests from our members nga nahimumdom o nagpuyo ha adto nga area to open a branch. So, PHCCI padayon guihapon nga nagbubuhat han mga requests han aton members—kun ano an maupay ha iyo, we will provide. Ini nga plan, besides serving our members, will also help the cooperative grow. Makakabulig ini ha local employment, and at the same time, ma-achieve naton an aton target for the year.

Finally, we are also proud to share that our Cooperative was recognized as Top 1 – Best Performing Cooperative in Tacloban City. We were also the recipient of the Excellence Award – CDA Regional Level, and recognized by the Philippine Red Cross (PRC) as a Blood Samaritan Program Partner. This recognition is a testament to our collective hard work, dedication, and commitment.

So, let's give ourselves a big round of applause for these achievements! That concludes my report. Thank you so much.

Member (ALL): (Applause)

(Awarding of Token in Celebration of the International Women's Month)

Ms. Nacario: Thank you, GM Beth, for presenting the management report. Before kita kumadto ha aton next reporter, Mr. Chair, kadali la. Bangin makaturog pa an aton mga members didto nagkakalingkod. Aside hini, we also have the giving of Door Prizes para ha aton mga members. This month of March, we are celebrating… what?

Member (ALL): International Women's Month!

Ms. Nacario: International Women's Month! So, let's give a big round of applause to aton mga kababaihan nga adi nga members han aton Co-op!

So, today, March 2, is the second day of celebrating International Women's Month. We have observed the attendees today, and we would like to give due recognition to the women in particular. We have seen members nga dara niya iya baby, pero giduop guihapon niya an iya obligasyon ha PHCCI. Imagine that—instead of leaving her baby at home, today being Sunday, she chose to come to the venue, magpa-register, and attend han aton General Assembly. Tawagon ta hi Ma'am Lyka Mae Juntilla. Hi Ma'am Lyka, siring niya, member hiya han Co-op, nag-start kuno hiya ka Kiddy Co-op Member, and now, she is already a regular member.

Ms. Nacario: May we request our BOD Chair, GAD Committee Officers, General Manager, and Branch Manager to join us ngadi ha ubos. Hi Ma'am Lyka nag-start hiya pagka Lab Co-op member, and yana, regular member na hiya han PHCCI. Ngan, iya Mama, is a nine (9) year Star Member na. Di ba, amo ngay-an sugad hi Ma'am ka dedicated being a member, kay with the influence han iya Mama. So, tagaan ta hiya hin makusog nga pakpak—hi Ma'am Lyka Mae Juntilla! And of course to receive a token from PHCCI-MPC Tacloban.

Member (ALL): (Applause)

Ms. Nacario: Sige, Ma'am Ever, are you ready? Sige, Ma'am, you may now proceed with the Audit Committee Report.

Chairperson Camposano: Alright, damo nga salamat, padayon an aton paghatag hin report. Yana, tawagon naton an Chair han Audit Committee, para pag-render han report hi Ma'am Levita S. Calamaya. Let's give her a round of applause!

Member (ALL): (Applause)

(Presentation of the Audit Committee Report)

Ms. Calamaya: Hello, Maupay nga aga ha iyo nga tanan! Magandang buhay! Good morning everyone! We are here to present an overview of PHCCI Financial Performance as of December 31, 2024. Ini nga assessment helps us understand how our cooperative is performing and where we can improve. Gamit naton lima (5) nga Key Indicators to measure our Financial Health, known as STEPS. Amo ini an aton financial performance—an tinatawag naton nga 5 indicator sets:

S – *Stability*: Ini nagrepresentar han aton financial security and debt management. T – *Turnover*: Nagrepresentar kun how well assets generate revenue. E – *Efficiency*: Sabot ini kun how well resources are being used. P – *Profitability*: Ini aton income generation. S – *Structure of Assets*: Nagpakita kun paano allocated an aton assets.

Ha aton graph, nakikita naton:

Blue color – kanan December 2023, *Green color* – kanan December 2024, Orange color – kanan CDA benchmark, kay regulated kita han CDA (Cooperative Development Authority). Ini nga visualization makakabulig ha aton makita kun hain kita lig-on, kun hain kinahanglan mag-improve, ngan kun paano kita naga-align ha regulatory standards.

Ha aton *Stability*, na-measure ini pinaagi han aton Cooperative Financial Security, lakip na kun paano well-managed an aton debt o mga utang. An aton total score dida na-remain unchanged, waray hiya pagbalyo tikang December 2023 ngadto ha 2024, nga nag-indicate hin consistent performance. However, bisan pa ini, below guihapon an ideal target nga Nineteen (19), nga standard han CDA. Karuyag sidngon, mayda pa kita room for improvement ha pagpadayon han financial stability han aton cooperative.

Ha aton *Turnover*, ini nga indicator naga-evaluate kun how efficiently the cooperative uses its assets to generate revenue. Lakip dida an Assets Turnover, nga na-measure kun paano well ang aton cooperative nagge-generate hin income tikang han aton assets. Mayda guihapon kita An receivable Turnover, nga nag-track kun how often loan payments are collected within the year. An aton total Turnover remain the same in both years, nga nag-suggest hin continuing challenges ha revenue generation and loan collection. Ini nagpakita nga kinahanglan pa naton i-improve an efficiency han paggamit han aton resources para mas ma-maximize an kita tikang ha assets ngan loans.

Ha aton *Efficiency*, ini nga indicator reflects how well the cooperative uses its resources to cover operating costs. An aton score medyo nagamubo tikang 25 in 2023 ngadto 24 in 2024. Though, we are still performing better than the ideal standard of 35 set by the CDA. This indicates nga strengthening han operational efficiency could further enhance an aton financial position, helping maximize resources while maintaining cost-effectiveness.

Ha aton *Profitability*, ini nga indicator na-measure an cooperative's ability to generate income from its assets. Return on Assets (ROA): Nag-remain hiya hin same score in both years, pero significantly below the CDA standard nga 5. Ini nag-indicate hin need para han better asset utilization para mas mapalambo an income tikang ha aton assets. Return on Members' Shares (ROMS): Nag-improve kita tikang 3 in 2023 ngadto 5 in 2024, ngan naka-meet na kita han ideal standard. Rate of Net Surplus: Na-maintain guihapon an score nga 5 in both years, nga nagpakita hin strong and stable profitability. Ini nga results nagpakita nga bisan mayda pa kita room for improvement ha ROA, overall profitability han cooperative sturdy and steadily improving, labi na ha returns han members.

Now, the *Structure of Assets*. Ini nga indicator reflects how well the cooperative's assets are managed and allocated. Although, an score medyo nag-decline tikang 16 in 2023 ngadto 15 in 2024, highlighting areas for improvement, particularly ha investments and member's share capital financing. An aton summary: Overall, PHCCI's financial performance remains stable with positive growth in profitability, pero challenging guihapon kita ha efficiency and revenue generation. Ini machchallenge kita to focus on three key areas: Improving loan collection, optimizing asset utilization, and enhancing operational efficiency. By addressing these, we can further strengthen an aton financial position and ensure sustainable growth for the cooperative.

Kung mayda kamo karuyag makita nga detalyado nga financial statement, puwede kamo mabisita ha aton opisina ha PHCCI para ma-access ini nga detalyado nga report. Thank you! Maupay nga aga ha ngatanan!

Member (ALL): (Applause)

Chairperson Camposano: Thank you so much. Malaksihay gud an aton report tikang han aton Audit Committee Chair. Amo ini an resulta kun an aton mga opisyales nagtatrabaho hin maupay—nagigin maupay liwat an aton mga reports. And of course, dako guihapon an kontribusyon han aton mga members' para magin maupay an aton financial standing. So, thank you so much!

Padayon kita ha aton next report—the Election Committee Report. We would like to request the Election Committee Chair, Ma'am Evelyn Clarin, to please come forward and present the report. A big round of applause, please!

(Presentation of the Election Committee Report)

Ms. Clarin: Thank you Chairman Leo. Yana naman amon e- report amon Election Committee an amon mga accomplishment han 2024. Before I start my report, I would like to introduce again to you. The members of our committee an amon Vice-Chairperson hi Engr. Socorro Ramos aadto ha likod. Kandidato hiya yana. Ngan an amon Secretary hi Marissa M. Pilapil. Adto ha likod guihap. Ha tuig 2024, nagkamay-ada kita hin 14 nga meetings ha aton committee. Dugang pa, nag-attend guihapon kita hin 12 joint meetings upod han Board of Directors ngan mga Officers.

Kahuman, base ha mandato nga nakasaad ha aton By-Laws, an Election Committee (Elecom) amo an nag-supervise han conduct ngan procedures han aton election, pati na liwat an iba pa nga related nga activities han aton cooperative. Sunod, an amon committee nagcollaborate ha Education Committee para magpatigayon hin formal orientation program para ha mga bag-o nga opisyales nga napili ha una nga assembly, pati na liwat ha mga appointed nga opisyales. Kahuman hini, an Elecom naghatag guihapon hin full support ngan cooperation ha Board of Directors ngan Management ha ngatanan nga aktibidades han PHCCI kun diin kinahanglan an bulig han Election Committee.

Han una naton General Assembly nga ginbuhat hadto han March 26, 2024, nag-oath taking an aton mga bag-o nga elected nga opisyales. Base ha aton PHCCI By-Laws, kinahanglan mag-take oath hira within 10 days kahuman han General Assembly. An mga nahirang nga opisyales amo an masunod: Chairperson: Dr. Leo D. Camposano; 1st Vice-Chairperson: Luisita Quebec, nga amo guihapon an responsable ha aton Education Committee; 2nd Vice-Chairperson: Ma. Jenny Advincula, nga usa han responsable ha aton Delinquency Committee.

Kahuman, karuyag ko liwat ipakita ha iyo an resulta han aton 2024 Election. Ha Election 2024, mayda kita lima (5) nga bakante nga posisyon ha aton *Board of Directors*. Base ha resulta, nagkamay-ada kita hin bag-o nga mga miyembro han Board. An mga bag-o nga Directors amo ini: Director Regine Marie Cumla – bag-o nga miyembro han Board; Director Erlinda De Lira – taga Alangalang; Director Rellier Meribeles – taga Tunga. Base ha boto, amo ini an mga nakakuha hin pinakadamo nga boto: Director Ma. Jenny Advincula – may pinakadamo nga boto; Director Nelson Bernardo; Director Regine Marie Cumla; Director Rellier Meribeles; Director Erlinda De Lira. Amo ini an opisyal nga resulta han Election 2024 para ha aton Board of Directors.

Ha aton *Audit Committee*, mayda duha (2) nga bakante nga posisyon. Syempre, nadaog an duha nga kandidato. Amo ini hira: Melanie B. Orendez – nakakuha hin pinakadamo nga boto. Levita S. Calamaya – usa pa nga nahalal, nga amo liwat an nag-report kanina.

Ha *Election Committee*, mayda liwat duha (2) nga bakante nga posisyon. Hin-o man an nagdaog? Amo ini hira: Yours truly, Evelyn D. Clarin; Marissa M. Pilapil – akon kaupod nga nahalal.

Pakadto kita ha *total membership* han aton cooperative, kumpara han 2024 ngadto han 2025.

- *2024*: 30,585 total members
- *2025*: 33,183 total members – nagpapakita hin increase nga 8.5%

Para ha *Non-MIGS (Members Not Entitled to Vote)*:

- *2024*: 24,659
- *2025*: 26,596 – nagpapakita nga nag-increase guihapon ini. An aton goal amo nga mapahubos ini nga number, kay karuyag naton mas damo an mga MIGS (Members Entitled to Vote).

Para ha *MIGS (Members Entitled to Vote)*:

- *2024*: 5,926
- *2025*: 6,587 – equivalent hin 11.15% increase.

Karuyag naton padamuon pa ini ngan mahibanan an percentage han Non-MIGS. Basi han aton quorum requirement, kinahanglan kita hin 25% han MIGS.

- *2025* quorum: tikang 1,482 ngadto 1,647 – nagpapakita guihapon hin pagtaas.

Para makapag-amend han aton By-Laws, kinahanglan mas dako nga number han members an mauyon:

- *2024*: 3,951
- *2025*: 4,392 members nga kinahanglan mag-vote “Yes” para ma-approve an amendment. Amo ini an aton update regarding membership and voting requirements.

Okay, i-present ko la ini ha iyo ha gutiay nga paagi. Just to remind everyone. So, how ba mahimo ka nga Member in Good Standing (MIGS), or member nga may right to vote? Base ha Article II, Section 10 han aton amended By-Laws, an usa ka member kinahanglan magbayad hin membership fee nga ₱100 ngan kinahanglan mayda na hiya at least 12 shares. An kada share nagkakahalaga hin ₱100, ibig sabihin, an 12 shares pareha hin ₱1,200. So, para mahimo ka nga MIGS, kinahanglan mayda ka ₱1,200 nga share capital nga naka-deposit. Amo ini an minimum requirement. puwede ka mag-deposit hin sobra hini, pero para maging MIGS, ₱1,200 la an kinahanglan.

Next requirement, an member diri dapat delinquent ha pagbayad han Continuous Capital Build-Up (CCBU) ngan iba pa nga accounts ngan obligasyon, sugad han nakasurat ha Article VII, Section 2. So, ano man ini nga mga obligasyon? Una, kinahanglan maghulog hin at least ₱100 kada bulan hasta maabot an 10% han subscribed capital han co-op. Ini nga 10% equivalent ha ₱1,200 kada tuig. Diri liwat puwede mo-sobra ha 10% han subscribed capital han co-op. Base ha aton By-Laws, an aton subscribed capital kay ₱860 Million. An 10% hini kay ₱86 Million. Samtang an imo share capital diri pa naabot ha ₱86 Million, puwede ka guihapon magpadayon hin deposit ha imo share capital o fixed deposit. Bisan magdeposit ka hin ₱10 Million kada tuig, okay la, basta diri pa hiya maabot ha ₱86 Million. An diri la puwede amo an maghulog hin mas menos ha ₱1,200 kada tuig, kay amo ini an minimum requirement.

Next requirement, kinahanglan magpabilin an at least 10% han imo annual interest on capital ngan patronage refund. Kada tuig, mayda kita madadawat nga dividend o patronage refund, nga gin-deposit ha aton savings account o ha aton share capital account. Ha total nga madadawat mo, at least 10% kinahanglan diri niyo i-withdraw — kinahanglan magpabilin ini. Labi na kun an imo total savings ha tuig kay ubos pa ha ₱1,200, mas importante nga diri ini hilabtan, basi ma-comply an minimum requirement. Para ha *loan retention*, pareho la guihapon ini han required monthly capital contribution nga ₱100 kada bulan. Kun mag-loan ka, may automatic deduction para ha share capital. An mabawas, imo guihapon ini — diri ini mapupunta ha empleyado o ha iba nga tawo. Magpabilin guihapon ini ha imo ngaran kay madugang ini ha imo share capital.

Sunod, an member kinahanglan diri pa nakalapas han bisan ano nga provision han By-Laws, subscription agreement, desisyon, guidelines, rules, ngan regulations nga ginpagawas han BOD ngan General Assembly. Pasabot hini, an usa ka responsible member kinahanglan nakakumpleto han continuing education program nga ginprescribe han BOD, nakattend han GA o CAC, ngan nagpa-

patronize han businesses han co-op sumala ha policies ngan guidelines hini. Ha aton businesses, puwede ka mag-save ha imo savings account o mag-loan. Kasagaran han mga diri MIGS kay waray pa naka-attend han GA o CAC, mao nga para masiguro nga mahimo ka nga MIGS, kinahanglan gyud umatender ka han GA o CAC.

Ngano man kita mag-aspire nga mahimong MIGS? Ano an importansya hini?

Rights of Members entitled to vote (MIGS):

Makapartisipar ngan makaboto ha tanan nga matters nga ginhisgutan ha General Assembly meetings. Makakaboto ka. Kun diri ka makaboto, nangangahulogan nga diri ka MIGS. Importante ini nga right kay tatagan ka hin privilege nga makapili han imo mga opisyales — kun hin-o an molilingkod ha aton kooperatiba. puwede ka mag-seek hin elective o appointed position. puwede ka mag-file hin candidacy o magpahayag ha Board nga karuyag mo ma-appoint ha mga committees. puwede ka mag-avail han services han co-op. puwede ka mag-inspect ngan mag-examine han books of accounts, minutes of meetings, share register, ngan iba pa nga official records han co-op ha reasonable office hours. Makaparticipar ha continuing education ngan iba pa nga training programs han co-op. Amo ini an mga rights ngan privileges nga ginhahatag ha mga MIGS ha General Assembly.

Yana, ha aton General Assembly, duduha an aton ginibotosan:

An aton amendment. Siguraduhon nga nakabotos kamo kay kinahanglan kita hin 4,300 plus nga “Yes” votes para ma-approve. Election of officers. Amo la ini an akon report. Salamat ha iyo ngatanan, ngan salamat liwat ha mga nagsunod ha Elecom instructions. Yana, magpapatigayon kita hin smooth, orderly voting han tanan officers. Thank you and Good noon to everyone!

Member (ALL): (Applause)

Chairperson Camposano: Thank you. Time check—it’s already 12:05 PM. We are about to finish our General Assembly, so we hope that our members will stay until the end. Tapos na an aton reports from the Board of Directors, Management, Audit Committee, and Election Committee. Of course, ipapa-approve naton ini nga consolidated reports. May I hear a motion from our members to approve the consolidated reports?

Ms. Rebecca A. Lloreno: I move to approve the Consolidated Reports of the Board of Directors, Management, Audit Committee and Election Committee.

Ms. Josephine S. Gatela: I second the motion.

Chairperson Camposano: Is there any discussion on the matter? Any objections? It has been moved and seconded to approve the Consolidated Reports of the Board of Directors, Management, Audit Committee, and Election Committee. Hearing none, the motion is approved!

Okay, let’s give everyone a big round of applause!

Member (ALL): (Applause)

On motion by Ms. Rebecca A. Lloreno, duly seconded by Ms. Josephine S. Gatela the General Assembly decided to approve the consolidated reports of the Board of Directors, Management, Audit Committee, and Election Committee of PHCCI-MPC Tacloban.

GA Resolution No. 003 series of 2025
“A Resolution Approving the Consolidated Reports of the Board of Directors’, Management, Audit Committee Report and Election Committee of PHCCI-MPC Tacloban”
CARRIED UNANIMOUSLY

Chairperson Camposano: Next, we will have the presentation of the 2025 Operational Budget, Targets, and Action Plan, which will be presented by our General Manager, Ms. Elizabeth L. Pretencio. GM, you may now proceed with your report.

(Presentation of the 2025 Operational Budget, Target and Action Plan)

GM Pretencio: Okay again, Good afternoon everyone. Thank you Sir Leo. So, okay, again. For the Management kanina an aton Accomplishment Report han 2024 akon gin report. At this time, an aton 2025 Operational Budget, Targets and Action Plan that needs your approval.

Let's start with the 2025 *Financial Condition.*

In terms of *assets*, as I have said kanina, an aton accomplishment han year 2024 was equivalent to ₱2.1 Billion. This time, an aton *target assets* is ₱2.57 Billion.

In terms of 2025 *Statement of Operation*, mayda kita target *revenue* — ₱261.14 Million, *gross surplus* — ₱250.24 Million, *Admin expenses* — ₱83.6 Million, *Operating expenses* — ₱76 Million. Aiming to have a target or an increase of net surplus to ₱145 Million. So, remember an aton last year nga actual performance, which is equivalent to ₱84.7 Million. This year, we increase or gina-increase naton an aton target from ₱84.7 Million ngadto ₱145 Million. So, for the summary of our Financial Target han aton 2025 Action Plan:

- *Asset level* increased by 5% — from ₱2.1 Billion ngadto ₱2.5 Billion.
- *Return to Members* — kadton dividend naton, an actual na receive was 6.55%. This time, may increase from 6.55% ngadto 10%.
- *Reduction of Par Rate* — equivalent to 5%. So, an aton rate before was 42%. This time, kukuhaon naton ini nga maging 37% na la hiya.

For our *Membership Generation*, we are targeting a significant increase this year. From our current 2,991 members, our goal is to reach 8,400 members. To achieve this, we have prepared several action plans, and of course, we are counting on your continued support and assistance. We are guided by four key perspectives, starting with Member and Community Service. Under this, we aim to increase our membership base by reaching our target of 8,400 new members entering the cooperative. Part of this strategy is the conversion of 40% of our associate members into regular members. As we all know, associate membership is only valid for a maximum of two (2) years. After this period, members are encouraged to upgrade to regular membership so they can fully enjoy the benefits and services of the cooperative.

As regular members, they will be able to:

- Build their share capital and deposits;
- Exercise their right to vote during assemblies;
- Fully access all cooperative programs and services.

With these initiatives, and through your support, we are hopeful that we can achieve our membership target of 8,400 this year.

In addition, we will continue to focus the *target* on:

Member and Community Service

- Increase in membership: Target naton nga ma-convert an 40% han aton associate members ngadto regular members. Mayda pa kita existing associate members nga puwede i-target para maging regular.
- Kinahanglan naton masunod an share capital requirement.
- Kinahanglan liwat nga mag-undergo hira han aton free Membership Orientation Seminar.
- Members' satisfaction: Target naton 90% satisfaction rate.
- Retention program: 10% increase in members' needs.
- Star members: 10% increase.

Market Product through Digitalization

- Padayon naton i-enhance an aton digital platforms ngan online services para mas maabot an members.

Affiliation

- Padayon naton pagpapalapad han partnerships ngan collaboration ha iba nga organizations.

Sustainable Social Impact

- Siguraduhon nga an aton programs ngan services may positive nga epekto ha community ngan environment.

Ikaduha nga perspective: ***Finance and Resource Management***

Ini nakafocus ha enhancement han aton financial structure, nga naglalakip han:

- Loan portfolio increase,
- PAR reduction: at least 5%,
- Net institutional increase: 5%,
- Loan yield: at least 10%,
- Return to members: at least 10%,
- Asset level target: ₱2.5 billion and above.

Ha aton *fund management*, ginma-maximize guihapon naton an available funding para ma-finance an loan releases ngan para ma-manage an pricing han aton time deposit interest rate. Iban pa, ginmonitor guihapon naton an *exposure ngan utilization* han real properties nga acquired assets. Mayda pa kita ginbabaligya nga properties yana. Kun interesado kamo, mayda kami list para makita ninyo kun may makuha kamo nga bagay. And of course, this year guihapon, mayda kita *second batch* han mga properties. Magkakamay-ada kita another set-up, ngan mayda na schedule para ma-invite an iba pa nga co-op proposed properties.

Ika-tulo nga perspective: ***Internal Business Process***

Ini nakafocus ha systems, policies, ngan procedures han cooperative:

- Kinahanglan naton i-release ngan i-enhance an policies and procedures, pati na an programs para ha credit, human resource, members' insurance, ngan membership retention.
- Ha service delivery, usa ha aton gina-focus amo an GCash implementation ngan compliance ha mga regulatory agencies.
- Dugang pa, padayon naton i-enhance an loan products para ha members. Kinahanglan mag-design kita hin products nga makaka-compete ha microfinance ngan iba pa nga financial institutions.

Ika-upat nga perspective: ***Organizational Capacity***

Ini nakafocus ha pagpalig-on han organizational structure ngan abilidad han cooperative:

- Improved organizational structure
- enhanced leaders' competence.
- Improved physical structure,
- Renovation of PHCCI offices.
- Expansion and extension of offices in other areas.
- Plans for infra for social service center of PHCCI complex.
- Construction of the Tanauan office building.

Lastly: ***Optimized Technology***

We have real breakthroughs, innovation, and legalization efforts. Ha hini nga context, nakadevelop kita hin technology nga kinahanglan naton i-upgrade ngan i-enhance.

- Online-based transaction process para ha secure agreements, loan application, ngan membership.

- Para gihapon ha requests for partnership with accredited payment partners.

Ini nga initiative maghahatag hin mas efficient, secure, ngan modern nga proseso para ha tanan nga operations han cooperative.

Para ha aton ***Outlook para ha 2025***, an focus naton nagpabilin ha:

- Members' satisfaction
- Financial stability
- Cooperative growth

Sugad han akon gin-mention kanina, ini an mga initiatives nga aton ginplano para hini nga tuig para masiguro nga matuman an aton mga goals ngan mahatag hin mas maupay nga serbisyo ha aton members.

Once again, Thank you so much.

Member (ALL): (Applause)

Chairperson Camposano: Alright, Thank you so much GM. Pira aton net surplus nga target for 2025?

GM Pretencio: ₱145 Million, Mr. Chair.

Chairperson Camposano: ₱145 Million. So, dapat mag buburublig kita para naton ma achieved an ₱145 Million nga aton Net Surplus target for 2025. Of course, kinahanglan naton i-approve an aton 2025 Operational Budget, Targets and Action Plan. May I now hear a motion from the floor? Ma'am Sarah, please, go ahead.

Ms. Agner: I move for the approval of the Operational Budget for 2025.

Ms. Rebecca A. Lloreno: I second the motion.

Chairperson Camposano: Alright, any discussion? Objection? Hearing none, the motion is approved!

On motion by Ms. Sarah Agner, duly seconded by Ms. Rebecca A. Lloreno, the General Assembly decided to approve the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

GA Resolution No. 004 Series 2025
"A Resolution approving the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025"
CARRIED UNANIMOUSLY

Chairperson Camposano: Next item, we will have the presentation of the proposed amendments to the Articles of Cooperation & By-laws. May I now request our Director. Director Sevilla to do this. Let's give a big round of applause to Director Sevilla.

Member (ALL): (Applause)

(Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Director Sevilla: Maupay nga udto ha iyo nga tanan! On behalf han Amendments & Legal Affairs Committee, utro namon ipresentar ha iyo an aton mga proposed amendments han PHCCI-MPC Tacloban Articles of Cooperation & By-Laws. Aton pamatian yana ha aton Visual Presentation dida han aton mga script.

(Video Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Director Sevilla: Okay, relative ha confirmation in holding this Sequential General Assembly, moving forward, kun ma-uyon kita nga mga miyembro, mayda kita modes of conduct para ha future General Assemblies.

Bali, upat (4) ini nga bahin:

- Una, *In-person Regular General Assembly meeting* – an aton mga una ginhihimo, nga tanan kita iba-iba nga opisina, present aadi kita ha Leyte Convention Complex.

- Ika-duha, *Hybrid Regular General Assembly meeting* – karuyag sidngon, puwede usa la ka adlaw. Pero, an diri maka-kadi, ma join through online. puwede zoom, facebook, youtube, or any nga pamaagi para maka attend hi miyembro bisan hiya ha Manila o US. Pero, one (1) day la.

- Ika-tulo, *In-person Sequential General Assembly meeting* – damo nga adlaw, amon ato ginhimo since March 1 – today, face-to-face. Nagkikirigta kita, we visited our branches in Dulag, Alangalang, Borongan, Sogod, Ormoc and Tanauan, yana adi kita. Amot hiya an ikatulo.

- Ika-upat, *Hybrid Sequential General Assembly meeting* – damo guihapon nga adlaw, pero hi miyembro diri available pag attend face-to-face. puwede guihapon online.

Chairperson Camposano: Alright sige, an aton gin propose as added kanina nga agenda. Upat nga options para hin aton conduct it General Assembly meeting. kay this would depend kun ano it situation, during the time. So gusto nato ma amend it aton By-laws to reflect four (4) options pag conduct it aton General Assembly meeting.

- Una, *In-person Regular General Assembly meeting*
- Ikaduha, *Hybrid Regular General Assembly meeting*
- Ikatulo, *In-person Sequential General Assembly meeting*
- Ikaupat, *Hybrid Sequential General Assembly meeting*

Chairperson Camposano: Amo ini it aton ig-include ha aton By-Laws, para kun ano an sitwasyon dida han aton pag-conduct, amo guihapon an aton bubuhaton. Diri na naton kinahanglan magpina-amend kada tuig.

So, may I hear now a motion to approve the future conduct and modes of the General Assembly meetings?

Ms. Mary V. Varona: I move for the inclusion of the Modes of Conduct of the General Assembly meeting.

Ms. Ma. Rizza L. Llonora: I second the motion.

Chairperson Camposano: Any discussion? Any objections?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: None so far? Hearing none. The motion is approved!

Member (ALL): (Applause)

On motion by Mary V. Varona, duly seconded by Ma. Rizza L. Llonora, the General Assembly decided to approve the inclusion of the modes of conduct of the General Assembly Meeting of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 005 series of 2025
"A Resolution approving the inclusion of the modes of conduct of the General Assembly meeting of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"
CARRIED UNANIMOUSLY

Chairperson Camposano: Hiring of External Auditors. Ma'am Calamaya, please, go ahead.

(Hiring of External Auditors)

Ms. Calamaya: An Audit Committee, na recommend ha ito nga External Auditor hi Quilab & Garsuta Certified Public Accountants from Cagayan de Oro amo aton kuhaon hin utro pagtrabaho yana nga 2025 han aton Financial Statement. Continuing ila service ha aton. Kami na recommend para hira utro naton kuhaon. Okay ba ito ha iyo? Okay, thank you.

Chairperson Camposano: Alright, it pag hire hin External Auditor, need to approve from our General Assembly.

Ms. Lyka Mea C. Juntila: I move to approve the hiring of the External Auditor, Quilab & Garsuta Certified Public Accountants, for the year 2025.

Ms. Sheila C. Abornida: I second the motion.

Chairperson Camposano: Any Discussion? Any Objection? Hearing none, the motion is approved!

On motion by Ms. Lyka Mea C. Juntila, duly seconded by Ms. Sheila C. Abornida, the General Assembly decided to approve the hiring of Quilab & Garsuta Certified Public Accountants of Cagayan de Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025.

GA Resolution No. 006 series of 2025
"A Resolution approving the Hiring of Quilab & Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025"
CARRIED UNANIMOUSLY

OPEN FORUM

Chairperson Camposano: Okay sige, alright. Mayda kita didi concern tikang ha aton member. para naton open forum, babasahon ta. "Tikang han pagka-member ko ha Co-op, damo gud an bulig nga akon na-receive. Naka-avail ako hin Salary Loan nga na-release ha sulod la hin tulo ka adlaw. Pero han nag-avail ako hin loan nga may Credit Investigation (CI), halos duha ka semana antes na-release. Waray man problema ha akon kun amo gud ini an proseso, pero unta mas mapadali pa an serbisyo, labi na kun may emergency an aton members. Bahin ini, kun mahimo, magbutang unta hin standard or 'charter' tikang ha cooperative para maaram an members kun ano kaiha an hulat han kada loan product. Damo nga salamat, tikang ha usa ka MIGS para ikaupay hit PHCCI."

Chairperson Camposano: May we request our General Manager to respond.

GM Pretencio: Hello, kun hino man adto nag-send han concern—thank you so much ha aton Member in Good Standing (MIGS) for sharing this. As to the Credit Investigation (CI) process, usa han amon ginco-consider amo an location han applicant, kay may epekto ini ha duration han verification. However, as much as possible, an amon gina-advise ha aton mga Branch Managers and Satellite Heads is a turnaround time nga less than one (1) week para han CI process. Considering nga mayda kita cases nga naabot hin duha (2) ka semana, rest assured nga amon ini pag-aadman ngan i-di-discuss ha Management para mas mapauswag pa an proseso. Target naton nga ma-achieve an less than one (1) week nga release han CI report. And again, damo nga salamat ha aton member nga nag-open up hini nga concern. Dako ini nga bulig para mas mapauswag pa naton an aton serbisyo.

Chairperson Camposano: Okay, syempre, kun nag-a-avail kita hin loan, natural la nga nag-e-expect kita nga magagamit naton ini dayon. And para liwat ha aton mga miyembro, diri ini pag-depensa ha aton side, pero importante gud nga mangutana kita hin sakto ngan kumpleto nga impormasyon antes kita mag-transact.

Pananglitan, puwede kita magpakiana:

"Pira ka adlaw an processing time hini nga loan?"

"Ano an akon options kun kinahanglan ko ma-release dayon?"

"Kun ₱10,000 an akon kinahanglan yana nga adlaw, ano nga loan product an pwede ko ma-avail?"

Amo ini unta an aton approach—diri la usa ka pakiana, kundi mag-engage kita hin maupay ha aton mga empleyado. Kay kita ngatanan amo an tag-iya han aton cooperative, dapat mayda kita open

ngan active nga communication. At the same time, valid gud ini nga suggestion ngan concern han aton member. Diri man liwat naton karuyag nga mag-expect an aton miyembro hin one (1) week nga processing, tapos maabot hin two (2) weeks. Kay bangin, tapos na an ira kinahanglanon, ngan diri na makasapat an loan ha ira purpose. So, this is something nga kinahanglan naton padayon nga i-improve—both ha aton serbisyo ngan ha aton communication ha members. And again, damo nga salamat ha iyo feedback.

Chairperson Camposano: Okay, mayda pa kita ika-duha.

"Na hangyo kami na mga Star member, kun puwede ibalik unta an una nga benefit sugad han sing-sing para han mga naka five (5) years."

Karuyag sidngon, hini nga sing-sing—kay di ba han una mayda na kita hini—amo ini an iya gin-refer. PHCCI gud it nakasurat, diri ini akon jowa ha. Kay an akon jowa yana… PHCCI na! (Natawa hi Ma'am…) Agi, namula ka gud! Pero, kun kitaon niyo, PHCCI gud an nakabutang. Amo ini an iya ginpasabot. Kun naka-five (5) years na liwat, mayda na hiya corresponding nga equivalent items o rewards, depende han tenure han pagiging Star Member. At least, mayda kita panghulaton ngan panigurohan, nga magigin inspirasyon para ma-maintain naton an aton pagka Star Member. Damo nga salamat!

GM Pretencio: As of yana po, yes—that's correct. Han una, mayda gud kita mga tangible rewards sugad han sing-sing ngan mayda liwat nakakarawat hin relo. However, eventually, gin-improve naton ini nga sistema para mas ma-appreciate han aton members pinaagi han incentives. Yana, tikang han total nga ginbabaydan han member, kada tuig, an aton Star Members mayda makukuha nga return nga 5–10%, depende han ira performance. Ini nga incentive ginbabalik ha ira deposits, ngan separate pa ini ha dividends. Ikaduha, mayda guihapon kita token, certificate, ngan life insurance coverage para ha aton Star Members. Pero, sugad han iyo suggestions, amon ini pag-aadman ha committee ngan i-e-raise ha Board of Directors kun ano pa an maupay nga enhancements nga puwede naton mahatag. Aton ini ginbubuhat para mayda kamo panigurohan, ngan mas ma-encourage pa kamo nga magin Star Members—especially ha aton mga MIGS, nga mahimo pa ma-elevate ngadto ha Star Member level. Damo nga salamat!

Chairperson Camposano: Of course, malay naton—basin someday, ibalik naton liwat an sing-sing, ibalik liwat an relo, diba? Tapos, hi Ma'am mayda pa hiya concern nga karuyag i-share.

(Member): Mayda ak concern, an akon la, Sir. An pagtutulungan, kay ano, waray naman ako? Amot ako pakiana ha iyo an Pagtutulungan. Waray na ako mag 70.

Chairperson Camposano: Okay. An Coopagtutulungan daw, 70 years old hiya nag start, 80 na hiya yana. Ano aton baton an kanan Coopagtutulungan, GM? Baton.

GM Pretencio: Okay, so nagpa-member ka han imo edad, seventy (70) years old ka, Ma'am? Open guihapon hiya ha aton program, pero may adjustment an makukuha nira nga benefit. Instead of ₱70,000, ₱10,000 na la an coverage. Pero, still, mayda guihapon hiya. Regarding an aton obligasyon, Ma'am, kinahanglan annual payment guihapon nga ₱600.00. puwede liwat niyo i-split ha 12 months, ₱50 kada bulan, para mas hapos bayaran.

Chairperson Camposano: Alright, sige. Mayda pa sunod nga concern. Ano? Okay sige dagmit. Ano man ito?

Ms. Nacario: Mananarit la kita ha aton mga miyembro. An aton gintatawag nga winners han aton Door Prizes bangin nanguli na. So, masarit kita kun okay la ba nga an sunod nga step: habwaon ta an claim stub, ngan isurat an iyo ngaran ha likod. Pagkatapos, malibot an aton staff para kolektahon ini nga claim stubs. Ini para masiguro nga an aton mga tawag aadi pa, klaro ngan husto. Okay la? Sige, padayon kita ha open forum.

Chairperson Camposano: Next nga question para ha aton open forum. Suggestion or question.

"When will the ATM start at Carigara and other branch offices with cleaning and dental services. Thank you."

Chairperson Camposano: GM, baton.

GM Pretencio: Regarding the ATM services, ongoing pa an aton preparations. We are still considering the best locations, but the vision is for all branch offices to eventually have ATMs for the convenience of our members. For the Dental and Medical services, we have advised our Managers and Satellite Heads to actively scout for accredited dentists and medical partners in their areas. For example, we already have partners in Alangalang. For Carigara members, our Satellite Head is coordinating to identify and recommend potential partners so that services can be extended locally. Rest assured, the Cooperative is working to expand these services for better accessibility to all members.

Chairperson Camposano: Regarding our Medical and Dental Services, if you know any medical doctors or dentists in Carigara or nearby areas, you can recommend them to our Carigara staff. Our staff will coordinate and negotiate so that we can establish a partnership or contract. Even if you are from Carigara, you can still avail of Medical and Dental Services in Tacloban or Alang-Alang. But if you prefer services closer to your locality, we will actively look for partners and work to bring these services near you.

Chairperson Camposano: Next,

"I am not against the insurance of the Coop loans. However, my concern is, why is it that Express Loans exceed ₱100,000 mayda na insurance, when in fact, an Express Loan is equivalent man la han member's fixed deposit? In my case, dapat the insurance premium considers nga Senior na ako. My suggestion is no insurance for Express Loans, even if it is beyond ₱100,000. I've been a Star Member for fifteen (15) years."

GM Pretencio: "Okay, regarding the question about Express Loans, the consideration for insurance was for your protection gihapon. We specifically considered loans ₱100,000 and above. Kasi, again, this is for your security, especially in case of death. An aton beneficiary waray na hira babaydan. Di ba, usa ini nga paagi para ma-koan an financial burden ha ira. In case of death, an aton beneficiary diri na hira i-obliged magbayad kay an life insurance na an mag-shoulder hini. Secondly, base han aton experiences, pag nag-claim an beneficiary, waray na nakukuha nga deposit. Kasi, in case of death, tanan nga deposit ni member ibanabayad ito. Unlike hin insurance, an deposits nga g-invest, maibabalik gihapon ini ha beneficiary, kay an payables ma-shoulder na han aton insurance partner. So, usa ini nga advantage para han aton members."

Chairperson Campano: Alright, sige. Mayda pa ba questions? Suggestion? Yes, go ahead. Thank you Ma'am. Come here.

(Member): "Sir, good afternoon. That was my question, and I was the one who raised it. Usually, lalo na po kun more than ₱100,000. In my latest experience, I went to PHCCI, and the loanable amount was ₱150,000. The insurance premium would be around ₱10,000. This becomes a burden for members to pay, labi na kun senior ka na. In fact, mayda man kami fixed deposit that is equivalent to what we are owning. So kun diri mabayad an member han loan, puwede ma-offset pinaagi han fixed deposit. My concern is, dako gud ini nga gasto para ha mga senior members, especially paying almost ₱10,000 for a ₱150,000 loan. During the loan process, it was explained that insurance is for those who may become delinquent, kasi mayda kita cases before express loans nga nag-delinquent. So, maybe we can consider case-to-case basis: those who are delinquent, sila an pabaydan han insurance. Pero ha mga members nga paying on time, ayaw na pabayara han insurance. This way, it's fair for all, lalo na ha mga Star members nga consistently responsible."

Chairperson Campano: Alright, we understand your concern, Ma'am. We will revisit the policy. If that is really the case, there might be some documentation required from the member who wishes to waive the insurance. Pero, no insurance na. This will just be one of the options that the Board of Directors may consider. We will take your concern into consideration. Our management will review the existing policy being implemented by our offices. Okay, sige. That is a valid concern, and it is duly taken into account.

Chairperson Camposano: Next,

"Kay ano nga kun namamatay an usa nga member han PHCCI, damo gud nga requirements gin-aaro? Makuri gud kun kuhaan an savings ha PHCCI, labi na kun an mga benepisyaryo harayo ha lugar."

GM, imo na liwat baton.

GM Pretencio: Okay, thank you. For claims, I understand. An basic requirements nga gin-aaro naton is the Death Certificate. In fact, kun may pagtutulungan hira, regardless kun iya to anak, friend, o bisan hin-o an beneficiary, automatic nga 50% ginahatag na naton. Kun waray loan, 100% han ₱70,000 pesos release ini, less than 3 days, basta mahatag la hin Death Certificate o bisan ano nga proof. Although this time, an akon gin-aanunsyo ha iyo, mayda na kita partner nga life insurance, and mayda na kita applicable requirements ha ira. Pero, amo guihapon an basic requirements nga una gin-aaro.

Chairperson Camposano: Alright, sige. Of course, this is part of our legal requirements. Pero, ha aton current setup, ma-adjust gihapon kita han requirements han aton insurance provider. An aton i-insure nga members, as of yana, under han aton Coopagtutulungan, mayda na kita partner nga insurance provider. We will also provide details and educational materials regarding the requirements, so in case anything happens to a member, ma-process dayon an insurance efficiently. Hopefully, everyone will understand why we shifted from our in-house Coopagtutulungan to partnering with an Insurance Agency. Kay again, an in-house Coopagtutulungan diri compliant han requirements han Cooperative Development Authority (CDA). So, for 2025, last February, gin-approve na ha aton Board of Directors nga instead nga in-house, we will partner with an Insurance Agency to insure our members. The details will be available on our website and Facebook page, and from time to time, posted ha aton mga opisina para everyone mahibaro. We also conducted an information drive through aton Education and Training Committee as part of this initiative. Any more concerns?

Chairperson Camposano: Later, we will have a recess for our Sequential General Assembly, kay diri pa kita tapos. Mayda pa kita iba nga items ha agenda. We will take a short break, but this does not stop you from sending your queries, suggestions, or anything you have in mind to us, para ma-discuss ito ha tamang oras. In the meantime, after the recess, magpapadayon kita han raffle han aton Door Prizes, and everyone can go home after that. May I hear a motion for recess of our Sequential General Assembly meeting?

Ms. Aurora T. Obanel: I move for recess of our 2025 Sequential General Assembly meeting.

Ms. Lolita O. Clemencio: I second the motion.

Chairperson Camposano: It has been moved and seconded that our meeting be on recess. Any discussion? Any objections? Hearing none, the motion is approved!

Member (ALL): (Applause)

Chairperson Camposano: Thank you everyone, see you in October.

(Giving away Door Prizes to the lucky winners)

Ms. Nacario: Thank you, Mr. Chair. So, ira usa nga concern Mr. Chair, panawaga na ira mga ngaran. I would like to request from our managers from Carigara and Alang-Alang to please assist our door prize winners ngadi ha front. May we call:

24 Winners of 5 Kilos of Rice

1. Antoni, Elvis

2. Batucan, Pelagia C.

3. Bautista, Louie M.

16. Posos, Vilma M.

17. Quintana, Maricris L.

18. Reli, Trinidad V.

4. Cardines, Rosalyn C.

5. Dacara, Gerundio G.

6. Dincol, Jelyn S.

7. Doyola, Zenaida C.

8. Horca, Jasmin G.

9. Ilaya, Renato C.

10. Joevel

11. Josol, Marissa A.

12. Lyka mae

13. Naagas, Jonathan E.

14. Obsequio, Norma C.

15. Oliver, Dino A.

19. Requiez, Lea C.

20. Revilla, Milaflor D.

21. Roca, Cristita S.

22. Sanita, Virginia M.

23. Torrenueva, Reycon B.

24. Victoriano, Trinidad C.

20 Winners of Grocery Pack

1. Abaga, Roshiela M.

2. Aguja, Salvacion D.

3. Badilla, Virginio G.

4. Capate, Edgar T.

5. Cordero, Urbano M.

6. Dacara, Josephine M.

7. De La Peña, Mark Jerome N.

8. Elardo, Cherrie Ann B.

9. Gatela, Josephine S.

10. Gatela, Pacencia C.

11. Grabador, Emma C.

12. Laure, Ritchelle Mae

13. Mecina, Myrna N.

14. Morales, Felizardo O. Jr.

15. Morales, Felizardo O.

16. Narrido, Mario A.

17. Obalan, Rowena T.

18. Pacubas, Mary Ann L.

19. Sevilla, Maricar V.

20. Varona, Mary V.

1 Winner of Electric Iron

1. Joevel

1 Winner of Electric Kettle

1. Lyka Mae

2 Winners of Electric Fan

1. Bayona, Emmanuel Romnick D.

2. Obeña, Emerson C.

(Photo Opportunity with the Door Prize Winners)

Major Door Prize Winners:

● *1st Prize*	*Washing Machine*	*Lomanta, Leticia P.*
● *2nd Prize*	*Rice Cooker*	*Alcober, Dimna M*
● *3rd Prize*	*Double Burner Gas Stove*	*Coquia, Jocelyn T.*

(Photo Opportunity with the Major Door Prize Winners)

BORONGAN SATELLITE OFFICE
09 March 2025, DOMSOWIR Hotel, Brgy. Songco Real St., Borongan City

Ms. Nacario: Ready na kamo?

Member (ALL): Yes, Ready na!

Ms. Nacario: Let's acknowledge anay kung hin-o hira an present this afternoon. We would like to acknowledge of course our Board of Directors and Committee Officers nga nag biyahe for 4 hours para la maka ulpot ngadi Domsowir Hotel. Let's Acknowledge the Chairperson of the Board of Directors, Dr. Leo D. Camposano. The Members of the Board of Directors; Director Benjie G. Arias, Director Regine Marie S. Cumla, Director Rellier B. Meribeles; Director Michelle D. Sevilla. Also our lovely Board Secretary, Ma'am Corazon L. Coritana.

Also present this afternoon are our officers. To start with: Vice-Chair of the Audit Committee – Ma'am Melanie B. Orendez. From the Election Committee: Vice-Chair of the Election Committee – Ma'am Socorro Q. Ramos; Secretary of the Election Committee – Ma'am Marissa M. Pilapil. Also present this afternoon: Chairperson of the Mediation and Conciliation Committee – Sir Raul O. Sabas. Vice-Chair of the GAD Committee – Ma'am Marilou S. Nacilla; Secretary of the GAD Committee – Ma'am Joanne Irish A. Dimaano.

Of course, present guihapon today an aton Top Management, headed by our General Manager, Ma'am Elizabeth L. Pretencio. Our Assistant General Manager for Administration, Ma'am Rhina A. Pagayanan.

Also, mayda guihapon kita support. Our managers from our different branches and satellite offices: From Tacloban Branch –Engr. Vincent C. Beltran. And an aton pinaka guwapo, pero diri na hiya single, taken na hiya. An abtik nga Branch Manager of Borongan Satellite Office, Sir Rey Noel L. Guibao.

Member (ALL): (Applause)

Ms. Nacario: Of course, also with us the employees of Borongan Satellite Office. Tagaan naton hira hin makusog nga pakpak!

Member (ALL): (Applause)

Ms. Nacario: Also with us from the Head Office, kaupod naton aton IT Specialist and Accountant 1 and Internal Audit Team.

Member (ALL): (Applause)

Ms. Nacario: Good afternoon! Mayda pa ako waray matawag. Hin-o hito?

(Member): Kami.

Ms. Nacario: Kamo, of course. Waray kami didi kun waray aton mga member-owners of Borongan Satellite Office. Tungod ha iyo aadi kami yana nagtatambong han aton General Assembly Meeting.

Sige daw, taga-i daw bisan guti-ay la nga feedback, Anybody to volunteer from our members? Kun hin-o puwede maka share? When hira nagpa register o hain. Anybody nga gusto? Hi Ma'am nala.

(Member): Today la ako nagpa register, through QR Code. So far, convenient man ak pagpa register.

Ms. Nacario: Oy convenient. Sige Ma'am, dahil diyan may Door Prize si Ma'am. Taga-i hi Ma'am hin Door Prize. Kun very participative aton members, may dara niyan pag uli. Tagaan ta makusog nga pakpak hi Ma'am, of course.

Member (ALL): (Applause)

Ms. Nacario: To proceed it aton program this afternoon, we would like to acknowledge the Secretary of Election Committee. To present the candidates of the Board of Directors, Audit Committee, Election Committee.

Ms. Pilapil: Maupay nga kulop ha aton nga tanan! Yana nga adlaw amo an aton General Assembly. Karuyag ko ipakilala ha iyo an aton mga kandidato nga naglalaban para maging mga opisyal han aton kooperatiba. Alayon la, hinomdumi nga an bakante ha Board of Directors lima (5) la, bisan pa man nga may-ada kita unom (6) nga kandidato. Sanglit, siguruhon gud nga lima (5) la an iyo bobotosan, kay kun magbotos kamo hin sobra, diri magigin balido an iyo balota. Dugang pa, may-ada kita usa (1) nga bakante ha Election Committee ngan usa (1) liwat ha Audit Committee.

So, ladies and gentlemen, it is my pleasure to present to you the candidates who will serve as members of the Board of Directors and officers of our cooperative.

(Video Presentation of Qualified Candidates for Board of Directors, Audit and Election Committee)

Ms. Sarah Agner: Maupay nga adlaw ha iyo ngatanan nga mga igkasi-miyembro han PHCCI-MPC Tacloban. Ako hi Sarah Agner, usa nga kandidato para ha Board of Director hini nga maabot nga Assembly ngan Election of Officers. I am 58 years old, a resident of Palo, Leyte. I graduated with a Bachelor of Secondary Education Major in Mathematics, and I am also a Master's Degree holder in Mathematics. Currently, I am connected with Visayas State University as a Faculty Member. This is already my 23rd year as a member of PHCCI, and within these 23 years, proud ako nga masiring nga ako in usa nga Star Member for 15 years already. Before anything else, I would like to sincerely thank you for allowing me to serve as your Board of Director for the past two six-year terms. Thank you so much han iyo pagtapod. Yana nga higayon, ako po nangangalimbasog hin usa pa nga oportunidad nga makaserbisyo ha iyo bilang Board of Director. If given the chance, I will continue to support our management in crafting and strengthening policies that will empower our cooperative, especially since we are a multi-purpose cooperative. Tagan naton hin kusog nga suporta an aton kooperatiba agud magka-mayada kita hin dugang nga negosyo ngan dugang nga income — diri la tikang ha credit, kundi pati ha iba nga aspeto han aton operasyon. Remember: More income means more benefits for our members. Again, Sarah Agner, Board of Director — at your service.

Members (ALL): (Applause)

Mr. Benjie Arias: Maupay nga aga ha aton ngatanan! Ako po hi Benjie Arias, nangangaro hin iyo suporta para ma-re-elect bilang usa han mga Board of Directors han aton kooperatiba. I am very proud to have served our cooperative, ngan karuyag ko ishare ha iyo an akon mga nahimo ngan an akon mga vision para ha mas maupay nga kabubuwason. Han akon syahan nga termino bilang BOD, nagkamay-ada kita hin pribilehiyo nga manguna ha pipira nga mga komitiba sugad han Planning and Research Committee ngan han Advocacy Committee. Pinaagi han pakig-urosa ha top management, nakahugna kita hin mga estratehiya agud mas mapakusog ngan mas mapa epektibo an aton mga serbisyo para ha aton mga miyembro. Ha sunod nga termino, pinaagi han iyo suporta, gin prioridad naton an pagpakusog han Research Committee han aton padayon nga nagtitikadako nga kooperatiba. Pinaagi hini, makakabiling kita hin mas scientific ngan strategic nga mga pamaagi agud mapadangat pa naton hin mas maupay ngan mas episyente nga mga benepisyo para ha aton

ngatanan. Tatagan ta liwat hin dako nga importansya an development han aton mga empleyado, kay natuod ako nga an maupay ngan dekalidad nga serbisyo nagtitikang ha maupay nga pag-ataman ngan pag-develop ha aton mga tawo. Kun mag-upay an aton empleyado, mas mag-upay an serbisyo nga naabot ha aton mga igkasi-miyembro. Igpapasiguro ko ha iyo nga igpapadayon ko an akon commitment ha pagserbisyo ha aton kooperatiba. Magtatrabaho pa kita hin mas hugot agud makab-ot naton an aton mga hingyap — para ha aton tagsa-tagsa ngan para ha aton kooperatiba. Pinaagi han iyo boto ngan suporta, magigin kabalikat niyo ako — andam pamati ha iyo, andam magrepresentar han iyo tingog didto ha Board. Ha utro nga higayon, nangangaro ako han iyo suporta para ma-re-elect ako bilang usa nga Board of Directors han aton kooperatiba. Ako po hi Benjie Arias, an iyo ubos nga Board of Director. Damo nga salamat!

Members (ALL): (Applause)

Dr. Leo Camposano: Good day, fellow member-owners. My name is Leo D. Camposano, 51 years old, and I am a candidate for Board of Director of PHCCI-MPC Tacloban. Currently, I am serving as the OIC Chief Education Program Specialist at the Commission on Higher Education – Regional Office VIII. I am originally from Dagami, Leyte, and now residing in Palo, Leyte. I previously worked for 16 years as an English Instructor at St. Paul's School of Professional Studies. While working, I pursued further studies and earned my Master of Arts in Teaching, Major in English, and my Doctor of Education, Major in Educational Management, from Southwestern University in Cebu City. I am deeply grateful to PHCCI because the loans I availed from our cooperative greatly helped me in achieving my professional and academic goals.

In 2019, I was granted Career Executive Service Eligibility by the CES Board. I have also served our cooperative in various leadership roles — as Youth Board Member, Regular Board Member, and Board Chairperson. These experiences have equipped me with the knowledge and perspective needed to help lead our cooperative effectively. If given another opportunity to serve, I strongly believe that the Board plays a vital role in: Direction-setting, Policy formulation, Strategic planning. My platform as Board of Director focuses on three key areas: Leading Change, Driving Execution, Creating Impact. I believe we must ensure that our cooperative remains sustainable and financially strong, so we can continuously fund programs, activities, and projects designed to uplift the quality of life of our members — as originally envisioned by our founders. Thank you very much for your trust and support. Leo D. Camposano — at your service.

Members (ALL): (Applause)

Atty. Vernon Jolbitado: Ngada ha akon mga igkasi-miyembro, han aton kooperatiba, an aton General Manager, an aton Board of Directors, ngan han tanan empleyado han aton kooperatiba — maupay nga adlaw ha aton ngatanan. Ako hi Atty. Vernon Jolbitado, pagdalagan kumo usa nga kandidato para pagka Board of Director han aton kooperatiba. Ako usa nga abogado ngan usa guihapon nga negosyante, dida han bungto han Alangalang. Bilang kandidato para ha Board of Directors, andam ako pag representar han mga interes han mga miyembro pinaagi hin paghimo hin mga palisiya nga makahatag hin maupay nga serbisyo finansyal ngada han ngatanan nga miyembro. Kun ako matagaan hin higayon para maging usa nga Board of Director, an akon una nga buhaton amo an pag-review han existing management and operational policies para makita naton kun epektibo pa ba ini, kun kinahanglan pa i-improve, o dapat bag-uhon o amyendahan. Kasumpay hini, maghihimo ako hin plans and strategies para makab-ot naton an mga goals and objectives han aton cooperative, subay han mission and vision han PHCCI, labi na ha aspeto han: Management and financial operations, Credit and collection, Fund management and investments. Tatagan guihapon naton hin importansya an pagpadayon han benepisyo han mga miyembro, an ila privileges and incentives, ngan an welfare han aton employees, kay pinaagi hini, napapalig-on naton an kinatibuk-ang welfare han aton cooperative. Amo ini an akon mga plano kun ako matagaan hin higayon nga magserbisyo kumo usa nga Board of Director han aton kooperatiba. Ha utro, maupay nga adlaw ngan damo nga salamat ha iyo ngatanan.

Members (ALL): (Applause)

Ms. Ursula Labita: Maupay nga adlaw ha atong tanan! Hello to my fellow cooperative members, senior citizens, volunteers, officers, and hardworking staff. Thank you for your service. For those who don't know me yet, I am Ursula M. Labita, a proud co-op member since 1999, an Educator for 29

years, a TESDA Trainer and Assessor, and a Manager in a University Laboratory Hotel. I am running for a Board Member position to bring in new initiatives that will benefit our members.
My platform includes: Industry-relevant courses in partnership with government agencies — providing NC2 certifications to help members secure better jobs, increase earning potential, or start small businesses.

Customized training programs — offering specialized programs tailored to co-op members' needs, creating more opportunities for career growth and higher education.
Overseas employment assistance — connecting interested co-op members to DOLE-accredited agencies and reputable employers abroad. I am therefore asking for your support because together, we can strengthen our cooperative and ensure that it remains a place where everyone succeeds. I am excited about the possibility of serving all of you and I look forward to connecting with as many members as possible in the coming days.

Let me leave you with this thought: "Ang gihay, diri madali-dali maka-tirok hin sighot kung iyan nag-uusahan. Pero kung ang mga gihay atong butokon, hiya ang madagmit maka-human an iya mga trabahuon. Kapag kaurusa, we can make and sustain this cooperative even better."
Maupay nga adlaw mga ka-miyembro ng PHCCI! Salamat.

Members (ALL): (Applause)

Engr. Socorro Ramos: Maupay nga adlaw ha mga igkasi-miyembro ng PHCCI-MPC Tacloban. Ako hi Socorro Q. Ramos, 65 years old, kandidato para pagka Board of Director. Ako usa nga Star Member for 11 years, nag-serve ha aton cooperative ha iba-iba nga committees sugad han Ethics Committee, Credit Committee, Election Committee, ngan bilang Board Member.

I am a Chemical Engineer with a Master's degree in Agribusiness Management from UP Los Baños, and a former government employee who retired as Division Chief of Commission on Higher Education Region VIII. With my work experience and having served the cooperative for many years in different capacities, I am committed to contribute and work for the efficient use of the cooperative's resources, both financial and human. As a billionaire co-op, it is important that policies and procedures are in place to ensure the continuous growth and progress of our cooperative. We should not be complacent; PHCCI should continue to grow as one of the leading co-ops in Eastern Visayas. At the same time, the members should experience the benefits of our services. One way to ensure this is by having sound policies and procedures that will guide the officers, volunteers, and personnel of PHCCI as they perform their respective tasks. Again, ako hi Socorro Q. Ramos, naglalaom han iyo boto para pagka Board of Director.
Damo nga salamat, and may God bless us all and PHCCI-MPC!

Members (ALL): (Applause)

Ms. Lilibeth Tabungar: Mga ikasi ko-miyembro han PHCCI-MPC Tacloban, maupay nga adlaw ha aton tanan! Ako hi Lilibeth Tabungar, usa nga MIGS ngan Star Member for 11 years, diri ha aton co-op, kandidato para pagka Board of Director yana nga PHCCI-MPC General Assembly.

Ako usa nga empleyado ha Commission on Audit, pero yana retired na ako. Bilang usa nga retired employee, mas madamo na an akon oras ngan kapasidad para mag-bulig ngan mag-serve ha aton PHCCI. Labot pa, karuyag ko magpasalamat ngan mag-balos han tanan nga bulig nga naihatag ha akon ngan ha akon pamilya han PHCCI, labi na during han mga financial crisis. Ha atubangan niyo, nagpapakita ako han akon tinuod, sincero, ngan tapat nga pag paningkamot. Nangangaro ako han iyo suporta ha akon kandidatura pagka Board of Director han aton minahal nga kooperatiba. An akon commitment, ipapadayon ko an hul-os, sincero, ngan matinuoron nga pag-serbisyo basi makab-ot naton an aton mga hingyap, mga proyekto, mga programa, ngan iba pa nga mga plano para han kooperatiba. Basi ha akon pag-alagad, an aton PHCCI magpadayon nga tumubo, magdako, ngan mas damo pa an matabangan nga miyembro.

Again, PHCCI — you are my today, tomorrow, and forever. Damo nga salamat ha iyo tanan. Ayaw pagkalimot, ako hi Lilibeth Tabungar, kandidato pagka Board of Director.

Members (ALL): (Applause)

Ms. Lorna Cinco: Kitang tanan, mga Visayan speaking, maayong adlaw ha atong tanan! Ako hi Lorna Cinco, 66 years old, a government retiree, residente han Brgy. 84, Manlurip, San Jose, Tacloban. Siguro, ha iba, diri na ako bago kay nag serbisyo na ako ha aton co-op ha iba-iba nga mga komite. Ako hi premierong Chairman han Ethics Committee, diin ang komitiba nag-ayos han aton ethical code nga yana nakapaskin ha atong business center. Sugad man, nag serbisyo guihapon ako bilang Board Secretary, diin ginsugod an pag-digitize han aton mga balaod nun. Nagsilbi guihapon ako ha Education and Training Committee, nga responsable han membership generation, ngan karuyag ko ipadayon an akon serbisyo. Bilang miyembro han Audit Committee, dala ko an akon eksperyensya ha gobyerno bilang Regional Head han Presidential Management Staff, ngan miyembro han Special Audit Unit, nga naga-audit han tanan nga proyekto nga ginapundohan han President's Social Fund. Tungod hini nga eksperyensya, natuod ako nga makabulig ako sa paghan-ay han polisiya han kooperatiba, basi magin mas maupay ngan mas malinampuson an aton pagpadalagan han pundo han PHCCI.

Damo nga salamat, ngan maupay nga adlaw ha atong tanan!

Members (ALL): (Applause)

Ms. Daisy Cueryzon: Maupay nga adlaw ha iyo tanan mga ikasi ko-miyembro han PHCCI-MPC! Ako hi Daisy S. Cueryzon, 51 years old, Bachelor in Elementary Education graduate ha Pamantasan ng Makati, residente han San Jose, Tacloban City, kandidato para ha Election Committee. Ako usa nga volunteer bilang Area Coordinator han PHCCI, ngan yana, nagseserbe ako bilang Presidente han mga Area Coordinator Volunteers. Usa guihapon ako nga Star Member han kooperatiba. Nagpapadayag ako han akon kandidatura para makabulig ngan maipaambit an maupay nga pagtinabangay, basi magin malig-on pa an aton kooperatiba. Pinaagi han akon nahibaro, eksperyensya, dedikasyon, ngan gugma para han serbisyo, handa ako mag-alagad ha tanan nga miyembro.

Damo nga salamat ha iyo tanan, maupay nga adlaw, ug mabuhay an PHCCI-MPC!

Ms. Pilapil: Okay thank you so much. So, asya adto an aton mga kandidato. Before ko ini hira tawagon ngadi ha front. Buot ko ipadangat ha hira pagpasalamat. Nga nag responde hira han invitation han Election Committee nga mag serbe, once again dinhi ha aton kooperatiba. Pareho kadam-an ha aton puro ini hira may mga trabaho, may mga kabiling-gan and yet they choose to offer ira time para makahatag hit ira contribution in terms ira nahibaro para mas maupay pa aton cooperative. So, damo nga salamat ha tanan naton mga kandidato. Now allow me to call them in front and let me present to you. 7 of our Candidates for Board of Directors, 4 of them are educators 2 are retirees 1 is a lawyer. Anyway, Let me call on: Ms. Sarah Agner, Sir Benjie Arias, Sir Leo D. Camposano, Ma'am Ursula M. Labita, Ma'am Socorro Ramos and Ma'am Lilibeth Tabungar.

Members (ALL): (Applause)

Ma'am Marissa: Para ha Audit Committee, hi Ms. Lorna Cinco an kandidato. Para ha Election Committee, hi Ms. Daisy Cueryzon. Let's give them a round of applause!

Members (ALL): (Applause)

Ma'am Marissa: Maalayon ako ha an mga MIGS, mag botos kita. We need 6 Members for BOD, 1 for Audit and 1 for Election Committee. So, Thank you very much.

Ms. Nacario: Thank you Ma'am Marissa, for presenting the Candidates for Board of Directors, Audit and Election Committee. Hinaot unta mas makilala naton an mga Candidates. Ug ma guide naton ira mga platforms.

So, this time, we will now hear the Welcome Message from the Chairperson of the Board of Directors. Once again, let's give a big hand to Dr. Leo D. Camposano.

Members (ALL): (Applause)

(Welcome Message of Chairperson Leo D. Camposano)

Chairperson Camposano: Maupay nga kulop ha aton nga tanan! Ano, nalipay kamo nga Sequential an aton General Assembly?

Members (ALL): Yes!

Chairperson Camposano: Diri na kita nakadto ha Tacloban, ano? Kami nala mag travel. But, anyway. I think everyone feels better nga it travel time niyo, diri na duro ka haba. And you get to enjoy the experience of attending our General Assembly. This one promise that we made during the meeting last October pagkadi naton. Because, usa nga request aton miyembro. Kung puwede duro dako aton venue ha tacloban, tapos aton pila ngan program halaba. Mga taga Borongan nauli na alas dos pala, diri na nakakatapos han program. Others pag abot ngadi ha Borongan, ma travel pa hin places. So, we have to be comfortable with our experience in this General Assembly, because we are growing and we will continue to grow. Big round of applause for everyone!

On behalf of the Board of Directors, Committee Officers, and employees of PHCCI-MPC Tacloban, I would like to warmly welcome you all to our 2025 Sequential General Assembly. Just the same we thank you all our Member-Owners for your continued support hini nga aton kooperatiba, we hope that you will continue in helping us, so that we will continue to grow, especially han aton Borongan Satellite Officer, buligan naton aton mga empleyado para mas dumamo pa mga miyembro, ngan aton mga miyembro mag avail han loan, magbayad liwat han ira mga loan. Di ba, amo iton pirmi, na avail han loan, na bayad.

An aton theme for this year's General Assembly is *Diversify for Growth: Empower our Members and Community*. Karuyag namon ipasiguro ha iyo nga an iyo mga suhestyon ngan opinyon nga amon nakakarawat gin-aaksiyonan gud hin seryoso han Board of Directors. Padayon kami nga dedikado ha pagtagad han mga panginahanglan han aton mga miyembro. Padayon liwat an aton pag-diversify ngan pag-expand han aton mga serbisyo. Tikang han amon strategic planning, ha masunod nga mga bulan magpapatuman kita hin bag-o nga mga produkto, programa, aktibidades, ngan proyekto. Sanglit, nag-aampo kami han iyo padayon nga suporta ha aton mga produkto ngan serbisyo—diri la para han aton member-owners, kundi pati para ha aton komunidad. May-ada na kita mga polisiya para ha environmental protection, ngan bisan an aton serbisyo gin-disenyo para ha members, ginbubuksan guihapon naton ini ha non-members basi makabulig kita ha komunidad kun diin kita nag-ooperate. Dugang pa, may-ada kita mga insurance programs para ha aton farmers, Star Members, ngan women members. Ini nga mga insurance abot-kaya ngan dako an naibubulig—labi na ha panahon han hospitalization o kun kinahanglan hin pinansyal nga bulig para ha pagpadayon han ira panginabuhian, labi na kon apektado han kalamidad o weather disturbances. Ini nga mga benepisyo amo an ginlalaoman han aton mga member-owners. Sanglit, padayon naton pagpalig-onon ngan pag-sustain an aton kooperatiba, basi makabulig kita ha pagpaubos han kakurian ngan mapauswag an kalidad han kinabuhi naton ngatanan. Nalilipay kami ha iyo padayon nga suporta. Kun mayda kamo mga suhestiyon o karuyag ipahamtang, abri kami pirme—basi mas mapadali an paghatag hin impormasyon, serbisyo, ngan pagpauswag han aton kooperatiba. Padayon naton i-sustain an operasyon han PHCCI-MPC Tacloban. Nag-aampo liwat kami han aton mga miyembro ha Borongan nga magpadayon ha pagsuporta—labi na ha pagbayad han ira mga obligasyon ha loan. Ini nga disiplina importante gud basi maibanan an delinquency ngan mapataas an aton net surplus para ha kaayohan han ngatanan nga member-owners. Padayon kami nga magpapakusog han amon paningkamot basi, magkaupod kita nga makapaubos han kapobrehan ha aton mga komunidad ngan mapauswag an kalidad han kinabuhi han aton mga miyembro—kaupod han panuyo han aton nasudnon nga liderato. Maupay nga kulop ha aton nga tanan!

Members (ALL): (Applause)

Ms. Nacario: Before we proceed to our next chapter, tagaan naton kusog nga pakpak hi Mr. Chair. For the Welcome Message.

Members (ALL): (Applause)

Ms. Nacario: And also, mayda guihapon kita awarding para naton mga Star members ngadi ha Borongan. Siring pa it akon Kodigo. Iton Borongan Satellite Office, may-ada na Nineteen (19) nga Star members ngan we provided additional Life Insurance benefit para ha aton mga Star members for Six (6) years and above. We have seven (7). 4 out of 7 are employees of Borongan Satellite Office. Mga huwarang employees. We would like to acknowledge:

List of Six (6) Years Star Members

1. Catayong, Sherwin C.

2. Tiozon, Yolanda L.

List of Seven (7) Years Star Members

1. Apelado, Luzanta A.
2. Bernas, Antonina A.
3. Garcia, Brenda B.
4. Obina, Eva Joy C.

Nine (9) Years Star Member

1. Guibao, Rey Noel L.

Ms. Nacario: We have six (6) Star members for 6 years to 9 years. If ma maintain nira ira status pagka Star members, by next year, pag balik naton didi. Ma receive na iba ha ira hin plaque. Para ka magin Hall of Famer, kailangan at least 10 years nga Star member. Amo ini hira aton Star members from 6 to 9 years. We would like to request our Member's Welfare Committee Chair, Sir Benjie Arias. In the count of 1, 2, 3, Smile. Mga huwarang Star members of Borongan Satellite Office.

(Photo Opportunity with the Star Members)

Ms. Nacario: We would like to request as well an aton GAD Committee Officers, in Celebration of the International Women's Month. We would like to acknowledge as well. Mayda kita duduha ka oldest female nga member here in Borongan Satellite Office. Tawagon ta hi:

Oldest Female Member in Borongan Satellite Office in Celebration of International Women's Month

1. Amada, Palania Patria *89 Years Old*

2. Badillo, Dolores *89 Years Old*

Other Female Awardee in Celebration of International Women's Month

1. Hernia, Joy

(Photo Opportunity with International Women's Month Awardees)

Ms. Nacario: Once again, congratulations han aton mga Awardees. Also han aton mga Star members kanina. We continue to retain iyo good performance of being a Star member. Maging huwaran pa kamo mas durodamo pa nga mga member. Adi mga MIGS pala, please work harder para magin Star member ka guihapon. Also our Star members adto ha gawas, an waray pa mag claim han ira token & certificate. You may claim ngadto ha office.

So this time, may we proceed to the Business Proper. Mr. Chair, ready na?

Chairperson Camposano: Of course, we have to be ready, kay mangunguli pa kita. Pati, hira mangunguli pa. So, may I now call this meeting to order. May I request our Secretary to please conduct the roll call.

Board Secretary Coritana: Thank you Mr. Chair, please, say present once your name is called.

PRESENT:

1. Leo D. Camposano	Chairperson
2. Benjie G. Arias	Director
3. Rellier B. Meribeles	Director
4. Michelle D. Sevilla	Director
5. Regine Marie S. Cumla	Director

BOARD SECRETARY

1. Corazon L. Coritana	Board Secretary

AUDIT COMMITTEE

1. Melanie B. Orendez	1st Vice-Chairperson

ELECTION COMMITTEE

1. Socorro Q. Ramos	1st Vice-Chairperson
2. Marissa M. Pilapil	Secretary

MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas	Chairperson

GENDER & DEVELOPMENT COMMITTEE

1. Marilou S. Nacilla	Vice-Chairperson
2. Joanne Irish A. Dimaano	Secretary

HEAD OFFICE

1. Elizabeth L. Pretencio	General Manager
2. Rhina A. Pagayanan	AGM for Administration

Chairperson Camposano: Ginpasabot ba naton an aton mga miyembro hini nga aton General Assembly?

Board Secretary Coritana: Mr. Chair, nagpatawag kita hini nga aton Annual General Assembly ha mga miyembro pina-agi han masunod: Una, pagpadara han General Assembly notices pina-agi han mga collectors ngan Area Coordinators. Nagpasamwak kita ha radyo nga simbahan. Nagbutang kita hin mga streamers ngan tarpaulins sa kada PHCCI office. Ngan nagpost kita ha aton Facebook page ngan pina-agi han text blast, Mr. Chair.

Chairperson Camposano: Mayda ba kita enough numbers present today nga mga miyembro para magka mayada kita hin quorum para hini nga aton General Assembly, Ms. Secretary?

Board Secretary Coritana: Oo, Mr. Chair, may-ada kita quorum. Base han Article III, Section 8 han aton PHCCI-MPC Tacloban By-Laws, nagmamando ini nga para magkamay-ada kita quorum, kinahanglan an at least 25% han Members Entitled to Vote (MIGS) an magtambong hini nga aton General Assembly. An aton Kooperatiba yana may-ada 6,587 members entitled to vote as of December 2024. Para magkamay-ada kita quorum, kinahanglan hin at least 1,647 members entitled to vote (MIGS) nga magtambong hini nga General Assembly. Para dinhi nga area—han aton Alangalang Branch ngan Carigara Satellite Office—kanina han 12:38 PM, may-ada kita 178 total registered members. hini nga nagparehistro, may-ada kita 110 Members Entitled to Vote (MIGS). Therefore, Mr. Chair, may-ada kita quorum.

Chairperson Camposano: Pira an required ha 110 nga MIGS?

Board Secretary Coritana: 30, Mr. Chair.

Chairperson Camposano: We have 110 registered. Thank you Ms. Secretary, then we now come to our agenda. Please read the agenda for our General Assembly Meeting today.

Board Secretary Coritana: Mr. Chair, an agenda para han aton yana nga katitirok hini nga assembly amo an masunod:

1. An pag tratar han minutes han 2024 General Assembly Meeting.

2. Paghatag han reports han BOD Chairperson, Management, Audit Committee, Election Committee ngan pag presentar han 2025 Election Guidelines

3. Pag presenta ngan pag apruba han 2025 Operational Budget, Targets and Action Plan.
4. Pag presenta ngan pag apruba han proposed Amendments ha aton Articles of Cooperation & By-laws.
5. Pag hire an aton External Auditors
6. An RIPA or Raffle Draw hit door prizes
7. Iba pa na butang na issue nga angay naton pag tagaron.

Board Secretary Coritana: That's all, Mr. Chair.

Chairperson Camposano: Thank you Ms. Secretary. May-ada ba kita gusto idugang didi han aton Agenda? Alright, Ma'am Sarah. Please come here an aton Agenda.

Ms. Agner: Base han aton agenda, waray dida nakabutang parti han pagtagad han aton modes of conduct of the General assembly. So, I would like have it confirm an aton SGA, included an mode guihapon pag conduct hin General Assembly.

Chairperson Camposano: Alright, I'd like to know that will be your formal motion para ma include ha aton agenda. Ma'am Sarah.

Ms. Agner: Yes, Mr. Chair. I move for the confirmation on the conduct of the 2025 Sequential General Assembly meeting. And the inclusion of the Modes of Conduct of the General Assembly meeting.

Chairperson Camposano: Alright, we would like to clarify. There are two things that needed to be added ha aton Agenda. Una, confirmation of Sequential General Assembly nga aton ginihimo yana, our General Membership should confirm this one. Ikaduha, Inclusion of the Modes of General Assembly meeting conduct ha amendments han aton By-laws. Again, para diri na kita tanan makadto ha Tacloban, an aton General Assembly. Magin conveniently na to everyone. Any second to this motion?

Ms. Tabungar: Mr. Chair. Lilibeth Tabungar. I second the motion.

Chairperson Camposano: Alright, any discussion on the amendment to our Agenda? The amendment is confirmation of SGA 2025 and inclusion of the modes of General Assembly meeting conduct in the amendment of our By-laws. Any objections? If there is none. The motion is approved!

Chairperson Camposano: Alright we have already amended our agenda. Unahon ta an pag confirm han aton Sequential General Assembly for 2025. Confirmation man hiya. So we will now hear another motion. So, we would like to request from our members an mag motion.

Ms. Agner: I move for the confirmation of the conduct of the 2025 Sequential General Assembly meeting.

Ms. Tabungar: I second the motion.

Chairperson Camposano: If there is no discussion, objections. The motion is approved!

Member (ALL): (Applause)

On motion by Ms. Sarah T. Agner, duly seconded by Ms. Lilibeth T. Tabungar, the General Assembly confirmed the holding of the Sequential General Assembly Meeting of Perpetual Help Multi- Purpose Cooperative (PHCCI- MPC Tacloban).

GA Resolution No. 001 series of 2025
"*A resolution confirming the holding of Sequential General Assembly Meeting of Perpetual Help Multi-Purpose Cooperative PHCCI-MPC Tacloban*"
CARRIED UNANIMOUSLY

Chairperson Camposano: Sige, padayon kita ha aton Business Meeting. Ada na kita han pagtratar han Minutes han 2024 General Assembly Meeting. There are 22 pages. As we have agreed in our previous meetings, diri na ini ginpa-photocopy an full nga ginsusurat ha aton minutes kay sayang an aton resources. Instead, we are using the highlights, but the full details are uploaded on the website para mabasa niyo. Babasahon ta ini page by page?

Member (ALL): Diri na.

Chairperson Camposano: Okay kun diri na. Of course, mayda motion to dispense with the reading of the minutes.

Mr. Jesus V. Melo: I move the motion to dispense with the reading of the minutes of the 2024 General Assembly.

Ms. Rufina A. Nacionales: I second the motion.

Chairperson Camposano: Perfect! The motion is approved!

Chairperson Camposano: But we are going to go through the matters arising from these minutes. Page 1—attendance only. If you have matters, please raise your hands and let us know kun ano an iyo matters. Page 2, Page 3. Page 4—our amendments before. Page 5—Star Members. Page 6, Page 7, Page 8, Page 9, Page 10, Page 11, Page 12, Page 13, 14, 15, 16, 17, 18, 19, 20, 21, 22. Anyway, balitaw—kun mayda kamo ig-raise nga concern dida aton minutes, you can raise it later during our open forum. Puwede kamo magsurat ha papel or use the microphone. Alright, if there are no more matters to discuss, I would now need a motion to approve the minutes of the 2024 General Assembly Meeting.

Ms. Vilma Baquilod: Can we further elaborate on some of the resolutions? May we read the BOD resolutions starting from No. 014?

Chairperson Camposano: Okay, an last year nga budget—alright, sige. That's page 8. These are important resolutions nga ginpasar ngan gin-aprubahan han Board of Directors. Part ini han report han BOD Chair. Allocating the amount of ₱185,000 for the Lab Coop 56th General Assembly Meeting and Election on February 19, 2023. Allocating ₱8.3 Million for the 2023 General Assembly Meeting on March 26, 2023. And allocating ₱65,000 for the 2023 Operation Tuli. Pag-renew han contract ni Dr. Tamayo, a dentist. Pag-approve han contract ni Dr. Bongbonga as dentist—mga service providers ini, actually. Okay na? Alright, anyway—sige.

May I request a motion to approve the minutes, as these will form part of the official documentation for our General Assembly. Alright, anyone? Please raise your hand.

Ms. Mila Candido: I move for the approval of the minutes of the 2024 General Assembly meeting.

Mr. Luis R. Lacaba: I second the motion.

On motion by Ms. Mila Candido, duly seconded by Mr. Luis R. Lacaba, the General Assembly adopted the minutes of the 53rd Annual General Assembly Meeting dated March 24, 2024, held at the Leyte Academic Center, Palo, Leyte, subject to further corrections. Any corrections shall be submitted to the Board Office within five (5) days.

GA Resolution No. 002 series 2025
"A resolution adopting the Minutes of the 53rd Annual General Assembly Meeting of PHCCI-MPC Tacloban"
CARRIED UNANIMOUSLY

Chairperson Camposano: Alright, our staff will approach you. Para makuha iyo name, mag reflect ha aton minutes. Of course, we will also verify if you are a Member in Good Standing or a member, bangin kaupod ka hit member. Katapos nag second the motion diri ka ngay-an member. Okay, diri hiya puwede, ano? Ma'am Marissa, may tuyo ka ha akon noh?

ELECOM TIME

Ms. Pilapil: Yes, Mr. Chair. Aton time yana is 2:23 PM. Since mayda na kita quorum, we will start the election. Pero, matawag la kami anay hin first 10, pagkasunod hit lima—matawag kami hin 5 nga Members in Good Standing (MIGS). Pagawas niyo pagbotos, didto kita kun hain an registration room

para han aton election. So, para mas systematic, we can start with the first rows. puwede na kita yana mag-start ha first and second row nga MIGS.

Chairperson Camposano: Alright, sige. From the Election Committee, we will do this in an orderly manner para simultaneous an aton activity. An waray sample ballot, lingkod la anay kamo. Bangin kumuha pa kamo hin sample ballot. Alright, 15 na. An iba, lingkod la anay. Diri kita mangunguli kun diri pa matapos an aton activity.

Alright, sige. While we are doing the election, simultaneously, magpapadayon kita han paghatag han reports han BOD Chair, Management, Audit Committee, and Election Committee. Of course, tatawagon ko an akon self—tapos, mapakpak kamo para ha akon kay maghahatag na ak report. Asya na? Sige, pakpak anay kamo.

Member (ALL): (Applause)

(Presentation of the Board of Directors Report)

Chairperson Camposano: Alright, let's now proceed ngadto han aton Agenda. Paghatag han report han BOD for the period January to December 2024. During this period, the Board conducted a total of 23 meetings. From July to December, we held five (5) regular meetings and six (6) joint meetings. As much as possible, we minimized special meetings to conserve the cooperative's resources. Naturally, the Board approved several important resolutions. Some of these were already reported during the October Ownership Meeting. For today's presentation, the approved Board Resolutions have been grouped into four (4) key result areas.

Una: *Member–Customer.*

Resolution No. 3, allocating the amount of ₱220,000 for the PHCCI KIDDY & Y.E.S Laboratory Cooperative 6th Annual General Assembly Meeting and Election han aton Lab Co-op. For this year, nag-conduct na liwat kita hin another election.

Resolution No. 49, allocating ₱8.8 Million for the 53rd Annual General Assembly Meeting han aton last year. Resolution No. 101, approving the deduction of ₱300 for raffle tickets ngan ₱50 for annual dues tikang han aton dividends distribution for 2023. For 2024, naghatag kita han aton dividends ngan patronage refund. Na-receive na ninyo ini. Aada ito ha iyo passbook. Kun diri kamo sigurado, mapaki-ana la kamo ha aton mga empleyado kun hain dida nga amount an dividends ngan patronage refund. Pero usually, kun pipira hit iyo share capital, around 6.55% iton mahimo nga dividends ngan patronage refund for 2024.

Resolution No. 103, confirming the 1,127 Star Members han PHCCI-MPC Tacloban for the year 2023.

And we also approved the following resolutions regarding our contract-of-service dentists:

Resolution No. 120 – Pag-renew han contract ni Dr. Tamayo as dentist.

Resolution No. 121 – Pag-approve han contract ni Dr. De Veyra as dentist.

Resolution No. 272 – Pag-approve han Contract of Service with Ikigai Dental Center. These are among our six dentists.

Resolution No. 473 – Pag-approve han contract ni Dr. Guiroy as dentist, serving the Sogod nga area.

Resolution No. 519 – Pag-approve han contract ni Dr. Antor as our dentist.

Resolution No. 520 – Pag-approve han contract ni Dr. Gorgonia as dentist.

Resolution No. 521 – Pag-approve han contract ni Dr. Bongbonga as dental service provider. These resolutions ensure that our members continue to receive free dental services, including tooth extraction, oral prophylaxis, paglimpyo, and dental fillings.

Resolution No. 522, the Contract of Service approval for Dr. Geonzon, our dentist. We would like to let our member-owners know that this is the reason why we have contract-of-service dentists, because of the free dental services that we provide. These services may include tooth extraction, oral

prophylaxis or paglimpyo, ngan pagpasta—which we call dental filling. These are among the services nga libre nga ginahatag ha aton mga miyembro every year.

Alright. We also have the following resolutions regarding our health professionals for members:

Resolution No. 471 – Pag-approve han contract ni Dr. Morano as Optometrist.

Resolution No. 472 – Pag-approve han contract ni Dr. Espina as Optometrist. These are for our members who may have eye-related concerns.

Resolution No. 413 – Renewal of the contract of Dr. Capungcol as Medical Doctor. You might have heard nga hi Dr. Capungcol na-promote na tikang ha DOH Regional Office ngadto ha DOH Central Office. One request made by Dr. Capungcol is that he may provide online consultations. Members can avail of this by requesting the assistance of our employees here in Borongan, so you will be connected with Dr. Capungcol in case you need an online medical consultation.

Resolution No. 414 – Pag-approve han contract ni Dr. Tante as another Medical Doctor for our members.

Resolution No. 449 – Contract extending our partnership with Generika. If you buy medicine at Generika, simply show your member ID to get the discount. If you don't have your card yet, you can claim it from our Borongan Office.

Resolution No. 458 – Designating your Board Chair and the General Manager as authorized representatives to execute and sign the MOA with Electronic Commerce Payments (EC Pay) Inc.

Resolution No. 402 – Approving the conduct of the Sequential General Assembly for the year 2025. This is the same resolution we confirmed earlier when we started our business meeting, because it was already approved by the Board of Directors and requires confirmation by our General Assembly.

Alright. Next nga Key Result Area is *Financial.*

Resolution No. 21 – CAPEX for 2024. Majority han aton gin-approve nga CAPEX amounts to ₱26.7 Million. Pero, karuyag namon ipasabot nga diri ini nangangahulugan nga tungod kay gin-approve, gin-expense na dayon han aton co-op. Kun kumpleto na an mga dokumento, asya pa la it pagsugod han proseso han pagtrabaho ngan pag-purchase han aton capital expenditures.

Resolution No. 100 – Approving the net surplus in the amount of ₱82.5 Million for 2023. For 2024, an aton net surplus is ₱84.7 Million. Asya ini nga an aton dividends and patronage refund for 2024 is higher compared to 2023. Makikita ninyo an difference ha iyo passbook.

Resolution No. 89 – Approving the switch of the existing Retail Treasury Bond (RTB) investment in the amount of ₱30 Million at the Land Bank of the Philippines, with an interest rate of 6.250% per annum for 5 years. Mayda kita Treasury Investment Group nga naga-assist han aton Board of Directors, para an aton extra funds—nga diri pa nahuhuram han aton mga miyembro—ma-invest ha bonds or time deposits, para mayda kita additional income an aton cooperative.

Resolution No. 90 – Approving another investment in Retail Treasury Bonds (RTB) in the amount of ₱20 Million at the Land Bank of the Philippines, with the same interest rate per annum for a term of 5 years.

Resolution No. 102 – Approving the remittance of CETF for 2023 in the amount of ₱1.6 Million with NATCCO, VICTO, and NAFECOOP.

Next are resolutions regarding the sale of real properties:

Resolution No. 91 – Approving the sale of real property with an area of 150 square meters for ₱1.2 Million.

Resolution No. 118 – Approving the sale of real property with an area of 228 square meters in the amount of ₱1.8 Million.

Resolution No. 137 – Approving the sale of real property with an area of 239 square meters for ₱700,000. Ini nga mga property ginatawag ha aton Co-op as Real and Other Properties Acquired (ROPA). Karuyag sidngon hini nga may member nga nag-loan pero waray makabayad, ngan an collateral nga tuna na-acquire han PHCCI. Para mabawi an kwarta han aton Cooperative, ginbabaligya

ini nga tuna. Ha sugad hini nga paagi, mababalik ha aton Co-op an kwarta nga ginpahuram, bisan waray na an tuna han member. Mayda liwat kita Technical Working Group nga naga-assist han aton Bids and Awards Committee. Ini nga grupo nagpo-process han bidding ngan naghahatag hin recommendation ngadto ha Board regarding the selling price. Gin-uupod guihapon an other expenses incurred, sugad han proseso para ma-transfer an title ngadto ha Cooperative. Ngan kun mabaligya na ini nga mga property, mababalik ha Cooperative an kwarta nga ginpahuram.

Resolution No. 198 – Ratifying the time deposit placement at Bank of Commerce, a fixed-rate bond in the amount of ₱50 Million, with an interest rate of 6.5% to 6.8% for a term of one year and five months.

Resolution No. 245 – Approving the investment with Megawide Construction Corporation in the amount of ₱20 Million, for a five-year term, with an indicative rate of 8.214%. Again, as I mentioned earlier, an aton kwarta gin-iinvest naton para mas dako an income nga mabalik ha aton Cooperative.

Resolution No. 244 – Approving the time deposit rate of our Cooperative for the benefit of our members.

Resolution No. 312 – Approving the additional investment in the amount of ₱175,457.20 for CLIFSA Share Capital Investment.

Resolution No. 313 – Approving the acquisition of a property located at Brgy. Buntay, Tanauan, Leyte, in the amount of ₱7.5 Million, with a lot area of 469 square meters, for the construction of the new building of PHCCI-MPC Tacloban – Tanauan Satellite Office. So an aton sunod nga project amo an Tanauan office. As of the last Board meeting, approved na an design han building, ngan magpadayon na kita ha bidding for the actual construction. Aada ini sapit han Card Bank, harani la han junction han Tanauan proper.

Resolution No. 538 – Approving the bidding process for the construction of the Tanauan Building.

Resolution No. 363 – Approving the 2024 recalibrated targets of PHCCI.

Resolutions No. 407 and 408 – Ratifying the opening and transferring the amount of ₱5 Million to the Green Growth Deposit Account with the Land Bank of the Philippines.

Resolutions No. 412 and 470 – Approving the writing off of accounts of deceased members of our Co-op. Pero ini nga proseso, before ini ipresent ha Board, gina audit anay ngan gin-iimbestigaran para masigurado nga deceased na gud an member. Kay syempre, kun patay na an member, waray na kita paagi para makakolekta han iya utang. Amo ini nga ig wri-write off an account, pero gin sinisigurado gud anay nga kun waray na iba nga paagi para mabayaran an utang.

Resolution No. 527 – Ratifying the membership of our Co-op to the Renewable Energy Cooperative of the Philippines, and investing ₱1 Million thereto. Ini nga cooperative nationwide initiative ini han mga cooperatives ha Pilipinas para mag establish hin Renewable Energy Cooperative. Hi PHCCI nagdesisyon nga magpa-miyembro para kun mayda kita mga kinahanglanon ha renewable energy, an aton mga miyembro makakakuha hin mas barato ngan mas affordable nga serbisyo tikang hini nga kooperatiba.

Resolution No. 537 – Approving the disposal of five (5) vehicles. Ini nga mga sarakyan na-embargo kay an mga member waray na makabayad han ira loan. Sanglit, gin kuha han Co-op an sarakyan ngan ginbaligya para mabawi an kwarta nga ginpahuram han Co-op.

Resolution No. 539 – Approving the write-off of accounts under Batch 1 and Batch 2 with sufficient deposits only.

Next Key Result Area: *Internal Business Process*

Resolution No. 65 – Approving the 2024 Amended Election Guidelines. And for today, we would like to inform our members that diri na kita magbubutang hin ink ha tudlo kun bumotos. Kay ano? Kay gin introduce na naton an QR Code system. Kun naka-vote na an member, automatic may notification na ha system nga nakaboto na hiya. So bisan mag try pa hiya bumoto utro, diri na hiya papayagan han system. Gin-testingan gud ini namon — ako ngan hi Ma'am Marissa from the Elecom — para masiguro nga secured an system. Sanglit diri na kinahanglan butangan hin ink an tudlo, ngan mas limpyo na an proseso.

Resolution No. 98 – Approving the Institutionalization of the Bonus Loan Policy. Dati ini trial basis pa la. Pero base han report han Management, maupay an resulta ngan damo an nakabenepisyo nga mga miyembro. Sanglit, gin-institutionalize na ini, ngan magigin available na ini every year.

Resolution No. 129 – Approving the Auditing Engagement with Quilab & Garsuta as our External Auditor.

Resolution No. 157 – Approving the Enhanced Policy on Special Loan for PHHCI Employees.

Resolution No. 248 – Approving the Revised Code of Conduct and Ethical Standards of the Co-op.

Resolutions No. 192–195 – Designating the new Authorized Representatives for submitting the Entity Information Sheet to the Credit Information Corporation, in compliance with CDA regulations.

Resolution No. 201 – Designating the General Manager as Authorized Representative to execute and sign the MOA with GCash. So in the coming months, puwede na kita magbayad han aton loans pinaagi han GCash. Di ba, damo na ha aton an nagbabayad han water, kuryente, o PLDT pinaagi han GCash? Soon, makikita na liwat naton didto an PHCCI-MPC Tacloban, ngan puwede na kita magbayad hin loan bisan diri kumadto ha opisina.

Resolution No. 268 – Authorizing the new composition of the Trust Committee for the Retirement Plan of our Co-op employees, since some of the previous members have already retired.

Resolution No. 290 – Approving the Climate Action Team Policy to support environmental protection initiatives.

Resolution No. 291 – Policy Guidelines on the Conversion from Satellite Office to Branch Office. Usa hini nga ginpre-prepare naton amo an Tanauan Satellite Office, nga puwede ma-convert ngadto hin Branch Office in the coming years, especially since magkakamay-ada na kita sariling building ngan damo na liwat an members didto.

Resolution No. 342 – Approving the Amended Loan Recovery Program for Matured Past-Due Accounts. We would like you to know nga ha aton Co-op, taas an aton delinquency—more than ₱500 Million. Kaya, dapat magbuburublig kita para mahipabubo an aton delinquency. Paano? Simple la—bayad han aton loan dues antes pa han due date. Para diri mag-past due an aton personal accounts. Kay kun mag-past due, ngan mayda kita fines, diri na kita magin Star Member. Mayda guihapon penalty kun sobra lima (5) ka adlaw an delay. Kaya, dapat magbuburublig kita nga mga miyembro han Co-op para mahabubo an aton delinquency rate. Kun mahabubo an aton delinquency, mas damo an aton dividends ngan patronage refunds.

Resolution No. 367 – Approving the Guidelines on Delinquency Reduction Incentive for Individual Employees. Ini nga mga policies gin implement para mabawasan an delinquent accounts han aton Co-op. Mga members, kun mayda kita loan, importante nga paningkamotan naton nga mabayaran ini on time, para magpabilin kita nga Members in Good Standing ngan para magpadayon an kalig-on han aton Kooperatiba.

Resolution No. 401 – Enhanced Policy on Special Loan for PHCCI Board of Directors and Officers.

Resolution No. 447 – Enhanced Express Loan Policy. Ginrereview naton an aton mga policies para masigurado nga mas maayos an loan management ngan mababalik an kwarta han Co-op.

Resolution No. 403 – Approving the Proposed Amendments to the Articles of Cooperation and By-Laws. Amo ini an ginbotosan ninyo during pre-registration, kun diin nag-vote kamo hin “YES” para han amendments. Importante ini kay gina monitor kita han CDA Central, ngan kinahanglan ma-approve ini nga amendments.

Resolution No. 448 – Policy on the Replacement of Outstanding, Stale, and Lost Checks, in compliance with legal requirements. Kanan mga banko liwat ini nga policy, masunod liwat kita.

Resolution No. 455 – Approving the Revised Policy on Incentives and Allowances for Officers, Volunteers, and Outsourced Staff. Para klaro ha aton members: an aton Board of Directors ngan Committee Officers waray honorarium kada meeting. An ginahatag la ha ira amo an transportation, meals, snacks, ngan support during meetings.

Resolution No. 501 – Improved Star Member Policy with Life Insurance. An aton Star Members nga 6 years or more, mayda free membership certificate from NATCCO MBAI Microinsurance. Ini libre nga benefit nga ginbabayaran han Co-op para ha aton loyal members. Sanglit ha mga 5 years pa la nga members, padayon la kamo ha pag-maintain han inyong Star Member status, kay next year puwede na liwat kamo ma-apil hini nga benefit.

Resolution No. 502 – Suspending the acceptance of Personal Loan applications except for Star Members. Gin implement ini para macontrol an delinquency han personal loans. Pero exempted an Star Members, kay proven good payers man hira.

Last Key Result Area: *Organizational Capacity*

Resolution No. 20 – Approving the Strategic Action Plan for 2024 of our Co-op.

Resolution No. 050 – Renewal of Intellicare HMO for the healthcare services provided to the Board of Directors, Officers, and Employees of PHCCI.

Resolution No. 155 – Approving the 2024 Board Committee Appointments. An aton Board of Directors, nagkikita la kun mayda Ownership Meeting or General Assembly. Throughout the year, aktibo hira nagtatrabaho pinaagi han ira mga committees. An kada Director mayda Committee Chairmanship ngan naka-assign hira per Key Result Area. Didto anay gindi diskusyon an mga proposals before igpresent ha Board Meeting. Sanglit, an aton Board diri la basta nagpipirma o nag-aattend han meeting. Aktibo hira ha policy formulation ngan strategic planning, kay amo gud ini an primary function han Board of Directors.

Resolution No. 106 – Authorizing the attendance of AGM Pagayanan and Tacloban Manager Engr. Beltran to the International Cooperative Educational Exposure of VICTO National on June 12–16, in Bali, Indonesia.

Resolution No. 239 – Allocating ₱450,000 for the 2024 Sportsfest conducted on August 17, 2024.

Resolution No. 325 – Allocating ₱35,000 for the Journalism Workshop. Mayda kita newsletter nga ginatawag “Co-op Pagurusa.” Gintrain naton an mga employees ngan volunteers how to properly prepare and publish our newsletter para accurate ngan informative an aton communication ha members.

Resolution No. 240 – Allocating ₱350,000 for the Mid-Year Assessment and Planning conducted on July 19–20, 2024.

Resolution No. 288 – Engagement with Ma’am Bing Villania as consultant and facilitator for the Mid-Year Planning. Ini nga consultant diri taga cooperative sector kundi taga corporate sector, sanglit mayda hiya ginhatag nga bago nga ideas related han corporate para bag-o nga business ventures han aton Co-op.

Personnel Development

Resolution No. 18 – Promotion of Mr. Asilo as full-fledged Branch Manager of Dulag Branch.

Resolution No. 306 – Appointment of Mr. Metran as Branch Manager in Ormoc, with possible assignment in other branches as needed.

Gender and Governance

Resolution No. 249 – Appointment of our Gender and Development (GAD) Committee composed of Ma’am Encomio, Ma’am Nacilla, Ma’am Dimaano. Gin-apil na liwat ini ha amendments han aton By-Laws, kay requirement ini han CDA nga dapat mayda Gender and Development Committee han cooperative.

Resolution No. 250 – Reappointment of Mommy Rosing Pedrosa as Credit Committee Member. Hi Mommy Rosing usa han living founders han aton Co-op, ngan bisan more than 70 years old na, willing and able pa guihapon hiya magserbisyo. Dati 33 la an founding members, ngan gutiay nalang guihapon an buhi. Sanglit may special privilege hira kun willing pa hira magserve.

Legal and Institutional Support

Resolution No. 516 – Approving Atty. Kate Mengullo, who is also a CPA, as Legal Retainer of the Co-op.

PHCCI School Representation

Resolution No. 166 – Designating Director Quebec, Director Arias, and Director Cumla as Board of Trustees of our PHCCI School. Hi PHCCI may sariling eskwelahan ha El Reposo nga nag-ooffer Pre-Elementary up to Grade 6. Registered ini ha Secretary of Exchange Commision SEC, ngan may separate Board of Trustees, aside from the Board of Directors of the Mother Co-op. An President han eskwelahan amo hi Ate Babes Custodio, usa liwat han founders. Bisan more than 70 years old na hiya, active guihapon hiya naglilingkod para ha aton eskwelahan.

International and Federation Representation

Resolution No. 426 – Authorizing the attendance of the Chairperson and 1st Vice Chair, Director Quebec, to the Global Cooperative Climate Summit in Thailand (Nov 27 – Dec 2). An expense hini charged to the Federation, diri ha PHCCI, pero kinahanglan guihapon Board Resolution from the primary cooperative.

Resolution No. 429 – Authorizing the attendance of Director Bernardo to the International Cooperative Alliance Global Conference and Annual GA in India, spearheaded by VICTO National.

Election and Volunteer Programs

Resolution No. 434 – Approving the Election Calendar for the 2025 Sequential General Assembly.

Resolution No. 440 – Allocating ₱50,000 for the Area Coordinators Performance Appraisal and Fellowship. Kun mayda ha aton members nga interested mag volunteer as Area Coordinator, puwede kamo makig-istorya ha staff ha aton branches para makabulig guihapon ha pagserbisyo han Co-op.

Planning and Organizational Activities

Resolution No. 456 – Allocating ₱400,000 for the Year-End Operations Review and 2025 Business Planning. An result, i-present later han aton Management for your approval.

Resolution No. 457 – Allocating ₱550,000 for the Performance Appraisal and Fellowship on December 14, held at Leyte Academic Center, Palo.

Resolution No. 533 – Renewal of Intellicare as HMO Contract ha aton Co-op.

Resolution No. 534 – Approving the 2025 Calendar of Activities. An Calendar of Activities ginplaplano na as early as December, para pag January ma-approve na han Board, ngan may clear guide an aton employees kung ano an sunod nga activities throughout the year.

PHCCI-MPC Tacloban Representations

Bilang kabahin han PHCCI representation, an aton Board of Directors naglilingkod guihapon ha iba-iba nga cooperatives ngan development organizations: Board Chair – Board of Director, CLIMBS; Director Luisita Quebec, aton 1st Vice Chair – Board Member, NAFECOOP; Director Jenny C. Advincula, aton 2nd Vice Chair – Representative, Network Consolidated Cooperative Bank (NCCB); Director Nelson D. Bernardo – Board of Director, VICTO National Federation; Director Reynario Maria G. Quintero – Vice-Chair ngan Board of Director, Tacloban City Credit Surety Fund Cooperative; Director Rellier B. Meribeles – Alternate Representative, Credit Surety Fund Cooperative; Director Michelle D. Sevilla – Authorized Representative, NAPC Visayas; Director Erlinda A. De Lira – Authorized Representative, Tacloban City Cooperative Development Council; An aton General Manager, Ma'am Beth, nagrerepresenta liwat han PHCCI ha Tacloban City Civil Society Organization (TCCSO) ngan Philippine Chamber of Commerce and Industry – Tacloban Leyte Chapter (PCCCI-Tacloban Leyte).

Awards and Recognitions

From the Cooperative Development Authority (CDA) and other institutions, PHCCI received the following recognitions: Top 1 Best Performing Cooperative in Tacloban, Top 1 Paid up Capital, Top 1 in Assets, Top 1 in Net Surplus, Co-op Stewardship Excellence Award, Co-op Net Surplus Generation Excellence Award, Internal Cooperative Capital Growth Excellence Award, Co-op Engagement and Collaboration Excellence Award. These recognitions reflect the strong performance and responsible

stewardship of our cooperative. However, more than the awards, what is most important is that our members are happy and continue to benefit from the services of our cooperative.

From CLIMBS, PHCCI also received the following awards: Champion for Climate Action, Top 5 Investor, Top Premier Producer, CAC Achiever Award.

Once again, on behalf of the Board of Directors, we thank all of you — our members, officers, employees, and partners — for your continued trust and support. These achievements are not only the accomplishments of the Board or Management, but the success of the entire PHCCI community.

So once again, let us give ourselves a big round of applause.

Member (ALL): (Applause)

Chairperson Camposano: For our open forum. Of course, if you have questions about the report we presented also with Management, Audit Committee and Election Committee. We will do the open forum later para usa la diritso aton activity. Para ma manage nato aton time. So, now. We shall now proceed to the report of the Management. Let's give a round of applause to our General Manager.

Member (ALL): (Applause)

(Presentation of the Management Report)

GM Pretencio: Thank you, Sir. Maupay nga aga ha aton nga tanan! Okay, so for the management. I'll be presenting something to you, the 2024 management accomplishment report. So, for our key financial highlights we have here the *assets*, *share capital*, *net surplus* and *member shares*.

So, let me start with our *assets*. These include cash and cash equivalents, loans and receivables, investments, property and equipment, and other assets. As of 2023, we have a total of ₱1.97 Billion in assets. For 2024, we were able to reach ₱2.15 Billion. That is an increase of 9%. For our share capital, I'm sure all of you are familiar that this is what we deposit in the cooperative as member-owners han aton kooperatiba. For our regular deposits, naka-generate kita hin ₱850 Million. For our Laboratory Cooperative, nga amo an aton mga kabataan aged 7 to 17 years old, nakaka-deposit guihapon hira hin savings and share capital. Through this, we were able to generate a total of ₱3.5 Million. As of 2023, we have ₱807 Million. Then, as of 2024, we have generated ₱854 Million, which is an increase of 6%.

So, let me now proceed to our *interest income from loans*. These are the collections in terms of the loan products that are available. Every time you pay, may-ada kita principal and interest nga ginbabaydan monthly. So, iton interest nga nakolekta han PHCCI and management, naka-generate kita hin total amount of ₱154 Million. This reflects an increase of 21% compared to our 2023 figure, which is ₱127 Million.

So, for our *net surplus*, amo ini hiya an result han aton total income collected, minus the operational expenses han administration. For the year 2024, we were able to generate a net surplus of ₱84.7 Million. This reflects an increase of 3%, compared to our 2023 net surplus of ₱82.5 Million.

So, in terms of return han aton members, I'm sure all of us feel this—kay nakita gud naton an increase han aton dividends. An aton dividend rate han 2023 was only 3.89%. Then, for 2024, we reached a dividend rate of 6.55%. So, I hope that many of you have already checked your dividends, especially our Star Members. Kun nakita na ninyo an increase ha iyo savings and share capital, that reflects the growth of our cooperative. Para naman han mga waray pa nakacheck, you may visit the PHCCI offices here in Alangalang and Carigara to verify your accounts.

So, for our *membership*, as of 2023, we generated a total of 30,585 regular members. For the year 2024, this increased by 8%, reaching a total of 33,183 members. So, masiring kita—kadamo gud man ini. Pero, pira man iton na-compose han MIGS ngan Non-MIG? An aton MIGS (Members in Good Standing), amo ini an mga members nga naka-follow han aton criteria: kinahanglan, within the year, may-ada kita deposit nga 1,200 ha share capital; naka-attend kita han aton Ownership meetings or General Assembly; ngan ika-tulo, before mag-end an tuig, updated an aton accounts. Out of 33,183 members, mayda kita 6,587 nga MIGS. So, kinahanglan naton i-encourage an aton mga kilala nga mag-attend hin meetings, mag-deposit hin at least ₱1,200 ha share capital before the end of the year. puwede ini ₱100 per month, or puwede guihapon kita bumisita ha office. If may loan kita,

puwede liwat magpa-deduct, or magbayad kita personally. And out of the 6,587 MIGS, mayda kita 1,184 nga Star Members.

So, let me now proceed to our *Portfolio at Risk (PAR)* update. Amo ini hiya an aton basihan han mga outstanding loans nga past due. As we mentioned earlier, we encourage everyone to pay on time, kay may-ada gud ini effect. Nasiring kita, "importante nga nakabayad ako monthly," pero kinahanglan liwat naton i-consider an aton due dates, kay may impact ini ha aton assessment han Portfolio at Risk (PAR). So, I hope mas mag-improve pa an aton understanding that it is very important to pay on time or before the due date. In fact, kun makabayad kita before han aton due date, may-ada kita additional incentives nga puwede ma-avail. With that, an aton Portfolio at Risk (PAR) as of 2024 is 42.24%. From 2022, nga 47.25%, nag-down kita ngadto 42.71% in 2023, ngan further decreased to 42.24% in 2024. So, nagpapakita ini nga may improvement kita, bisan pa man mayda pa kita kinahanglan trabahuon. On the part of management, padayon la guihapon an aton efforts pinaagi han sending of collection notices, conducting mediation processes, and when necessary, pursuing account closure. Para naman han mga members nga medyo nabubug-atan na—makuri na an interest, or naawod na pagbisita ha opisina—please do not hesitate to reach out. May-ada kita mga programs nga gin-ooffer para han mga accounts nga napabay-an na, like 2 to 3 years or matured accounts. Karuyag sidngon, dapat unta settled na ini, pero kon existing pa guihapon, may solusyon pa kita. In fact, kun nakakarawat kamo hin mediation letter, please attend. Opportunity niyo ito to have a discussion or agreement with our mediator. Dida nga proseso, mabuligan kamo base han iyo capacity—kung pira an iyo kaya bayaran. Para naman han mga nakakabayad na, ngan maupay an takbo han negosyo, padayon la guihapon kita. Magin responsable kita han aton payables. Remember, an PHCCI waray utang ha gawas—waray kita external borrowing, compared ha other institutions. Proud kita nga self-sustaining an aton kooperatiba. Karuyag sidngon, sapat an aton funds to support the needs of our members, upod na an pagpahuram. So, I hope klaro ini ha aton tanan. And if not, you may visit anytime ha aton Manager or the office, para mabuligan kamo pinaagi han personal assistance and guidance, base han iyo sitwasyon.

So now, we will proceed to our *Co-opagtutulungan Program*. Last year 2023, we were able to provide assistance to the beneficiaries of our members amounting to ₱7.4 Million. For the year 2024, it is at ₱7 Million.

But good news this year—let me clarify. Nagpartner na kita han aton insurance partner, which is CLIMBS. This time, may-ada hira maupay nga offer aside from our existing life insurance coverage of ₱60,000. Yana, may-ada na kita:

- Accidental Medical Reimbursement equivalent to ₱5,000 per year
- Hospital Income Benefit nga 300 pesos per day, maximum of 7 days

Ano ito hiya, di ba? An Co-opagtutulungan, nagbabayad kita 600 pesos annually, or 50 pesos per month. This time, ginbaton na naton an iyo request. Kay damo an nasiring: "*Permi nala kami nagbabayad, pero while buhi pa kami, diri man namon na-eenjoy an assistance. What if ma-aksidente kami, magkasakit, or ma-admit ha hospital—waray ba guti nga assistance tikang ha cooperative*?" So, this is now the answer. Diri man namon 100% ico-cover an iyo expenses, but at least, may portion nga makakabulig ha iyo.

Now, for the condition: Tanan nga active members as of 2024, particularly those from 2020 to 2024 nga mayda payment han Co-opagtutulungan, amo ini an ma-eenroll this year. Yana nga tuig, after han amon agreement with our insurance partner, ma-notify kami ngan ma-aannounce ini formally. But eventually, tanan nga active members nga mayda 600 pesos payment within 2020 to 2024 will be automatically enrolled this 2025. Including an aton Senior Citizens. Meaning, good news ini para ha aton ngatanan. Kay di ba, kun magpa-insure kita ha gawas, an edad nagma matter. Pero pinaagi han recommendation han Board of Directors, gin-include naton an aton Senior Citizens. Waray na contestability period, waray na evaluation—automatic, covered kita ngatanan, buyag la kun may matabo. So, dako ini nga bulig, and we thank our Board of Directors for approving this recommendation from Management. Now, for this year—2025—free ini para ha iyo. Hi PHCCI an ma-shoulder han premium. Pero next year, 2026, mabalik kita ha aton usual nga obligation—kita na an mabayad han 600 pesos annual premium. So yana nga tuig la ini libre, pero next year, once mag-renew na, kita na an magbabayad. To help you, mayda kita arrangements nga puwede himuon. For example, kun nahadlok kita nga malimtan an payment, mayda kita auto-debit arrangement nga puwede niyo pirmahan. Meaning, automatic na la igbabawas ha iyo savings deposit an 600 pesos,

para sigurado updated guihapon an iyo coverage bisan malimtan niyo. And to clarify—waray kita nag-increase han contribution. 600 pesos la guihapon per year. An nadugang la nga benefits amo ini: Accidental Medical Reimbursement – ₱5,000 per year; Hospital Income Benefit – 300 pesos per day, maximum of 7 days. So, klaro ba adto an akon ginyakan? Yana nga tuig, hi PHCCI an ma-enroll ha iyo—free, including Senior Citizens. Next year, ma-remind na kami nga tikang na ha iyo an 600 pesos annual premium. So, okay? Klaro? Thank you so much. Pero kun mayda pa guihapon waray nakaintindi, puwede guihapon kamo bumisita ha aton opisina, ngan bilngon an aton Satellite or Branch Head para ma-explain pa gud ha iyo hin mas detalyado. So, I just hope, okay hiya and then we can ask questions later during our open forum.

So, for our 2024 Highlights of the Members' Welfare and Marketing Initiatives, I would now like to proceed with our *Healthcare Services*. For our dental care services, we were able to serve 1,017 members through our collaboration with 13 accredited dentists. An ira mga clinics are located in Tacloban, Palo, Tanauan, Alangalang, Dulag, and Sogod. Through this program, members were able to avail of tooth extraction, oral prophylaxis, and dental filling. And again, diri guihapon kita naundang in looking for more partners, para mas damo an aton choices and options—para kamo mismo makapili kun hain kamo mas comfortable or mas convenient based on your location. For our Medical Care Services, mayda kita mga doctors nga puwede niyo ma-consult for check-ups and medical care—particularly hi Doktora Tante and hi Doc Capungcol. puwede niyo hira ma-contact via online consultation. May option liwat for face-to-face consultation, pero kan Doktora Tante la kita may available nga in-person consultation. Hi Doc Capungcol, yana, is already assigned in Manila, pero available guihapon hiya via online consultation. For our Eye Care Services, these were extended to 373 members and non-members. Out of this, 90 members directly benefited from the program. And recently, nag-partner kita with Dr. Espina Eye Care Clinic, nga mayda mga branches located in Abuyog, Dulag, Palo, and Tacloban City. They now offer special discounts exclusively for our PHCCI members. For more details, you may approach or ask our Branch or Satellite Managers. And then, an aton Facebook page—kumpleto an details didto, including contact numbers and location. So, I hope tagaan niyo guihapon hin time to check and visit our Facebook page. Very active man kita—everyday mayda kita updates didto.

And now, for our *health initiatives*, which encompass our Annual Pap Smear, Prostate Exams, and Eye Consultation Activities. Usually, ha Tacloban naton ini ginhihimo nga venue, kay mas dako an available area didto para accommodating more participants. For the year 2024, we were able to serve a total of 226 members and non-members through these activities.

In addition, we also have our *Annual Big Health Day*. This is part of our continuing effort to provide free services nga kamo an makaka-enjoy as members. During this activity, mayda kita iba-iba nga services nga gina-offer, such as: Trade Fair; Medical Consultation; Vitamin and Medicine Dispensation, Bloodletting Activity, Feeding Activity, Massage, Haircut, Manicure, Free Blood Sugar Testing, Detox and other wellness services. So ini nga mga serbisyo, puwede niyo ma-enjoy, and at the same time, free hiya para ha aton members. Every year, kun ano pa an aton kaya i-provide, padayon kita nga nagdudugang hin mga services. Usually, every month of February, nagkakamay-ada kita han Annual Big Health Day. Last February 2024, we engaged a total of 1,253 members and non-members, providing access to various health services and activities. This is also aligned with our founding anniversary every February 16. Amo ini an aton ginbibisita nga Annual Big Health Day or Health and Wellness Day.

Now, for our *Operation Tuli Program*. Through this initiative, nakaserbisyo kita hin total nga 301 members and non-members. For the year 2024, an mga locations han aton offices nga nag-host hini nga activity amo an Tacloban Branch, Alangalang, ngan Ormoc.

And next, an aton Members' Education Program, which includes the PHCCI Kiddy and Y.E.S. Laboratory Cooperative. So, as mentioned earlier, ini nga program is for our young members aged 7 to 17 years old. We facilitated a summer class program, which we call the "Summer Growth Program." This program provides productive learning opportunities for young children during the summer break, under the guidance of our Mother-Cooperative, PHCCI. This year, enrollment has already started. An location hini nga program is in Tacloban City. An aton mga programs nga gina-offer last year amo ini:

- *Arts and Crafts*
- *Dance*

- *Guitar*
- *Voice*
- *Taekwondo*

And this year, we have added a new program—Badminton—with an affordable fee. We will also announce if there are more additional programs once magkamay-ada kita maupay nga partnerships with the LGU or private institutions nga puwede makahatag hin dugang nga learning opportunities. Ini nga mga activities will be facilitated by our Lab Co-op Officers. So, para han mga parents and guardians nga karuyag mag-enroll han ira mga anak, nieces, or nephews, please feel free to visit our office. Of course, updates and announcements are also available on our Facebook page and our website. This is also a great way to support our Cooperative.

And then, of course, an aton annual nga gin-offer nga *Free Mass Wedding*. Through this program, nakaserbisyo kita hin 10 couples who exchanged vows and began their journey as husband and wife. The goal of this activity is to make marriage more accessible and affordable for everyone. Ini nga program, all expenses are paid by PHCCI. An iyo la kinahanglan buhaton is magpa-register or magpa-reimburse ha opisina para ma-process an participation niyo. Last year, ha Tacloban, we conducted our Free Mass Wedding, nga gintatawag naton "*Kasalang PHCCI*." Ini nga activity padayon guihapon nga gina-organize han cooperative para mabuligan an aton mga members nga makasal ha legal and mas simple nga paagi. So, hopefully this year, maka-plan kita kun hain nga area naton ini igco-conduct, and we will invite liwat an mga couples nga karuyag mag-join hini nga program.

And then, we have our *Holiday Gift Giving*, with 50 beneficiaries, which we conduct every December. Through this activity, nag-provide kita hin gift packs para han aton orphans and elders, including an aton Star Members and MIGS. This year, the activity was held in Brgy. Arado, Palo, Leyte. This is one way of giving back for your trust and loyalty to the cooperative. Ini nga mga activities padayon guihapon nga ginhihimo han PHCCI para ipakita an aton pagpasalamat ha padayon nga suporta han aton mga members.

And then, of course, an aton *Marketing Initiatives*. Padayon guihapon an aton *PMES or Pre-Membership Education Seminar*. Through this program, we were able to convert 72% out of our 932 attendees into new members. So again, nag-aampo guihapon kami han iyo assistance or help to spread an aton maupay nga experiences with PHCCI, para magkakagamay-ada kita hin new recruits and maka-generate hin bag-o nga members within our locality. Kun may-ada kamo pamilya, friends, or kakilala nga diri pa members, please invite them to join PHCCI. Puwede guihapon kami kumadto ha iyo lugar, or kun kamo an makakabisita ha opisina. Willing kami mag-conduct hin Outreach Orientation or PMES, para ma-explain ha ira an aton benefits, products, and services nga puwede nila ma-avail as prospective members. And then, of course, an aton *Facebook video content* for products, services, and members' testimonials. Padayon guihapon niyo ini makikita ha aton Facebook page. Just visit an aton page — PHCCI-MPC Tacloban. Didto niyo makikita an aton announcements, promotions, and other activities nga puwede guihapon kamo maka-join. And of course, makikita liwat didto an mga testimonies han aton members—kun paano naton hira nabubuligan pinaagi han paghatag hin loans, especially ha aton mga business members or entrepreneurs.

And then, we also have the *Bayad Mo, Ipanalo Mo Raffle Draw*, which was launched during the last quarter of the year. This activity also encourages all members to pay on time. kun magbabayad kita it aton payment mahimo hiya para door prizes. We also provided maupay nga prizes, such as electric fans, grocery items, and other prizes generously given by Management.

And then, in February 2024, mayda guihapon kita *Pick & Win Promo*. For sponsorship and community engagement, padayon guihapon naton ini gin-offer para ma-market an aton products and services. I know mayda masiring, "Enough na an iyo Facebook page." Pero diri—kailangan guihapon naton magin active outside the community para makilala nira kun hin-o an PHCCI. Amo ini an purpose kun ngano nag-accept kita hin sponsorship—to promote and highlight an aton products and services.

So, PHCCI-MPC Tacloban actively participated in the 2024 *Job Fairs*—organized by PCCI last October 9, 2024 in Palo, Leyte, and by the Tacloban City LGU last October 25, 2024. These events brought together a dynamic mix of employers and job seekers, helping to expand employment opportunities and support career growth within the region. In fact, this year, kun mayda invitations para han mga job fairs, PHCCI always attends. Kay we still have vacant positions, and we can eventually help our members—especially those whose children have already graduated.

And then, followed by our *Business Forum*, conducted in partnership with PCCI. We also provided Bag of Kindness, which is a gift-giving activity. Ini ginhihimo naton annually, especially during the month of December.

And then, we also have our *Father Flan Daffy Scholarship Program*. PHCCI-MPC Tacloban continues the legacy of Father Flan Daffy by uplifting the economic status of its members through education. This full scholarship grant supports the college education of deserving members or their children, helping low-income families improve their quality of life. By investing in education, we empower future leaders and strengthen our community. As of now, mayda na kita aton first recipient, who is currently serving as Accounting Associate at the PHCCI-MPC Tacloban–Carigara Satellite Office. Our second recipient is currently a third-year college student at EVSU, pursuing a Bachelor of Science in Mathematics. All expenses are covered by PHCCI through the Father Flan Daffy Scholarship Program. Of course, nag-a-undergo guihapon kita hin proseso and criteria para masiguro nga ini mahatag sa mga deserving nga families nga talaga kinahanglan han bulig han aton Cooperative. This program is part of our commitment to support education and empower our members' future.

So, to proceed, we also conducted an *environmental scanning* in Naval, Biliran as part of our Co-op expansion plan under the 2025 approved action plan. Hopefully, we can comply with all the needed requirements and successfully expand our operations in the Naval, Biliran area. This is also in response to requests from our members nga nahimumdom o nagpuyo ha adto nga area to open a branch. So, PHCCI padayon guihapon nga nagbubuhat han mga requests han aton members—kun ano an maupay ha iyo, we will provide. Ini nga plan, besides serving our members, will also help the cooperative grow. Makakabulig ini ha local employment, and at the same time, ma-achieve naton an aton target for the year.

Finally, we are also proud to share that our Cooperative was recognized as Top 1 – Best Performing Cooperative in Tacloban City. We were also the recipient of the Excellence Award – CDA Regional Level, and recognized by the Philippine Red Cross (PRC) as a Blood Samaritan Program Partner. This recognition is a testament to our collective hard work, dedication, and commitment.

So, let's give ourselves a big round of applause for these achievements! That concludes my report. Thank you so much.

Member (ALL): (Applause)

Ms. Nacario: Thank you, GM Beth, for presenting the management report.

Chairperson Camposano: Sunod naton nga report. Tapos na kita ha Management. Base ha aton agenda, an aton sunod Audit Committee mag re-report. Tawagon naton hi Ma'am Melanie B. Orendez. Pakpakan naton.

Member (ALL): (Applause)

Ma'am Melanie: Hello, Maupay nga kulop ha iyo nga tanan! We are here to present an overview of PHCCI Financial Performance as of December 31, 2024. Ini nga assessment helps us understand how our cooperative is performing and where we can improve. Gamit naton lima (5) nga Key Indicators to measure our Financial Health, known as STEPS. Amo ini an aton financial performance—an tinatawag naton nga 5 indicator sets:

S – *Stability*: Ini nagrepresentar han aton financial security and debt management. T – *Turnover*: Nagrepresentar kun how well assets generate revenue. E – *Efficiency*: Sabot ini kun how well resources are being used. P – *Profitability*: Ini aton income generation. S – *Structure of Assets*: Nagpakita kun paano allocated an aton assets.

Ha aton graph, nakikita naton:

Blue color – kanan December 2023, *Green color* – kanan December 2024, Orange color – kanan CDA benchmark, kay regulated kita han CDA (Cooperative Development Authority). Ini nga visualization makakabulig ha aton makita kun hain kita lig-on, kun hain kinahanglan mag-improve, ngan kun paano kita naga-align ha regulatory standards.

Ha aton *Stability*, na-measure ini pinaagi han aton Cooperative Financial Security, lakip na kun paano well-managed an aton debt o mga utang. An aton total score dida na-remain unchanged, waray hiya pagbalyo tikang December 2023 ngadto ha 2024, nga nag-indicate hin consistent performance.

However, bisan pa ini, below guihapon an ideal target nga Nineteen (19), nga standard han CDA. Karuyag sidngon, mayda pa kita room for improvement ha pagpadayon han financial stability han aton cooperative.

Ha aton *Turnover*, ini nga indicator naga-evaluate kun how efficiently the cooperative uses its assets to generate revenue. Lakip dida an Assets Turnover, nga na-measure kun paano well ang aton cooperative nagge-generate hin income tikang han aton assets. Mayda guihapon kita An receivable Turnover, nga nag-track kun how often loan payments are collected within the year. An aton total Turnover remain the same in both years, nga nag-suggest hin continuing challenges ha revenue generation and loan collection. Ini nagpakita nga kinahanglan pa naton i-improve an efficiency han paggamit han aton resources para mas ma-maximize an kita tikang ha assets ngan loans.

Ha aton *Efficiency*, ini nga indicator reflects how well the cooperative uses its resources to cover operating costs. An aton score medyo nagamubo tikang 25 in 2023 ngadto 24 in 2024. Though, we are still performing better than the ideal standard of 35 set by the CDA. This indicates nga strengthening han operational efficiency could further enhance an aton financial position, helping maximize resources while maintaining cost-effectiveness.

Ha aton *Profitability*, ini nga indicator na-measure an cooperative's ability to generate income from its assets. Return on Assets (ROA): Nag-remain hiya hin same score in both years, pero significantly below the CDA standard nga 5. Ini nag-indicate hin need para han better asset utilization para mas mapalambo an income tikang ha aton assets. Return on Members' Shares (ROMS): Nag-improve kita tikang 3 in 2023 ngadto 5 in 2024, ngan naka-meet na kita han ideal standard. Rate of Net Surplus: Na-maintain guihapon an score nga 5 in both years, nga nagpakita hin strong and stable profitability. Ini nga results nagpakita nga bisan mayda pa kita room for improvement ha ROA, overall profitability han cooperative sturdy and steadily improving, labi na ha returns han members.

Now, the *Structure of Assets*. Ini nga indicator reflects how well the cooperative's assets are managed and allocated. Although, an score medyo nag-decline tikang 16 in 2023 ngadto 15 in 2024, highlighting areas for improvement, particularly ha investments and member's share capital financing. An aton summary: Overall, PHCCI's financial performance remains stable with positive growth in profitability, pero challenging guihapon kita ha efficiency and revenue generation. Ini machchallenge kita to focus on three key areas: Improving loan collection, optimizing asset utilization, and enhancing operational efficiency. By addressing these, we can further strengthen an aton financial position and ensure sustainable growth for the cooperative.

Kung mayda kamo karuyag makita nga detalyado nga financial statement, puwede kamo mabisita ha aton opisina ha PHCCI para ma-access ini nga detalyado nga report. Thank you! Maupay nga kulop ha nga tanan!

Member (ALL): (Applause)

Ms. Nacario: Thank you Ma'am Melanie for presenting the Audit Committee Report. We now proceed directly han aton Election Committee Report. To be presented by the Vice-Chair of the Election Committee, Engr. Socorro Ramos.

Chairperson Camposano: Akot matawag—business meeting ini. Maaram ako asya, dumalagan ako, pero bangin maabotan han aton minutes ikaw an tumawag. Business meeting ta kasi, okay? Peace. Anyway, tapos na an aton Audit Committee Report. We shall now proceed to the Election Committee Report. Magrereport ini Mayora ko—hiya ha CHED, pero retired naman hiya. So, ako na liwat iya Mayor. Balitaw, dati na kami nagka-trabaho ha PHCCI, pati ha CHED guihapon. So, the Vice-Chair of the Election Committee, Ma'am Socorro Quiminales Ramos. Pakpakan ta hi Ma'am Soc!

Member (ALL): (Applause)

Ms. Ramos: Maupay nga kulop ha aton ngatanan! Yana, ako an maghahatag han report. Ha tuig 2024, an aton committee nagkamay-ada hin 14 ka meetings. Dugang pa, nag-attend guihapon kita hin 12 ka joint meetings kaupod han Board of Directors ngan mga Officers. Sunod, base ha mandato nga nakasaad ha aton By-Laws, an Election Committee (Elecom) amo an nag-supervise han conduct ngan procedures han aton election, pati na guihapon an iba pa nga related nga aktibidades han aton cooperative.

Amo guihapon, *nag-collaborate* an amon committee ha Education Committee para magpatigayon hin formal orientation program para ha mga bag-o nga napiling opisyales ha una nga assembly, pati na liwat ha mga appointed nga opisyales. Kahuman hini, an Elecom naghatag guihapon hin bug-os nga suporta ngan kooperasyon ha Board of Directors ngan Management ha ngatanan nga aktibidades han PHCCI kun diin kinahanglan an bulig han Election Committee.

Han una naton General Assembly nga ginbuhat hadto han March 26, 2024, nag-oath taking an aton mga bag-o nga elected nga opisyales. Base ha aton PHCCI By-Laws, kinahanglan mag-take oath hira within 10 days kahuman han General Assembly. An mga nahirang nga opisyales amo an masunod: Chairperson: Dr. Leo D. Camposano; 1st Vice-Chairperson: Luisita Quebec, nga amo guihapon an responsable ha aton Education Committee; 2nd Vice-Chairperson: Ma. Jenny Advincula, nga usa han responsable ha aton Delinquency Committee.

Kahuman, karuyag ko liwat ipakita ha iyo an resulta han aton 2024 Election. Ha Election 2024, mayda kita lima (5) nga bakante nga posisyon ha aton *Board of Directors*. Base ha resulta, nagkamay-ada kita hin bag-o nga mga miyembro han Board. An mga bag-o nga Directors amo ini: Director Regine Marie Cumla – bag-o nga miyembro han Board; Director Erlinda De Lira – taga DepEd, first niya pag board; Director Rellier Meribeles – first guihap niya pag board. Base ha boto, amo ini an mga nakakuha hin pinakadamo nga boto: Director Ma. Jenny Advincula – may pinakadamo nga boto; Director Nelson Bernardo; Director Regine Marie Cumla; Director Rellier Meribeles; Director Erlinda De Lira. Amo ini an opisyal nga resulta han Election 2024 para ha aton Board of Directors.

Ha aton *Audit Committee*, mayda duha (2) nga bakante nga posisyon. Syempre, nadaog an duha nga kandidato. Amo ini hira: Melanie B. Orendez – nakakuha hin pinakadamo nga boto. Levita S. Calamaya – usa pa nga nahalal, nga amo liwat an nag-report kanina.

Ha *Election Committee*, mayda liwat duha (2) nga bakante nga posisyon. Hin-o man an nagdaog? Amo ini hira: Yours truly, Evelyn D. Clarin; Marissa M. Pilapil – akon kaupod nga nahalal.

Pakadto kita ha *total membership* han aton cooperative, kumpara han 2024 ngadto han 2025.

- *2024*: 30,585 total members
- *2025*: 33,183 total members – nagpapakita hin increase nga 8.5%

Para ha *Non-MIGS (Members Not Entitled to Vote)*:

- *2024*: 24,659
- *2025*: 26,596 – nagpapakita nga nag-increase guihapon ini. An aton goal amo nga mapahubos ini nga number, kay karuyag naton mas damo an mga MIGS (Members Entitled to Vote).

Para ha *MIGS (Members Entitled to Vote)*:

- *2024*: 5,926
- *2025*: 6,587 – equivalent hin 11.15% increase.

Karuyag naton padamuon pa ini ngan mahibanan an percentage han Non-MIGS. Basi han aton quorum requirement, kinahanglan kita hin 25% han MIGS.

- *2025* quorum: tikang 1,482 ngadto 1,647 – nagpapakita guihapon hin pagtaas.

Para makapag-amend han aton By-Laws, kinahanglan mas dako nga number han members an mauyon:

- *2024*: 3,951
- *2025*: 4,392 members nga kinahanglan mag-vote “Yes” para ma-approve an amendment. Amo ini an aton update regarding membership and voting requirements.

Okay, i-present ko la ini ha iyo ha gutiay nga paagi. Just to remind everyone. So, how ba mahimo ka nga Member in Good Standing (MIGS), or member nga may right to vote? Base ha Article II, Section 10 han aton amended By-Laws, an usa ka member kinahanglan magbayad hin membership fee nga ₱100 ngan kinahanglan mayda na hiya at least 12 shares. An kada share nagkakahalaga hin ₱100, ibig sabihin, an 12 shares pareha hin ₱1,200. So, para mahimo ka nga MIGS, kinahanglan mayda ka

₱1,200 nga share capital nga naka-deposit. Amo ini an minimum requirement. puwede ka mag-deposit hin sobra hini, pero para maging MIGS, ₱1,200 la an kinahanglan.

Next requirement, an member diri dapat delinquent ha pagbayad han Continuous Capital Build-Up (CCBU) ngan iba pa nga accounts ngan obligasyon, sugad han nakasurat ha Article VII, Section 2. So, ano man ini nga mga obligasyon? Una, kinahanglan maghulog hin at least ₱100 kada bulan hasta maabot an 10% han subscribed capital han co-op. Ini nga 10% equivalent ha ₱1,200 kada tuig. Diri liwat puwede mo-sobra ha 10% han subscribed capital han co-op. Base ha aton By-Laws, an aton subscribed capital kay ₱860 Million. An 10% hini kay ₱86 Million. Samtang an imo share capital diri pa naabot ha ₱86 Million, puwede ka guihapon magpadayon hin deposit ha imo share capital o fixed deposit. Bisan magdeposit ka hin ₱10 Million kada tuig, okay la, basta diri pa hiya maabot ha ₱86 Million. An diri la puwede amo an maghulog hin mas menos ha ₱1,200 kada tuig, kay amo ini an minimum requirement.

Next requirement, kinahanglan magpabilin an at least 10% han imo annual interest on capital ngan patronage refund. Kada tuig, mayda kita madadawat nga dividend o patronage refund, nga gin-deposit ha aton savings account o ha aton share capital account. Ha total nga madadawat mo, at least 10% kinahanglan diri niyo i-withdraw — kinahanglan magpabilin ini. Labi na kun an imo total savings ha tuig kay ubos pa ha ₱1,200, mas importante nga diri ini hilabtan, basi ma-comply an minimum requirement. Para ha *loan retention*, pareho la guihapon ini han required monthly capital contribution nga ₱100 kada bulan. Kun mag-loan ka, may automatic deduction para ha share capital. An mabawas, imo guihapon ini — diri ini mapupunta ha empleyado o ha iba nga tawo. Magpabilin guihapon ini ha imo ngaran kay madugang ini ha imo share capital.

Sunod, an member kinahanglan diri pa nakalapas han bisan ano nga provision han By-Laws, subscription agreement, desisyon, guidelines, rules, ngan regulations nga ginpagawas han BOD ngan General Assembly. Pasabot hini, an usa ka responsible member kinahanglan nakakumpleto han continuing education program nga gin-prescribe han BOD, nakattend han GA o CAC, ngan nagpa-patronize han businesses han co-op sumala ha policies ngan guidelines hini. Ha aton businesses, puwede ka mag-save ha imo savings account o mag-loan. Kasagaran han mga diri MIGS kay waray pa naka-attend han GA o CAC, mao nga para masiguro nga mahimo ka nga MIGS, kinahanglan gyud umatender ka han GA o CAC.

Ngano man kita mag-aspire nga mahimong MIGS? Ano an importansya hini?

Rights of Members entitled to vote (MIGS):

Makapartisipar ngan makaboto ha tanan nga matters nga ginhisgutan ha General Assembly meetings. Makakaboto ka. Kun diri ka makaboto, nangangahulogan nga diri ka MIGS. Importante ini nga right kay tatagan ka hin privilege nga makapili han imo mga opisyales — kun hin-o an molilingkod ha aton kooperatiba. puwede ka mag-seek hin elective o appointed position. puwede ka mag-file hin candidacy o magpahayag ha Board nga karuyag mo ma-appoint ha mga committees. puwede ka mag-avail han services han co-op. puwede ka mag-inspect ngan mag-examine han books of accounts, minutes of meetings, share register, ngan iba pa nga official records han co-op ha reasonable office hours. Makaparticipar ha continuing education ngan iba pa nga training programs han co-op. Amo ini an mga rights ngan privileges nga ginhahatag ha mga MIGS ha General Assembly.

Yana, ha aton General Assembly, duduha an aton ginibotosan:

An aton amendment. Siguraduhon nga nakabotos kamo kay kinahanglan kita hin 4,300 plus nga “Yes” votes para ma-approve. Election of officers. Amo la ini an akon report. Salamat ha iyo ngatanan, ngan salamat liwat ha mga nagsunod ha Elecom instructions. Yana, magpapatigayon kita hin smooth, orderly voting han tanan officers. Thank you and Good noon to everyone!

Member (ALL): (Applause)

Chairperson Camposano: Thank you Ma’am Soc. Alright, mayda didi mga question ngan gin surat. But, we will address the questions later na ha Open forum. Meantime, of course we need a GA Resolution for the approval of the consolidated reports of the Board of Directors, Management, Audit Committee, and Election Committee. May I hear a motion from the floor, for the approval of the consolidated reports.

Ms. Agner: I move for the approval of the Consolidated Reports of the Board of Directors, Management, Audit Committee and Election Committee.

Ms. Patrina Amada Palaña: I second the motion.

Chairperson Camposano: Any discussion? Any objections? Hearing none. The motion is approved!

Member (ALL): (Applause)

On motion by Ms. Sarah T. Agner, duly seconded by Ms. Patrina Amada Palaña, the General Assembly decided to approve the consolidated reports of the Board of Directors, Management, Audit Committee, and Election Committee of PHCCI-MPC Tacloban.

GA Resolution No. 003 series of 2025

"A Resolution Approving the Consolidated Reports of the Board of Directors', Management, Audit Committee Report and Election Committee of PHCCI-MPC Tacloban"

CARRIED UNANIMOUSLY

Chairperson Camposano: Alright, next naton an pag presentar han pag aprobar han 2025 Operational Budget and Action Plan. Tawagon naton balik an aton General Manager, Ma'am Beth Pretencio. Let's give a round of applause to Ma'am Beth.

(Presentation of the 2025 Operational Budget and Action Plan)

GM Pretencio: Okay again, Good morning everyone. Thank you Sir Leo. So, okay, again. For the Management kanina an aton Accomplishment Report han 2024 akon gin report. At this time, an aton 2025 Operational Budget and Action Plan. Para liwat, may guide aton Management kun where o hain aton direction going.

Let's start with the 2025 *Financial Condition.*

In terms of *assets*, as I have said kanina, an aton accomplishment han year 2024 was equivalent to ₱2.1 Billion. This time, an aton *target assets* is ₱2.57 Billion.

In terms of 2025 *Statement of Operation*, mayda kita target *revenue* — ₱261.14 Million, *gross surplus* — ₱250.24 Million, *Admin expenses* — ₱83.6 Million, *Operating expenses* — ₱76 Million. Aiming to have a target or an increase of net surplus to ₱145 Million. So, remember an aton last year nga actual performance, which is equivalent to ₱84.7 Million. This year, we increase or gina-increase naton an aton target from ₱84.7 Million ngadto ₱145 Million. So, for the summary of our Financial Target han aton 2025 Action Plan:

- *Asset level* increased by 5% — from ₱2.1 Billion ngadto ₱2.5 Billion.
- *Return to Members* — kadton dividend naton, an actual na receive was 6.55%. This time, may increase from 6.55% ngadto 10%.
- *Reduction of Par Rate* — equivalent to 5%. So, an aton rate before was 42%. This time, kukuhaon naton ini nga maging 37% na la hiya.

For our *Membership Generation*, we are targeting a significant increase this year. From our current 2,991 members, our goal is to reach 8,400 members. To achieve this, we have prepared several action plans, and of course, we are counting on your continued support and assistance. We are guided by four key perspectives, starting with Member and Community Service. Under this, we aim to increase our membership base by reaching our target of 8,400 new members entering the cooperative. Part of this strategy is the conversion of 40% of our associate members into regular members. As we all know, associate membership is only valid for a maximum of two (2) years. After this period, members are encouraged to upgrade to regular membership so they can fully enjoy the benefits and services of the cooperative.

As regular members, they will be able to:

- Build their share capital and deposits;
- Exercise their right to vote during assemblies;
- Fully access all cooperative programs and services.

With these initiatives, and through your support, we are hopeful that we can achieve our membership target of 8,400 this year.

In addition, we will continue to focus the *target* on:

Member and Community Service

- Increase in membership: Target naton nga ma-convert an 40% han aton associate members ngadto regular members. Mayda pa kita existing associate members nga puwede i-target para maging regular.
- Kinahanglan naton masunod an share capital requirement.
- Kinahanglan liwat nga mag-undergo hira han aton free Membership Orientation Seminar.
- Members' satisfaction: Target naton 90% satisfaction rate.
- Retention program: 10% increase in members' needs.
- Star members: 10% increase.

Market Product through Digitalization

- Padayon naton i-enhance an aton digital platforms ngan online services para mas maabot an members.

Affiliation

- Padayon naton pagpapalapad han partnerships ngan collaboration ha iba nga organizations.

Sustainable Social Impact

- Siguraduhon nga an aton programs ngan services may positive nga epekto ha community ngan environment.

Ika-duha nga perspective: ***Finance and Resource Management***

Ini nakafocus ha enhancement han aton financial structure, nga naglalakip han:

- Loan portfolio increase,
- PAR reduction: at least 5%,
- Net institutional increase: 5%,
- Loan yield: at least 10%,
- Return to members: at least 10%,
- Asset level target: ₱2.5 Billion and above.

Ha aton *fund management*, ginma-maximize guihapon naton an available funding para ma-finance an loan releases ngan para ma-manage an pricing han aton time deposit interest rate. Iban pa, ginmonitor guihapon naton an *exposure ngan utilization* han real properties nga acquired assets. Mayda pa kita ginbabaligya nga properties yana. Kun interesado kamo, mayda kami list para makita ninyo kun may makuha kamo nga bagay. And of course, this year guihapon, mayda kita *second batch* han mga properties. Magkakamay-ada kita another set-up, ngan mayda na schedule para ma-invite an iba pa nga co-op proposed properties.

Ika-tulo nga perspective: ***Internal Business Process***

Ini nakafocus ha systems, policies, ngan procedures han cooperative:

- Kinahanglan naton i-release ngan i-enhance an policies and procedures, pati na an programs para ha credit, human resource, members' insurance, ngan membership retention.
- Ha service delivery, usa ha aton gina-focus amo an GCash implementation ngan compliance ha mga regulatory agencies.
- Dugang pa, padayon naton i-enhance an loan products para ha members. Kinahanglan mag-design kita hin products nga makaka-compete ha microfinance ngan iba pa nga financial institutions.

Ika-upat nga perspective: ***Organizational Capacity***

Ini nakafocus ha pagpalig-on han organizational structure ngan abilidad han cooperative:

- Improved organizational structure
- enhanced leaders' competence.
- Improved physical structure,
- Renovation of PHCCI offices.
- Expansion and extension of offices in other areas.
- Plans for infra for social service center of PHCCI complex.
- Construction of the Tanauan office building.

Lastly: ***Optimized Technology***

We have real breakthroughs, innovation, and legalization efforts. Ha hini nga context, nakadevelop kita hin technology nga kinahanglan naton i-upgrade ngan i-enhance.

- Online-based transaction process para ha secure agreements, loan application, ngan membership.
- Para gihapon ha requests for partnership with accredited payment partners.

Ini nga initiative maghahatag hin mas efficient, secure, ngan modern nga proseso para ha tanan nga operations han cooperative.

Para ha aton ***Outlook para ha 2025***, an focus naton nagpabilin ha:

- Members' satisfaction
- Financial stability
- Cooperative growth

Sugad han akon gin-mention kanina, ini an mga initiatives nga aton ginplano para hini nga tuig para masiguro nga matuman an aton mga goals ngan mahatag hin mas maupay nga serbisyo ha aton members.

Once again, Thank you so much.

Member (ALL): (Applause)

Chairperson Camposano: Alright, thank you so much, GM. So, an aton net surplus target for 2025 is ₱145 Million. Dapat magbuburublig kita para ma-achieve naton an ₱145 Million nga Net Surplus target for 2025. Para mas hitaas pa an aton dividends nga ma-receive at the end of the year. Mayda usa ka member nga nakaistorya ha akon. She really didn't expect daw nga sugad an amount nga nareceive niya for 2024 dividends. An iya ginhunahuna is 6.55%, pero pagkita niya han amount, nalipay gud an aton member. Just like kami ha Board—happy guihapon kami pagkakita namon han amon dividends nga na-receive.

So, ini nga aton Operational Budget nga Action Plan is found in our Annual Report. Just the same, dapat ini ig approve hin aton General Assembly. So we now request a motion from the floor for the approval han 2025 Operational Budget, Targets ngan Action Plan.

Ms. Yolanda L. Tiozon: I move for the approval of the Operational Budget and Action Plan for 2025.

Ms. Evelyn Pacatang: I second the motion.

Chairperson Camposano: Alright, any discussion? Objection? Hearing none, the motion is approved!

On motion by Ms. Yolanda L. Tiozon, duly seconded by Ms. Evelyn Pacatang, the General Assembly decided to approve the Operational Budget and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

GA Resolution No. 004 Series 2025

"A Resolution approving the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025"

CARRIED UNANIMOUSLY

Chairperson Camposano: Next item, we will have the presentation of the proposed amendments to the Articles of Cooperation & By-laws. May I now request our Director. Director Sevilla to do this. Let's give a big round of applause to Director Sevilla.

Member (ALL): (Applause)

(Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Director Sevilla: Maupay nga kulop ha iyo nga tanan! On behalf han Amendments & Legal Affairs Committee, utro namon ipresentar ha iyo an aton mga proposed amendments han PHCCI-MPC Tacloban Articles of Cooperation & By-Laws. Aton pamatian yana ha aton Visual Presentation dida han aton mga screen.

(Video Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Member (ALL): (Applause)

Director Sevilla: Okay, relative ha confirmation in holding this Sequential General Assembly, moving forward, kun ma-uyon kita nga mga miyembro, mayda kita modes of conduct para ha future General Assemblies.

Bali, upat (4) ini nga bahin:

- Una, *In-person Regular General Assembly meeting* – an aton mga una ginhihimo, nga tanan kita iba-iba nga opisina, present aadi kita ha Leyte Convention Complex.
- Ika-duha, *Hybrid Regular General Assembly meeting* – karuyag sidngon, puwede usa la ka adlaw. Pero, an diri maka-kadi, ma join through online. puwede zoom, facebook, youtube, or any nga pamaagi para maka attend hi miyembro bisan hiya ha Manila o US. Pero, one (1) day la.
- Ika-tulo, *In-person Sequential General Assembly meeting* – damo nga adlaw, amon ato ginhimo since March 1 – today, face-to-face. Nagkikirigta kita, we visited our branches in Dulag, Alangalang, Borongan, Sogod, Ormoc and Tanauan, yana adi kita. Amot hiya an ikatulo.
- Ika-upat, *Hybrid Sequential General Assembly meeting* – damo guihapon nga adlaw, pero hi miyembro diri available pag attend face-to-face. puwede guihapon online.

Chairperson Camposano: Alright sige, an aton gin propose as added kanina nga agenda. Upat nga options para hin aton conduct it General Assembly meeting. kay this would depend kun ano it situation, during the time. So gusto nato ma amend it aton By-laws to reflect four (4) options pag conduct it aton General Assembly meeting.

- Una, *In-person Regular General Assembly meeting*
- Ikaduha, *Hybrid Regular General Assembly meeting*
- Ikatulo, *In-person Sequential General Assembly meeting*
- Ikaupat, *Hybrid Sequential General Assembly meeting*

Chairperson Camposano: Amo ini it aton ig-include ha aton By-Laws, para kun ano an sitwasyon dida han aton pag-conduct, amo guihapon an aton bubuhaton. Diri na naton kinahanglan magpina-amend kada tuig.

So, may I hear now a motion to approve the future conduct and modes of the General Assembly meetings?

Mr. Moises Añosa: I therefore move the inclusion of the Modes of Conduct of the General Assembly meeting.

Chairperson Camposano: So. I therefore request someone nga mag second the motion.

Ms. Edna Añosa: I second the motion.

Chairperson Camposano: Ano man mag discuss pata hini? Ma object pa mo?

Member (ALL): Diri na.

Chairperson Camposano: Therefore the motion is approved! Yehey. Thank you.

Member (ALL): (Applause)

On motion by Mr. Moises Añosa:, duly seconded by Ms. Edna Añosa, the General Assembly decided to approve the inclusion of the modes of conduct of the General Assembly Meetings of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 005 series of 2025
"A Resolution approving the inclusion of the modes of conduct of the General Assembly meeting of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"
CARRIED UNANIMOUSLY

Chairperson Camposano: Alright, sige. Sunod naton nga Agenda. Pag hire hit External Auditors. Ma'am Melanie. Imo na.

(Hiring of External Auditors)

Ms. Orendez: An Audit Committee nagrekomenda nga an aton External Auditor, hi Quilab & Garsuta Certified Public Accountants gikan ha Cagayan de Oro, amo guihapon an aton kuhaon para ha pagtrabaho han aton Financial Statement para ha tuig 2025.

An ira scope of services naglakip han:

- Assurance Audit
- Tax and Compliance

Mayda hira 5 ka Audit team members, ngan out of 5, an usa naka-base ha Tacloban. An ira fees nagkakantidad hin ₱400,000, nga naglalakip han audit han Financial Statement, Consolidated Financial Statement, ngan audit han 5 ka branches ug 5 ka satellite offices.

Padayon an ira serbisyo ha aton, ngan amo ini an rekomendasyon han Audit Committee para utro naton hira kuhaon. Salamat.

Chairperson Camposano: Alright, ini hiya pag hire hin External Auditor, we need to approve from our General Assembly.

Ms. Aimee Afable: I move to approve the hiring of the External Auditor, Quilab & Garsuta Certified Public Accountants, for the year 2025.

Mr. Noli O. Cajegas: I second the motion.

Chairperson Camposano: Any Discussion? Any Objection? Hearing none, the motion is approved!

On motion by Ms. Aimee Afable, duly seconded by Mr. Noli O. Cajegas, the General Assembly decided to approve the hiring of Quilab & Garsuta Certified Public Accountants of Cagayan de Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025.

GA Resolution No. 006 series of 2025
"A Resolution approving the Hiring of Quilab & Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025"
CARRIED UNANIMOUSLY

Chairperson Camposano: Before kita mag discuss hin open forum, lingkod la kamo ha. Mag join kami ha iyo, kay magpa picture kita.

(Photo Opportunity with the Members, Board of Directors, Committee Officers, Operations Employees)

(OPEN FORUM)

Chairperson Camposano: Okay sige, mayda na kita open forum nga questions, gipadangat.

Una. "*How can I avail dental services? I would like to avail the dental service*."

So, we request our members to closely coordinate aton staff. Okay sige. GM, baton.

GM Pretencio: Okay. So, as to where to avail. Mayda po kita mga location han aton mga accredited dentists. Although adto hiya Tacloban, Palo, Alang-Alang, Tanauan, Sogod and Dulag. In Borongan, still this time, nag ask pa guihapon kami iyo assistance bangin mayda kita i-refer. Don't hesitate to visit our office. At least, para diri na kamo kumadto ha Tacloban.

Chairperson Camposano: GM, it question. Why waray pa yana. Okay ba an aton miyembro nga maka avail ini nga service ha Tacloban.

GM Pretencio: Anywhere ha aton accredited dentist puwede kita maka avail.

Chairperson Camposano: Next question, basaha. Imo na ini nga role. Role liwat ni Chair mag pinansugo.

Ms. Nacario: Medyo halaba. An conern han aton member. She is a Star member.

An una. Amo ini iya concern. Proposing hiya to have a travel agency. Bagat paluwagan nga style. That will not only cater the member but also the incoming member. This could also be used as an incentive to qualify outstanding members. Of course, subject hito consideration iton aton Board of Directors. And at the same time, if we could offer a loan package with a higher discount to outstanding or qualifying members. Bagat mag titirok ka anay before imo scheduled travel.

Ika-duha. Another concern, if we could offer a higher interest ha time deposit, to attract members or prospect members.

Ika-tulo, A more decent looking t-shirt, that doesn't need to be expensive, but still presentable. She's referring to a Star member's shirt.

Ika-upat, Is there a way or plan to minimize the expense of conducting an assembly which could result in a higher dividend or patronage refund.

GM Pretencio: Okay, an una. As to the Travel Agency. We noted though, dako it bulig an aton amendments this time. Once, ma meet na naton an voting requirement. So, pwede na kita mag open han other types of business. Diri na hiya malilimit. This is also part han amon discussion with the committee ngan afterwards ig present namon ha Board.

An ika-duha gihapon, a higher interest rate ha time deposit. Yes. So, since this time after han pandemic, medyo challenging pa even an mga banks, limited. So, still we will…part with this in our discussion with the committee.

GM Pretencio: And then, of course, a discount? More discount of interest rate?

Ms. Baquilod: I was proposing for a travel agency which would not only cater to members. Pero, para open nga ha tanan. If it would be possible. Di ba, iton trend yana. Travel? We have this scheme, especially here in Borongan. Parang paluwagan style. Not the fly now pays later. It should be paid out before the travel time. Parang paluwagan. Every month you have to pay this much. Pag abot it travel time. Fully paid na. Also this is a loan package for every qualified member pwede i-avail an loan para han travel at the discounted price. Parang ganun ba nga strategy.

GM Pretencio: I understand Ma'am. Since, right now kasi, mayda kita Travel loan. Mayda kasi kita travel loan na gin-offer ha member. So eventually, ipasok naton hini hiya imo suggestion. The idea of introducing this to the non-members, we have to consider mayda guihapon kita mga regulations nga dapat hi PHCCI maka transact la kita ha aton members.

Chairperson Camposano: The suggestions will be incorporated in our existing travel loan. But, as regards availment of non-members, we will be extra careful with that. We are supposed not to transact with non-members. Otherwise, we will be taxed. Pero, pwede hira magpa member. Kasi findings hito ni CDA. Mayda hiya memorandum circular on the matter. Just the same we will take into consideration all these suggestions. Para, ma incorporate aton policy.

Ms. Baquilod: No, this is different from the existing travel loans. We would be engaging in a travel business. So, it would be two birds in one stone. Para at the same time, it's only very cheap, it's not that expensive para mag ano hin travel agency. I think it would only cost you around 20,000. BOD,

sometimes nag travel kamo. Like educational travel, personal enhancement travel, incentives for all the members and employees. Pero, dida na kukuhaon.

Chairperson Camposano: Okay sige. Alright, I think we failed to mention. Nga part of the 2024 strategic planning hin July. It is a new business. That is one nga, ig offer naton kun dida na ha aton amendment an aton By-laws. Ma, approve an "Yes". Di ba akon gin mention kanina, an aton nag strategic plan from the corporate world not from the Co-op. Mayda kita mga new business that will be coming. As long as, ma approve aton amendment ha by-laws. That is one, actually. But, kan Ma'am Vilma suggestion nga paluwagan. That will also be incorporated ha aton Travel loan. Kay, para mayda niya availment, mayda kita business, mayda loan for that business.

All these suggestions are consolidated by our Management and then, the actions taken are presented to the Board. Kun na aksyonan na or waray pa. Feasible ba or dili feasible. So that we will be ready to respond. Mayda pa?

GM Pretencio: Mayda pa, Sir. A more decent looking t-shirt, that doesn't need to be expensive, but still presentable for Star members.

Chairperson Camposano: Pero yana, tag pira ba ini aton t-shirt? Ayaw nala pag presyo kay bangin suktan ira self. Balitaw, we will find a way. Kay, pati guihapon ako, mayda ako star member.

Efficient handling of General Assembly meetings. Asya na uupat an aton modes. Kay puwede online la. Di ba hybrid, some of the members can join us but not necessarily coming. So puwede via zoom, google meet. Para maka lessen kita hin expenses. Pero actually, aton expenses. We do budget, because, some of the door prizes, gingagamit hiya for our members, kay aton man guihapon hini kwarta. Pero, at the same time. We are looking to account, nga diri liway hiya dako hin duro an expenses for the General Assembly. Usually, the expenses come from our ticket sales. If you're going to look at our Financial Statement. Makita kamo an gin charge didto, minimal amount la hiya. That is why an aton prizes. Pero, mayda branch member nga nag suggest hin more prizes. And that we are going to consider prizes for specific branches. There will be prizes specific for Borongan, Alang-Alang. We are going to take those suggestions, kay aton man ini tanan an Co-op. Diri ko man darad-on ha am. There will be committee meetings for next year, para ma incorporate inin tanan nga suggestions. Tapos ig present ha board meeting and then we do approve. But all of these suggestions are taken seriously. Okay na kita?

Member (ALL): Okay na!

Chairperson Camposano: Before kita mag Raffle Draw. Mag recess anay kita.

Ms. Beverly Catalo: I move for recess of our 2025 Sequential General Assembly meeting.

Ms. Gina P. Celada: I second the motion.

Chairperson Camposano: We will bring all these activities to Borongan as long as you will help us also. Ma partner la kita hin mga organizations. Which will happen during our Anniversary. Tapos naman aton Anniversary, puwede hiya Co-op month. Manager, pamati. So, mayda kita nangangarot, nagmamassage, nag manicure. Dako iyo gasto. Medical consultation.

The meeting is on recess. The motion is approved! Janet, mag Raffle na kita.

Ms. Nacario: Tagaan nato makusog nga pakpak an aton Member-owners of Borongan Satellite Office.

Member (ALL): (Applause)

14 Winners of Groceries Pack

1. Abelgas, Belen A.
2. Andaliza, Jenie B.
11. Ogale, Milagros B.
12. Olis, Evelyn A.

3. Badillo, Dolores C.
4. Balanay, Jenilyn A.
5. Cajegas, Noli O.
6. Deloria, Sonia B.
7. Gerna, Bessie Joy P.
8. Go, Ester G.
9. Lauresta, Emelia O.
10. Montallana, Myla A.
13. Palana, Patria Amada A.
14. Sumagang, Josephine S.

15 Winners of 5 Kilos Rice

1. Anacio, Alberto P..
2. Apelado, Luzanta A.
3. Balanay, Jenilyn A.
4. Balanay, Jores A.
5. Baquilod, Ma. Vilma B.
6. Cada, Julio C.
7. Cada, Myla C.
8. Cinco, Vanessa B.

Gerna, Oliver A.

10. Lacaba, Luis R.
11. Lenalcoso, Fe R.
12. Lombendencio, Isidro G.
13. Palce, Rosalinda V.
14. Ramasta, Vilma C.
15. Ronda, Lota A.

3 Winners of Dry Iron

1. Cada, Danilo C.
2. Colico, Jayson M.
3. Obina, Eva Zwinda C.

2 Winners of Stand Fan

1. Garcia, Harriet T.
2. Montances, Luzviminda M.

2 Winners of 1.5L Electric Blender

1. Christoff, Arlyn B.
2. Matnog, Roxanne Mae B.

1 Winner of Oven Toaster

1. Galvez, Rosalie D.

1 Winner of Rice Cooker w/ Steamer

1. Go, Wealthy Jonna L.

1 Winner of Washing Machine

1. Flores, Corazon A.

SOGOD BRANCH
15 March 2025, Marianne Family Center. Brgy. San Jose, Sogod, Southern Leyte.

Ms. Nacario: Naka paminaw na? Ano Ma'am? Gusto ninyo magpa Door Prize? Ang inyo Raffle ticket nahulog na ninyo sa box? While padulong pa diri ang box. Mangutana usa ko, kung naa bay isa ka member nga maka share sa experience sa iyang registration kini nga atoang Sequential General Assembly. Sige daw, gi unsa ninyo pagpa register? Kanus-a nagpa register ug asa nagpa register? Anybody nga mag volunteer?

Ma'am Jennifer: Ako si Jennifer, nagpa register ko kaganihang buntag, mga 6:30 AM. Ang QR Code ako gi gamit pagpa register. Excited tas medyo gi kulbaan.

Ms. Nacario: Na amaze si Ma'am sa atong process sa pagpa register. An atoang mga Officers ug Top management nangita ug pamaagi para mas mapadali ang atong pagpa register gamit ang QR Code and ang pamaagi nga pre-registration. Naa ba diri ang nagpa register sa office? Kinsa man nagpa register sa office? Kani si Sir. Unsa man Sir, imo experience during sa pre-registration?

(Member): Good morning, Last January, mi adto ko sa opisina for payment. Someone nga mi tawag nako about sa pre-registration sa General Assembly meeting. Didto, gi tagaan ko ug QR Code ug Allowance. Nindot siya, because, I've been a member with several Co-ops. It was only PHCCI nga mi apply ug Digital nga pre-registration. So, thank you PHCCI.

Ms. Nacario: Of course, naa pud kay pabigas. Nindot daw sya. Sa tibuok nga Co-op nga gi adtoan niya. Ang PHCCI ra ang mi gamit ug QR Code. Sosyal. Thank you sir, for sharing your experience.
And, also to Ma'am Jennifer also for sharing her experience.

Tagaan nato sila kusog nga pakpak atoang Officers ug Top management.

Member (ALL): (Applause)

Ms. Nacario: At this point, may we now call in the Secretary of the Election Committee to present the Candidates for the Board of Directors, Committee Members, and Committee Officers. Please help me welcome the Secretary of the Election Committee, Ma'am Marissa Pilapil.

Members (ALL): (Applause)

Ms. Pilapil: Good morning everyone. Thank you so much, Janet. And daghang salamat gihapon sa tanan nga nagtambong karon. Nalipay gyud kami nga makita nga daghan ta today. Hopefully, mapuno pa gyud ni ang venue later on.

For this year, 2025, we will be conducting our Election of Officers, as we currently have vacancies in the following positions: Six (6) vacancies for the Board of Directors. One (1) vacancy for the Audit Committee. One (1) vacancy for the Election Committee.

Later on, probably around 10:00 to 11:00 AM, we will officially begin the election proper. We will make the formal announcement before we start. For now, atong usa ila-ilahon ang atong mga kandidato for this year's election. So at this point, may I request everyone's attention to our video presentation. Thank you.

(Video Presentation of Qualified Candidates for Board of Directors, Audit and Election Committee)

Ms. Sarah Agner: Maupay nga adlaw ha iyo ngatanan nga mga igkasi-miyembro han PHCCI-MPC Tacloban. Ako hi Sarah Agner, usa nga kandidato para ha Board of Director hini nga maabot nga Assembly ngan Election of Officers. I am 58 years old, a resident of Palo, Leyte. I graduated with a Bachelor of Secondary Education major in Mathematics, and I am also a Master's Degree holder in Mathematics. Currently, I am connected with Visayas State University as a Faculty Member. This is already my 23rd year as a member of PHCCI, and within these 23 years, proud ako nga masiring nga ako in usa nga Star Member for 15 years already. Before anything else, I would like to sincerely thank you for allowing me to serve as your Board of Director for the past two six-year terms. Thank you so much han iyo pagtapod. Yana nga higayon, ako po nangangalimbasog hin usa pa nga oportunidad

nga makaserbisyo ha iyo bilang Board of Director. If given the chance, I will continue to support our management in crafting and strengthening policies that will empower our cooperative, especially since we are a multi-purpose cooperative. Tagan naton hin kusog nga suporta an aton kooperatiba agud magka-may ada kita hin dugang nga negosyo ngan dugang nga income — diri la tikang ha credit, kundi pati ha iba nga aspeto han aton operasyon. Remember: More income means more benefits for our members. Again, Sarah Agner, Board of Director — at your service.

Members (ALL): (Applause)

Mr. Benjie Arias: Maupay nga aga ha aton ngatanan! Ako po hi Benjie Arias, nangangaro hin iyo suporta para ma-re-elect bilang usa han mga Board of Directors han aton kooperatiba. I am very proud to have served our cooperative, ngan karuyag ko ishare ha iyo an akon mga nahimo ngan an akon mga vision para ha mas maupay nga kabubuwason. Han akon siyahan nga termino bilang BOD, nagkamay-ada kita hin pribilehiyo nga manguna ha pipira nga mga komitiba sugad han Planning and Research Committee ngan han Advocacy Committee. Pinaagi han pakig-urusa ha top management, nakahugna kita hin mga estratehiya agud mas mapakusog ngan mas mapaepektibo an aton mga serbisyo para ha aton mga miyembro. Ha sunod nga termino, pinaagi han iyo suporta, ginprioridad naton an pagpakusog han Research Committee han aton padayon nga nagtitikadako nga kooperatiba. Pinaagi hini, makakabiling kita hin mas scientific ngan strategic nga mga pamaagi agud mapadangat pa naton hin mas maupay ngan mas episyente nga mga benepisyo para ha aton ngatanan. Tatagan ta liwat hin dako nga importansya an development han aton mga empleyado, kay natuod ako nga an maupay ngan dekalidad nga serbisyo nagtitikang ha maupay nga pag-ataman ngan pag-develop ha aton mga tawo. Kun mag-upay an aton empleyado, mas mag-upay an serbisyo nga naabot ha aton mga igkasi-miyembro. Igpapasiguro ko ha iyo nga igpapadayon ko an akon commitment ha pagserbisyo ha aton kooperatiba. Magtatrabaho pa kita hin mas hugot agud makab-ot naton an aton mga hingyap — para ha aton tagsa-tagsa ngan para ha aton kooperatiba. Pinaagi han iyo boto ngan suporta, magigin kabalikat niyo ako — andam pamati ha iyo, andam magrepresentar han iyo tingog didto ha Board. Ha utro nga higayon, nangangaro ako han iyo suporta para ma-re-elect ako bilang usa nga Board of Directors han aton kooperatiba. Ako po hi Benjie Arias, an iyo ubos nga Board of Director. Damo nga salamat!

Members (ALL): (Applause)

Dr. Leo Camposano: Good day, fellow member-owners. My name is Leo D. Camposano, 51 years old, and I am a candidate for Board of Director of PHCCI-MPC Tacloban. Currently, I am serving as the OIC Chief Education Program Specialist at the Commission on Higher Education – Regional Office VIII. I am originally from Dagami, Leyte, and now residing in Palo, Leyte. I previously worked for 16 years as an English Instructor at St. Paul's School of Professional Studies. While working, I pursued further studies and earned my Master of Arts in Teaching, major in English, and my Doctor of Education, major in Educational Management, from Southwestern University in Cebu City. I am deeply grateful to PHCCI because the loans I availed from our cooperative greatly helped me in achieving my professional and academic goals.

In 2019, I was granted Career Executive Service Eligibility by the CES Board. I have also served our cooperative in various leadership roles — as Youth Board Member, Regular Board Member, and Board Chairperson. These experiences have equipped me with the knowledge and perspective needed to help lead our cooperative effectively. If given another opportunity to serve, I strongly believe that the Board plays a vital role in: Direction-setting, Policy formulation, Strategic planning. My platform as Board of Director focuses on three key areas: Leading Change, Driving Execution, Creating Impact. I believe we must ensure that our cooperative remains sustainable and financially strong, so we can continuously fund programs, activities, and projects designed to uplift the quality of life of our members — as originally envisioned by our founders. Thank you very much for your trust and support. Leo D. Camposano — at your service.

Members (ALL): (Applause)

Atty. Vernon Jolbitado: Ngada akon mga igkasi-miyembro, han aton kooperatiba, an aton General Manager, an para sa Board of Directors, ngan han tanan empleyado han aton kooperatiba — maupay nga adlaw ha iyo ngatanan. Ako hi Atty. Vernon Jolbitado, nagdalagan kumo usa nga kandidato para pagka Board of Director han aton cooperative. Ako usa nga abogado ngan usa gihapon nga negosyante, didi han bungto han Alangalang. Bilang kandidato para ha Board of Directors, andam ako

pag representar han mga interes han mga miyembro pinaagi hin paghimo hin mga polisiya nga makahatag hin maupay nga serbisyo pinansyal para han ngatanan nga miyembro. Kun ako matagaan hin higayon para maging usa nga Board of Director, an akon una nga buhaton amo an pag-review han existing management and operational policies para makita naton kun epektibo pa ba ini, kun kinahanglan pa i-improve, o dapat baguhon o amyendahan. Kasumpay hini, maghihimo ako hin plans and strategies para makab-ot naton an mga goals and objectives han aton cooperative, subay han mission and vision han PHCCI, labi na ha aspeto han: Management and financial operations, Credit and collection, Fund management and investments. Tatagan gihapon naton hin importansya an pagpadayon han benepisyo han mga miyembro, an ira privileges and incentives, ngan an welfare han aton employees, kay pinaagi hini, napapalig-on naton an kinatibuk-ang welfare han aton cooperative. Amo ini an akon mga plano kun ako matagaan hin higayon nga magserbisyo komo usa nga Board of Director han aton kooperatiba. Ha utro, maupay nga adlaw ngan damo nga salamat ha iyo ngatanan.

Members (ALL): (Applause)

Ms. Ursula Labita: Maupay nga adlaw ha atong tanan! Hello to my fellow cooperative members, senior citizens, volunteers, officers, and hardworking staff. Thank you for your service. For those who don't know me yet, I am Ursula M. Labita, a proud co-op member since 1999, an Educator for 29 years, a TESDA Trainer and Assessor, and a Manager in a University Laboratory Hotel. I am running for a Board Member position to bring in new initiatives that will benefit our members.

My platform includes:

Industry-relevant courses in partnership with government agencies — providing NC2 certifications to help members secure better jobs, increase earning potential, or start small businesses.

Customized training programs — offering specialized programs tailored to co-op members' needs, creating more opportunities for career growth and higher education.

Overseas employment assistance — connecting interested co-op members to DOLE-accredited agencies and reputable employers abroad.

I am therefore asking for your support because together, we can strengthen our cooperative and ensure that it remains a place where everyone succeeds. I am excited about the possibility of serving all of you and I look forward to connecting with as many members as possible in the coming days.

Let me leave you with this thought:

"Ang gihay, diri madali-dali maka-tirok hin sighot kung hiya nag-uusahan. Pero kung ang mga gihay atong butokon, hiya ang madagmit maka-human an iya mga trabahoon. Kapag kaurusa, we can make and sustain this cooperative even better."

Maupay nga adlaw mga ka-miyembro ng PHCCI! Salamat.

Members (ALL): (Applause)

Engr. Socorro Ramos: Maupay nga adlaw ha mga igkasi-miyembro ng PHCCI-MPC Tacloban. Ako hi Socorro Q. Ramos, 65 years old, kandidato para pagka Board of Director. Ako usa nga Star Member for 11 years, nag-serve ha aton cooperative ha iba-iba nga committees sugad han Ethics Committee, Credit Committee, Election Committee, ngan bilang Board Member.

I am a Chemical Engineer with a Master's degree in Agribusiness Management from UP Los Baños, and a former government employee who retired as Division Chief of Commission on Higher Education Region VIII. With my work experience and having served the cooperative for many years in different capacities, I am committed to contribute and work for the efficient use of the cooperative's resources, both financial and human. As a billionaire co-op, it is important that policies and procedures are in place to ensure the continuous growth and progress of our cooperative. We should not be complacent; PHCCI should continue to grow as one of the leading co-ops in Eastern Visayas. At the same time, the members should experience the benefits of our services. One way to ensure this is by having sound policies and procedures that will guide the officers, volunteers, and personnel of PHCCI as they perform their respective tasks. Again, ako hi Socorro Q. Ramos, naglalaom han iyo boto para pagka Board of Director.

Damo nga salamat, and may God bless us all and PHCCI-MPC!

Members (ALL): (Applause)

Ms. Lilibeth Tabungar: Mga ikasi ko-miyembro han PHCCI-MPC Tacloban, maupay nga adlaw ha aton tanan! Ako hi Lilibeth Tabungar, usa nga MIGS ngan Star Member for 11 years, dinhi ha aton co-op, kandidato para pagka Board of Director yana nga PHCCI-MPC General Assembly.

Ako usa nga empleyado ha Commission on Audit, pero yana retired na ako. Bilang usa nga retired employee, mas madamo na an akon oras ngan kapasidad para mag-bulig ngan mag-serve ha aton PHCCI. Labot pa, karuyag ko magpasalamat ngan mag-balos han tanan nga bulig nga naihatag ha akon ngan ha akon pamilya han PHCCI, labi na during han mga financial crisis. Ha atubangan niyo, nagpapakita ako han akon tinuod, sinsero, ngan tapat nga pagpaningkamot. Nangangaro ako han iyo suporta ha akon kandidatura pagka Board of Director han aton minahal nga kooperatiba. An akon commitment, ipapadayon ko an hul-os, sinsero, ngan matinuoron nga pag-serbisyo basi makab-ot naton an aton mga hingyap, mga proyekto, mga programa, ngan iba pa nga mga plano para han kooperativa. Basi ha akon pag-alagad, an aton PHCCI magpadayon nga tumubo, magdako, ngan mas damo pa an matabangan nga miyembro.

Again, PHCCI — you are my today, tomorrow, and forever. Damo nga salamat ha iyo tanan. Ayaw pagkalimot, ako hi Lilibeth Tabungar, kandidato pagka Board of Director.

Members (ALL): (Applause)

Ms. Lorna Cinco: Kitang tanan, mga Visayan speaking, maayong adlaw ha atong tanan! Ako hi Lorna Cinco, 66 years old, a government retiree, residente han Brgy. 84, Manlurip, San Jose, Tacloban.

Siguro, ha iba, diri na ako bago kay nagserbisyo na ako ha aton co-op ha iba-iba nga mga komite. Ako hi primierong Chairman han Ethics Committee, diin ang komitiba nag-ayos han aton ethical code nga yana nakapaskin ha atong business center. Sugad man, nagserbisyo gihapon ako bilang Board Secretary, diin ginsugod an pag-digitize han aton mga balaodnun. Nagsilbi gihapon ako ha Education and Training Committee, nga responsable han membership generation, ngan karuyag ko ipadayon an akon serbisyo. Bilang miyembro han Audit Committee, dala ko an akon eksperiensya ha gobyerno bilang Regional Head han Presidential Management Staff, ngan miyembro han Special Audit Unit, nga naga-audit han tanan nga proyekto nga ginapundohan han President's Social Fund. Tungod hini nga eksperyensiya, natuod ako nga makabulig ako sa paghan-ay han polisiya han kooperatiba, basi magin mas maupay ngan mas malinampuson an aton pagpadalagan han pundo han PHCCI.

Damo nga salamat, ngan maupay nga adlaw ha atong tanan!

Members (ALL): (Applause)

Ms. Daisy Cueryzon: Maupay nga adlaw ha iyo tanan mga ikasi ko-miyembro han PHCCI-MPC! Ako hi Daisy S. Cueryzon, 51 years old, Bachelor in Elementary Education graduate ha Pamantasan ng Makati, residente han San Jose, Tacloban City, kandidato para ha Election Committee.

Ako usa nga volunteer bilang Area Coordinator han PHCCI, ngan yana, nagseserbe ako bilang Presidente han mga Area Coordinator Volunteers. Usa gihapon ako nga Star Member han kooperatiba. Nagpapadayag ako han akon kandidatura para makabulig ngan maipaambit an maupay nga pagtinabangay, basi magin malig-on pa an aton kooperatiba. Pinaagi han akon nahibaro, eksperyensiya, dedikasyon, ngan gugma para han serbisyo, handa ako mag-alagad ha tanan nga miyembro.

Damo nga salamat ha iyo tanan, maupay nga adlaw, ug mabuhay an PHCCI-MPC!

Members (ALL): (Applause)

Ms. Pilapil: Okay, so mao na ang atong mga kandidato nga atong pilion karon sa election.

Ms. Nacario: Thank you Ma'am Marissa, for presenting the Candidates for Board of Directors, Audit and Election Committee. This time, we will proceed to the Welcome Message of our Chairperson of the Board of Directors, Let us welcome Dr. Leo D. Camposano.

(Welcome Message of Chairperson Leo D. Camposano)

Chairperson Camposano: Thank you Janet. Maayong buntag sa atoang tanan!

Member (ALL): Maayong buntag!

Chairperson Camposano: On behalf sa atoang Board of Directors, Committee Officers, ug sa atoang Top Management headed by our General Manager Beth Pretencio and of course ang aton employees sa atoang branch. Welcome to the 2025 Sequential General Assembly of PHCCI-MPC Tacloban.

Member (ALL): (Applause)

Chairperson Camposano: Mao ni ang product sa atoang open forum. kadto atong Ownership Meeting last October. Because we received your requests, kay daghan ang mga negative experience niadtong General Assembly nato sa Palo, kay early ta mo gikan pag travel unya ig abot adto kapoy gikan sa travel unya taas pa ang pila ug huot. Kani siya usa sa innovation sa atong Co-op para ang mga miyembro dili na mo adto sa Palo ug General Assembly. But, this time ang mga officers na mo-visit sa branches. Mas maayo ni o dili?

Member (ALL): Maayo!

Chairperson Camposano: We also like this experience because we get to know our members better. We get to visit the place. Maka bisita pud mi sa office. Ma meet pud namo ang mga employees tanan, mga beautiful and good looking, kanang dili mga stress kaayo ang mga nawong sa atoang empleyado, relax lang. Kay, nauna naman ang pre-registration sa opisina. Dili napud mag early kaayo sa registration here. Because nakapag pre-registration naman ang uban. Dili na mag dali-dali kay basin maabtan sa cut-off sa registration. Just the same, gihatag guihapon nato ang benefits sa atoang mga empleyado, kay atoa man gud ning tanan ang Co-op. Kita tanan ang owner sa PHCCI-MPC Tacloban. Again, magpasalamat mi sa atoang member-owners sa inyo pag padayon ug support sa atoang Co-op. padayon ta pag avail sa loans, pag avail sa products and services sa atoang Co-op. Kay kung daghan mag avail, daghan atoang income, daghan pud atoang dividends. Nadawat na ninyo ang inyo dividends?

Member (ALL): Yes, Nadawat na.

Chairperson Camposano: Nadawat na. Gi unsa man ninyo ang inyo dividends?

Member (ALL): Gi grocery, Gi Jollibee.

Chairperson Camposano: Gi jollibee. Okay rana oy. Inyoha manang kwarta gyud di ba? At least na sulod na sa inyo savings, nasulod na ang uban nga portion didto sa atong share capital. Kung gusto ninyo details. Ipangutana lang sa atoang empleyado. Para ma check sa atoang System. System na siya, dili na Manual. Wala nay maka kupit sa imong kwarta.

Ang atoang theme karon nga atong General Assembly is: "*Diversify for Growth: Empower our Members and Community*." So, ang atoang Co-op is growing. We continue to learn from our engagements with our members. That is why an aton Ownership Meeting or General Assembly like this one, maminaw pud ta inig open forum. Kung naay mga concerns nga gi raise sa atoang mga miyembro, maminaw pud ta. Kun possible sa atoang Co-op, ang atoang Management mangita ug pamaagi para ma composed siya ug ma discuss sa committee then after ma present sa Board for consideration. Naa pud ta suggestion boxes sa atoang opisina. So that we will get to know the time and experience that you get in transacting with our employees. Also, some of the opinions that might matter in decision making for our co-op.

Second, we also intend to diversify our products, kadto atoang mid-year strategic planning sa July. Part sa atoang amendment sa By-laws the new products and services. Hopefully. Usa gi botos ninyo "Yes" or "No"? sa amendments.

Member (ALL): Yes

Chairperson Camposano: So, out of the 126 nga nag-register, 126 pud ang ni-vote og 'YES.' Si Ryan, murag ni-okay man pud. Mag-amend gyud ta ani sa atoang By-laws. And of course, we can now proceed with implementing the programs, activities, and projects outlined in our Strategic Plan.

So, the last one is our concern for our community. We continue to prepare and implement initiatives to help protect our environment. We have policies related to environmental protection. We also cater not only to our member-owners but also to non-members of PHCCI-MPC Tacloban. So, ayaw lang mo ka-wonder nganong may portion sa atong activities nga naay non-members, because that is our way of extending help to our community. We also have engagements with our insurance partners so we can provide insurance for our members, especially for our women members. Karong Women's Month, there is already a product intended for them that is very affordable. And of course, our Co-op extends additional support pinaagi sa insurance for Star Members nga more than six (6) years na—nga walay expense gikan sa individual member, but covered by the Co-op. In short, naa na silay insurance. Naa ba ta diri? We have four (4) Star Members nga six (6) years na. Hopefully present silang upat para madawat nila ilang Insurance Certificates. So, magpadayon ta magtinabangay para mas mudako pa atong assets. As of now, naa na kita sa ₱2.1 Billion, and our surplus for 2024 is ₱84.7 Million. We hope that by next year, you will continue supporting our Co-op pinaagi sa pag-avail sa atong products, especially loans. Of course, if you avail of a loan, kinahanglan pud nato bayran on time, para mabalik ang kwarta natong tanan and ma-convert into more dividends and patronage refunds for all of us. So again, on behalf of our Board of Directors, Committee Officers, and Top Management—welcome to the 2025 Sequential General Assembly. Maayong buntag sa tanan!

Member (ALL): (Applause)

Ms. Nacario: Thank you, Mr. Chair. At this time, we will now proceed directly to the awarding ceremony for our Star Members. As mentioned earlier, we have four (4) Star Members here in Sogod who have reached six (6) years and above. Out of the total twenty (20) Star Members in Sogod, four (4) are here for this recognition. Three (3) of them are seven (7) years as Star Members, and one (1) has reached six (6) years.

At this point, may we call on the following Star Members:

List of Star Members for Seven (7) Years

1. Ayco, Maria Francisca G.
2. Duron, Vivian C.
3. Torrecampo, Giovanni M.

Star Member for Six (6) Years

1. Doxi, Russiah C.

(Photo Opportunity with the Star Members)

(Awarding of Tokens in Celebration of the International Women's Month)

Ms. Nacario: As mentioned by our BOD Chair, the Board has approved granting an additional benefit to our Star Members who have reached six (6) years and above. We look forward that in the coming years, mas mudaghan pa ang atong Star Members diri sa Sogod Branch.

Thank you, Director Benjie, our Member's Welfare Committee Chairman. Also, in celebration of International Women's Month, naa pud tay espesiyal nga pahabol. We would like to acknowledge a very dedicated female member. Kani siya, niabot diri sa venue nga ngit-ngit pa—around 5:30 AM, naa na siya diri. Murag nag-andam pa ang aton staff, gin-aayos pa an mga lingkuranan ngan mga gamit, pero mayda na dayon member nga naghulat para magpa-register. Wow! And take note, she is already sixty (60) years old. At this point, may we request Ma'am Emiliana Benero to please come forward. Also, may we call on our Gender and Development Committee Officer, together with our General Manager, to join us on stage.

Name of Awardee:

- *Benero, Emiliana* *Early bird member GA attendees*

(Photo Opportunity with Special Awardees)

Ms. Nacario: Ma'am, mangutana ko taga asa man ka? Ngano naabot man ka ari 5:30 AM?

Ma'am Emiliana: Naniguro gyud ko mo-attend ug sayo, kay naa man giveaways.

Ms. Nacario: Thank you, Ma'am—worth it gyud ang paghulat! Very good kaayo si Ma'am. Congratulations, Ma'am! Oh, kahibalo na mo ha—5:30 AM na ang time to beat next time

Ms. Nacario: So this time, we now proceed to the business proper. Mr. Chair, are you ready?

(Business Meeting)

Chairperson Camposano: Thank you, Janet. Everybody seems to be smiling, ano? Do you enjoy this kind of experience?

Member (ALL): Yes!

Chairperson Camposano: This is the General Assembly that we have envisioned years ago. However, before, we could hardly prepare for it. Alright, may I now call this meeting to order. May I request the Secretary to please conduct the roll call.

Board Secretary Coritana: Daghan salamat Mr. Chair, please say present once your name is called.

PRESENT:

1. Leo D. Camposano	Chairperson
2. Jose Eric L. Aguilar	Director
3. Benjie G. Arias	Director
4. Nelson D. Bernardo	Director
5. Rellier B. Meribeles	Director
6. Michelle D. Sevilla	Director
7. Erlinda A. De Lira	Director

BOARD SECRETARY

1. Corazon L. Coritana	Board Secretary

AUDIT COMMITTEE

1. Levita S. Calamaya	Chairperson
2. Melanie B. Orendez	Vice-Chairperson

ELECTION COMMITTEE

1. Socorro Q. Ramos	1st Vice-Chairperson
2. Marissa M. Pilapil	Secretary

MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas	Chairperson

ETHICS COMMITTEE

1. Anita G. Cular	Chairperson

CREDIT COMMITTEE

1. Nilda B. Docil	Member

GENDER & DEVELOPMENT COMMITTEE

1. Marilou S. Nacilla	Member
2. Joanne Irish A. Dimaano	Secretary

HEAD OFFICE

1. Elizabeth L. Pretencio	General Manager
2. Rhina A. Pagayanan	AGM for Administration

Chairperson Camposano: Alright, yes do we have the quorum now Ms. Secretary?

Board Secretary Coritana: Yes, we have a quorum, Mr. Chair.

Chairperson Camposano: Gipahibalo ba nato ang atong mga miyembro sa atong General Assembly today?

Board Secretary Coritana: Mr. Chair, nagpatawag ta kini nga Annual General Assembly sa mga miyembro pinaagi sa masunod: Pagpadala sa General Assembly notices, pinaagi sa mga collectors, nagbutang ta og mga streamers or tarpaulins sa PHCCI office, nag post sa atoang Facebook page o pinaagi sa text blast, Mr. Chair.

Chairperson Camposano: Naa bay Quorum para sa atong General Assembly today, Ms. Secretary?

Board Secretary Coritana: Mr. Chair, Naa tay Quorum basi sa Article 3, Section 8 sa atoang PHCCI-MPC Tacloban By-laws. Nagamando para magka-naay quorum dunay 25% members entitled to vote ang magtambong kini nga atoang General Assembly. Ang atoang Co-op karon naay 6,587 nga members entitled to vote as of December 2024. Para makuha nato ang Quorum, dapat dunay 1,647 ka members entitled to vote sa karon nga General Assembly. Para sa kining area or branch sa pagkarong oras sa 8:50AM, dunay nagparehistro na 172. Sa kining mga nagparehistro, dunay 126 members entitled to vote. Mr. Chair, therefore may quorum ta.

Chairperson Camposano: Yes, naa tay Quorom, pila ang required para naa tay quorum? Out of 126.

Board Secretary Coritana: Only 32 po.

Chairperson Camposano: Only 32. But, out of 172. 126 are Members Entitled to Vote (MIGS). 32 is the required quorum. So, therefore we already have a quorum. Alright, thank you. We shall now proceed to the next part of the activity. Which is ang approval sa atoang Agenda. Para sa atong Sequential General Assembly. Alright, Ms. Secretary, basahon naton ang atong Agenda nga gipadala together atong invitation.

Board Secretary Coritana*:* Mr. Chair, mao kini ang agenda para sa atoang kalihukan karong adalwa para sa atong assembly:

1. Paghisgot sa minuto niadtong 2024 General Assembly Meeting;
2. Pag presenta sa report sa BOD Chairperson, Management, Audit Committee, ug Election Committee;
3. Pag presenta o pag aproba sa 2025 Operational Budget, Targets and Action Plan;
4. Pag presenta o paka aproba sa proposed amendments sa Articles of Cooperation and By-laws;
5. Paghire sa External Auditor;
6. RIPA o Raffle Draw;
7. Ang uban pang pag-hisgutan.

Chairperson Camposano: Alright, mauto ang atong agenda as included in our invitation na gi distribute nato sa atong mga members. Alright, is there anything na gusto nato i-include? Ma'am Sarah, please.

Ms. Agner: Mr. Chair. I notice that in our Agenda, the inclusion of the conduct of the Sequential General Assembly is not included. So, I move that it will be included in the Agenda.

Chairperson Camposano: Alright, sige. First, of course, kani siya atong Sequential General Assembly. Ang pag-conduct karon sa SGA, diba, kadtong Ownership Meeting, dili man ta allowed mag-pass og resolution kay ang Ownership Meeting is not considered a General Assembly. Mao nga mao ni ang rason nga i-apil nato sa atong agenda for today. Item No. 01: Confirmation on the conduct of the 2025 Sequential General Assembly meeting. This was moved by Director Sarah Agner and should be seconded by our members. Ang inyong i-sulti lang kay, 'I second the motion.' Gusto nato nga maapil sa atong minutes ang inyong participation. Kung mo-tawag ko sa inyo, sige, ko siplat sa imo, ikaw ang mag-motion o mag-second. Unya, sige, ko siplat nimo, ikaw ang mag-second sa motion.

Mr. Edcill E. Dikit: I second the motion.

Chairperson Camposano: Pakpakan nato si, Sir.

Member (ALL): (Applause)

Chairperson Camposano: So, our staff will approach you pagkuha sa imo ngaran para ma apil sa atoang minutes. Any discussions on the matter? Any objections? If there's no objection. The motion is approved!

Chairperson Camposano: Ma'am Sarah, naa pa isa? Okay Ma'am Sarah. Ganahan ka ani? Okay.

Ms. Agner: Another thing that we have to include in the agenda is the inclusion of the modes of conduct of the General Assembly meeting. We will have to approve this later if it will be included in the agenda. So, I will move for that.

Chairperson Camposano: Alright, sige. Item No. 4, sa atong Agenda. It is supposed to be presented as proposed Articles of Cooperation & By-laws. So ipa apil nato ni siya. So, kung gusto nato nga dili nata mag huot adto sa Tacloban. We have to have some modes nga naa tay option, depending on the situation during that time. So, ang gi approved sa Board after sa discussion ipa include nato ni sa atoang amendments today. to a motion on the floor inclusion the modes of conduct of the General Assembly meeting.

Una: In-person Regular General Assembly Meeting – one day lang siya.

Kaduha: Hybrid General Assembly Meeting – one-day sab, naa face-to-face and online.

Katulo: In-person Sequential General Assembly Meeting – conducted on different days, parehas ani karon.

Ikaupat: Hybrid Sequential General Assembly Meeting – conducted on different days, face-to-face and online.

Naa man gud ta mga members nga naa sa abroad or naa sa other areas nga dili maka ari. So we will have to find a way maka attend sila sa atong General Assembly. Mao kini ang atong i-approve nga modes nga puwede nato gamiton sa umaabot nga mga General Assembly meetings. So, nag move man si Ma'am Sarah, unya naay mag second the motion i-apil nato sa atoang agenda.

Ms. Gena B. Amolo: I second the motion.

Chairperson Camposano: Dili ta ma approve ha, i-apil lang usa nato sa atong Agenda for today. Alright, any discussions? Any objections?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: Hearing none, the motion is approved! So, we include two items in the Agenda. First, Item No.1, Confirmation of 2025 Sequential General Assembly. Second, Item No. 4, The inclusion of the modes of conduct of the General Assembly meeting.

As approved kanina, in the agenda, first we are going to approve the confirmation of SGA 2025. Agenda na adto. Wala pa ma approved? Sorry, sorry.

Mr. Limuel V. Cataran: I move for the approval of the agenda for today's meeting as amended.

Chairperson Camposano: Any second to the motion?

Mr. Joel M. Sala: I second the motion.

Chairperson Camposano: Any objection? Hearing none. The Motion is approved!

Chairperson Camposano: Next, ang atong confirmation of SGA 2025. Kini siya, i-move na nato para ma confirmed.

Ms. Sarah T. Agner: I move for the confirmation and the conduct of the 2025 Sequential General Assembly meeting.

Mr. Edcill E. Dikit: I second the motion.

Chairperson Camposano: Moved and seconded na i-confirm nato ang atong Sequential General Assembly today. Any discussions? Any objections? Hearing none. Of course, the motion is approved!

On motion by Ms. Sarah T. Agner, duly seconded by Mr. Edcill E. Dikit, the General Assembly confirmed the holding of Sequential General Assembly Meetings of Perpetual Help Multi- Purpose Cooperative (PHCCI- MPC Tacloban).

GA Resolution No. 001 series of 2025
"A resolution confirming the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"
CARRIED UNANIMOUSLY

Chairperson Camposano: We shall now continue with Item No. 2, the Minutes of the 2024 General Assembly Meeting. We have already distributed these 22 pages of minutes to our Members in Good Standing (MIGS). These contain the highlights, while the full detailed minutes will be uploaded on our website. This reflects only the key discussions from the meeting held on March 24, 2024, at the Leyte Academic Center. Are we going to read it page by page? Somebody will need to make a motion to dispense with the reading of the minutes.

Mr. Rufo Olo: I move to dispense with the reading of the minutes of the 2024 Annual General Assembly meeting.

Chairperson Camposano: Any second to the motion?

Ms. Gena Amolo: I second the motion.

Chairperson Camposano: Ok. Kung dili ninyo gusto nga basahon, of course, dili mo mag object noh? Ok. Sige, the motion is approved**!** Naa daw announcement ang Elecom.

(ELECOM TIME)

Ms. Pilapil: Ma excuse ko kadali. Sa karon naa naman ta quorum noh? Sugdan na nato ang election. Ang atoang pamaagi para dili ma isturbo ang inyo paminaw sa reports. mag sugod lng ta sa pinakauna sa front paatras. Ang mo adto sa likod ang MIGS lang para kadtong naay sample ballot og gitagaan ug allowance. Hangyo nako, while ongoing ang election maminaw pud ta sa atoang report. Kay importante kaayo na.

Chairperson Camposano: We have just dispensed the reading of our minutes. We shall now proceed on the matters arising sa atong minutes. Let's do this page-by-page. Page 1, this is only the attendance. Page 2, still part of the program. Page 3, also part of the program. Page 4, the amendments of our By-laws. Page 5, Star members. Page 6, Hall of Famers and Awarding of Special Guests. Page 7, Reading of Minutes of 52nd GA. Page 8, Reports of Board of Directors. Page 9, Page 10, still the same. Page 11, Raffle Draw. Page 12, Management Report. Page 13, Page 14, Page 15, Page 16, Page 17, Page 19, 20, 21 and 22. Tapos na ang minutes of meeting. Alright, sige. Of course, ig approve na nato atoang minutes. Okay sige.

Ms. Clarita Acero: I move for the approval of the minutes of the 53rd Annual General Assembly Meeting held on March 24, 2024, at the Leyte Academic Center, Palo, Leyte.

Mr. Venchito Timkang): I second the motion.

Chairperson Camposano: Any discussions? Any objection? Hearing none. Motion is approved!

On motion duly made by Ms. Clarita Acero, and seconded by Mr. Venchito Timkang, the General Assembly adopted the minutes of the 53rd Annual General Assembly Meeting dated March 24, 2024, held at the Leyte Academic Center, Palo, Leyte, subject to further corrections. Any corrections shall be submitted to the Board Office within five (5) days.

GA Resolution No. 002 series of 2025
"A Resolution Adopting the Minutes of the 53rd Annual General Assembly Meeting of PHCCI-MPC Tacloban."
CARRIED UNANIMOUSLY

(Presentation of the Board of Directors Report)

Chairperson Camposano: Okay, sige. Let us now begin with the Chairperson's report for 2024. Ang atong Board of Directors nagconduct ug 23 ka Board meetings, kay adunay usa ka regular Board meeting ug usa ka joint meeting matag bulan. Okay, we no longer usually conduct special meetings para mas efficient ang paggamit sa atong resources sa atong Co-op.

Next, alang sa 2024, ang mga importanteng resolutions nga gi-discuss ug gi-approve sa atong Board of Directors makita sa pages 19 hangtod 23. There are other resolutions nga wala na nato i-flash diri, but they are included in those pages of our Annual Report for 2024. Nakagrupo ni sila by key result area.

Let's begin with *Member-Customer*.

Resolution No. 3, allocating ₱220,000 for the Lab Annual General Assembly Co-op meeting and election of our Lab Co-op last February 2024. For 2025, nagconduct napod ta ug another Lab Co-op General Assembly last February.

Resolution No. 49 allocated a budget of ₱8.8 Million for our 53rd Annual General Assembly meeting held this March, covering the 2023 GA. Resolution No. 101 provided for the deduction of ₱300 for raffle tickets and ₱54 annual dues from the dividend distribution. For this year, nadawat na ninyo ang inyong dividends? Wala mo magpa-update sa inyong passbook, noh? Gihatag na siya, ug naka-automatic na siya ug reflect sa atong passbook. Pa-update lang, system mana siya mag-generate. So, naa na didto ang atong dividends. Part of that, dako nga portion naa sa atong savings ug adunay amount para sa atong share capital. Kung gusto ninyo masayran ang details, mangutana lang mo sa atong mga staff kung asa ang inyong dividends o patronage refund—naa nay mga labels para mas klaro.

Resolution No. 120 approved the renewal of the contract of our dentist**,** Dr. Tamayo**.** Resolution No. 121 approved the contract of another dentist**,** Dr. De Veyra**.** Resolution No. 272 approved a contract of service with a group of six dentists (Ikigai) as our dental service providers**.** Resolution No. 473 approved a contract of service with Dr. Guiroy, a dentist based in Sogod, Leyte**.** Resolution No. 519

confirmed that Dr. Antor continues to serve as a dental service provider. Resolution No. 520 approved the renewal of the contract of service for Dr. Gorgonia**.** Resolution No. 521 approved the contract for Dr. Bongbonga, and Resolution No. 522 approved the contract for Dr. Geonzon**.** Members are entitled to one free dental service per year. Additional services may be availed for a fee. Discounts may sometimes be offered. Services include tooth extraction, cleaning, or pagpasta**.**

Resolution No. 471 approved the contract of service for Dr. Morano as an optometrist, providing services for members with eyesight concerns. Resolution No. 472 approved the contract of service for Dr. Espina, also as an optometrist. We are continuously looking for additional service providers. Our direction is that each branch or office should have at least one available dentist or service provider in the locality. However, members are not restricted to their branch. Even if you are a member from Ormoc, you may avail of services in Tacloban. The payment will still be processed through our Co-op, since we are one Co-op serving all members.

Resolution No. 413, pagrenew sa contract ni Dr. Capungcol as medical doctor. You might have heard nga si Dr. Capungcol na promote na siya gikan sa DOH Region 8 ug naa na sa DOH Central, pero available pa guihapon siya through online consultation. Mag-coordinate lang mo sa atong mga staff kung gusto ninyo magpa-medical consultation kang Dr. Capungcol. Maghatag pud siya og prescription kung needed. puwede raman online. Diba, sa pandemic, uso na ang online consultation. Resolution No. 414 approved Dr. Tante as a medical doctor for our Co-op. Kani siya si Dr. Tante connected with EVMC, sakto ba? Kanang atong Board Secretary. Connected pud siya sa Eastern Visayas Medical Center, og kanang atong Board Treasurer.

Resolution No. 449 approved the contract extension with Generika. I-extend lang nato aron ang atong mga members makapalit ug tambal o medicines with 5% discount. Ipakita lang ang atong Co-op Card. Kung wala pa mo'y card, mag-coordinate lang sa atong staff.

Resolution No. 458 designated the Board Chair and General Manager to executive sign the MOA with EC Pay, para sa atong online payments.

Resolution No. 402 approved the conduct of the Sequential General Assembly (SGA). Mao ning ato gi-approve ganiha. Kadtong October, nahisgutan nato nga lisod kung mag-travel pamo tanan paingon sa Tacloban. Unya magdali-dali mo pag-uli diri, pag-abot didto lisod pangitaon inyong registration. Daghan kaayo ug tawo, walay maka-on kay all fast food puno tanan. Magdali-dali mo pagbotos kay mabiyaan sa service pabalik sa Sogod. So, mao na karon, usa kini ka innovation sa atong General Assembly conduct. Kami nalang ang mag-travel kay mas gamay man mi—murag tulo ra ka sakyanan. Mag-libot for the General Assembly. Unlike kamo, murag pila mo ka bus—mga five ka bus nga dad-on sa Tacloban. Ang risk ana, daghan kaayo sa atong members. Mao na ni ang atong mga innovations para mas efficient ug safe ang atong General Assembly.

Next Key Result Area is the *Financial*.

Resolution No. 21, para sa CAPEX for 2024. Ang atong CAPEX for 2024 mao ni siya nga ₱68 Million. Gi-approve na siya sa atong General Assembly, sama sa pag-approve sa atong CAPEX for 2025. But this does not mean nga naa dayon siyay budget nga magamit the whole year. Kung dili pa kinahanglan, or kung incomplete pa ang documentation sa management, dili pa puwede i-implement ang paggamit sa CAPEX. Dili required nga ma-zero dayon.

Resolution No. 100 approved the net surplus in the amount of ₱82.5 Million. Kadtong the other year ni siya. For 2024, ang atong net surplus nga i-report sa atong Annual Report is ₱84.7 Million.
Resolution No. 89 approved the switch of the Retail Treasury Bond investment in the amount of ₱30 Million sa Land Bank of the Philippines, with an interest rate of 6.250% per annum for five years.

Resolution No. 90 approved the investment in RTB in the amount of ₱20 Million, also with Land Bank of the Philippines, with an interest rate of 6.250% per annum. You see, ang atong kwarta dili lang taguon sa Board. Gina-invest nato siya para mas dako ang interest nga ma-earn para sa atong Co-op. Ibutang siya through RTB, time deposits, or other placements nga mas dako ang income. Pero kung naa moy loan, available guihapon ang funds sa atong Co-op. Kanang mga extra nga kwarta nga dili pa

mahuram sa members, mao na ang gina-invest. Dili man pud allowed nga magpundo ug dako nga cash sa atong vault—dili na safe. Ug kung naa ra sa savings account sa banko, gamay ra pud ang interest. That is why naa tay Treasury and Investment Group nga mag-assist ug mag-determine asa ibutang ang atong funds. Mag-meeting sila, and during the Board meeting, mag-recommend sila kung asa best i-place ang kwarta sa atong members. We are very careful in handling our money. Dili puwede nga basta-basta lang ibutang, especially kay kung matumba ang banko, maapektuhan ang atong funds. Ato man ning tanan. So kinahanglan very careful ta sa placement sa atong kwarta.

Resoluion No. 102 approving the remittance of the CETF 2023 sa NATCCO, VICTO, NAFECOOP kay member ta aning tulo nga federations.

Resolution No. 91 approving the sale of a real property measuring 150 square meters in the amount of ₱1.2 Million. Naa tay mga real properties nga na-acquire pinaagi sa mga loan nga wala mabayari, ug ang collateral gibawi. Dili man pud allowed sa CDA nga taas kaayo ang atong non-performing assets. So, ibaligya nato ang mga foreclosed properties aron ma-recover ang kwarta sa Co-op ug mabalik sa atoang pundo.

Resolution No. 118 also approving the sale of a real property measuring 228 square meters for ₱1.8 Million, ug ang kwarta nabalik na sa atong Co-op.

Resolution No. 137 approving another sale of real property measuring 239 square meters for ₱700,000 to one of our members, Mr. Dela Peña. Before these properties are sold, naa tay grupo nga mag-discuss ug mag-evaluate ani una, before i-elevate sa Board of Directors. Ginaagi ni siya ug proper process, including bidding, aron transparent ug fair ang pagbaligya sa atong mga foreclosed properties.

Resolution No. 198 approving the ratification of the time deposit placement with Bank of Commerce in the amount of ₱50 Million, with an interest rate ranging from 6.5221% to 6.8221%, for a term of one (1) year and five (5) months. You will notice nga short-term lang siya, dili five years. This is because kung kinahanglanon ang kwarta, that ₱50 Million remains relatively accessible. Kung naay mag-loan, naa guihapon tay available fund. Gi-avail nato ni nga placement tungod kay taas ang interest rate for our Co-op. Kung mas dako ang interest nga atong makuha, maapil na siya sa atong other income, ug eventually maapil sa computation sa atong dividends.

Resolution No. 245 approving the investment with Megawide Construction Corporation in the amount of ₱20 Million, with an indicative interest rate of 8.214%. So, generally, the longer the placement period, the higher the interest rate.

Resolution No. 244 approving our internal time deposit rates. Usually, ang atong time deposit rates i-review sa management and then i-recommend sa Board for approval. Kasagaran, mas higher ang atong time deposit rates compared sa banks. Ug wala pa gyud siyay tax for our members, which makes it more beneficial.

Resolution No. 312 approved the additional investment with CLIFSA in the amount of ₱175,000.

Resolution No. 313 approved the purchase of a lot for our Tanauan building in the amount of ₱7.5 Million. Kani nga property is intended for the construction of our Tanauan Satellite Office. Ang design ani ma-enhance pa, kay nag-meeting na ang nagdaog sa design together with our Technical Working Group for the Tanauan building. Ongoing pa ang refinement sa design before full implementation.

Resolution No. 538 approving the bidding process for the construction of our Tanauan building. At the same time, we have been looking for a good area or location for our Ormoc branch. Kung naa moy ma-recommend nga lote nga maayo ang location, tabangan nato ang atong Co-op. Naa man tay budget nga gi-allocate—apil na sa atong CAPEX for 2025—for the purchase of a lot and construction of our Ormoc building. After sa Tanauan project, ang Ormoc napud ang atong isunod. The goal is for us to have our own separate building; a place we can truly call our own home. Apil na ni sa atong plano together with our GM, Rhina, under the approved CAPEX for 2025.

Resolution No. 363 approved the 2024 calibrated targets of our Co-Op.

Resolutions No. 407 and 408 approved the opening of a Green Growth Deposit Account and the transfer of ₱5 Million to the said account with Land Bank of the Philippines. Nakabantay mo nga daghan ta ug placements sa Land Bank, because it is a government bank. Dili siya basta-basta malugi kay government bank man siya, so mas assured ang atong placements. That is why careful ta sa pagbutang sa atong funds, ensuring safety and stability for our members' money.

Resolutions No. 412 and 470 approved the writing off of accounts of deceased member-owners. Before this is approved by the Board, i-verify una kung tinuod nga deceased na ang member. Gina-audit pa gyud na siya before i-elevate for Board approval. Kung confirmed nga patay na ang member, dili na nato ma-collect ang outstanding balance. So kinahanglan una i-approve sa Board before officially i-write off ang account.

Resolution No. 527 approving the membership of our Co-op in the Renewable Energy Co-op of the Philippines (RECOOP). Magpa-member ta ani nga organization, nga entire Philippines ang coverage. This is in preparation for a planned ₱1 Million investment in the coming months, for the procurement of solar panels or other renewable energy materials. Pinaagi sa RECOOP, dili na ta mag-deal with private providers. Ang co-op mismo ang magbaligya sa atong mga required materials at a more affordable rate for our members. This will be very useful in the coming years for our projects and sustainability initiatives.

Resolution No. *537* approving the disposal of five (5) PHCCI vehicles. Kani nga mga sakyanan na-foreclose na guihapon, ug kinahanglan nga mabawi ang outstanding loan sa mga members. So, ibaligya guihapon ni sila, ug ang proceeds mabalik sa atong Co-op.

Resolution No. 539 approving the writing off of accounts even for members who have sufficient deposits.

Next Key Result Area: *Internal Business Process*

Resolution No. 65 approved the 2024 amended election guidelines.

Resolution No. 98 approved the institutionalization of the Bonus Loan Policy. Kadtong una, nag-trial and error pa ta sa bonus loan—kung daghan ang mag-avail, maayo ba ang payment, kumusta ang experience sa atong mga miyembro. Based sa report sa management, ge-institutionalize na nato kini. So karon, available na siya as a regular loan product for our members. Pila ka times ta makakuha ug bonus sa usa ka tuig? Twice. Government usually twice pud. So kung kinahanglan nimo ang imong bonus, two months' pa, puwede ka mag-avail sa Bonus Loan para dili na moadto sa uban pang sources. Dinhi na lang sa atong Co-op, ug mas lower ang interest kaysa sa uban.

Resolution No. 129 approving the audit engagement with Quilab & Garsuta as atong external auditors.

Resolution No. 157 approving the enhanced policy sa special loan para sa empleyado.

Resolution No. 248 approving the revised Code of Conduct and Ethical Standards sa atong Co-Op.

Resolutions No. 192–195 nag-authorize sa atong representatives sa pag-submit sa Entity Information Sheet sa CIC (Credit Information Corporation), required man gud ni sa balaod.

Resolution No. 201 gi-designate ang atong GM as authorized representative para mag-negotiate sa atong GCash account. Sa umaabot nga mga buwan, puwede na magbayad ang mga members sa ilang water bill, electric bill, ug telecom gamit ang GCash.

Resolution No. 268 gi-authorize ang bag-ong composition sa Trust Committee para sa retirement plan sa atong mga empleyado. Kay kadtong previous nga members, na-retire na, so gi-replace nato with existing members nga active pa ug connected sa atong co-op.

Resolution No. 290, climate action team policy sa atong co-op.

Resolution No. 291, policy guidelines on conversion from satellite to branch office. Next up.

Resolution No. 342, approving the amended loan recovery program matured past due accounts. E, kadtong October, diba we-reported nga ang atong delinquency is taas siya. So kani siya policy meant to ensure nga ang atong delinquency is mag-reduce pero na siya policy nga e implement.

Resolution No. 367, delinquency reduction incentive for individual employees. Next up.

Resolution No. 401, enhanced policy on Special Loan of PHCCI Board of Directors and Officers. And

Resolution No. 447, enhanced express loan policy with CLPP insurance.

Resolution No. 403, approving the proposed amendments sa atong Articles of Cooperation and By-laws.

Resolution No. 448. Policy on the replacement of outstanding, stale, and lost nga mga cheque.

Resolution No. 455 revised policy of incentives and allowances for officers, volunteers, and staff.

Resolution No. 501 approving the improved star member policy with life insurance. Mao to, kanina nga naa tay 4 nga star members nga naka-receive ug certificate of membership. Kay naa natoy life insurance kung star member naka for 6 years and more. Usa na siya nga benefit. Additional benefit lang na siya. Ang gasto, gikan sa atong sa co-op, dili from individual member. Hatag na siya para sa life insurance sa atong mga star members. Unsaon man pag star member? Ang una, wala tay penalty sa loan payment for the year. Ikaduha, at least nagbutang kag ₱ 1,200 sa imong share capital. Ikatulo, nag-attend ka either GA or ownership meeting for the last 3 years. Inig ka 4th year, ma-declare na ka as star member. 3 years nga member in good standing, wala kay penalty sa loan, inig ka 4th year, maging star member na ka.

Resolution No. 502 pag suspend sa atong personal loan applications for 3 months except for star members, kay taas ang delinquency sa personal loan. So mao na siya gi review sa atong management para makita kung asa dapit puwede ma-improve ning policy.

Next Key Result Area: *Organizational Capacity*

Resolution No. 20, Strategic Action Plan of our co-op, for year 2024.

Next will be. Resolution No. 155 Board Committee Appointments. Kani silang mga board of directors diri, dili lang na sila mag pirma-pirma, mag attend-attend ug meeting ug mangaon kay wala gud honorarium per meeting. Clarify na nato ha, ang atong Board or Committee Officers do not receive honorarium per meeting. Kay best practice na nato. Pero kani mga board naa tay mga board committee chairmanships. So mag-discuss sila as committee, before we discuss diri sa board. Para ang atong meeting, efficient ra sila. Para dili dako ang wastage time kay na discuss na ang details didto sa ilang mga committee. Ug apil pud mga committee-committee, ug other committee sa atong co-op. Pero ang mga BOD, naa silay specific committee nga sila ang chair. Based guihapon na sila sa atong key result areas.

Resolution No. 106, authorizing the attendance of AGMA Pagayanan and OIC-AGMO Beltran pag-attend sa International Cooperative Exposure sa Victo National on June 12-16 sa Bali, Indonesia.

Resolution No. 239, pag-allocate ug ₱450,000 para sa 2024 Sportsfest para sa atong mga empleyado.

Resolution No. 325, pag-allocate ug ₱35,000 para sa Journalism Workshop para sa atong Coopag-urusa Writers.

Resolution No. 240, pag-allocate ug ₱350,000 para sa mid-year assessment and planning sa atong co-op.

Resolution No. 288, pag-approved sa engagement with Ma'am Bing para sa iyang consultancy service. Mao na nga ang atong loans and services in the coming months, naa siyay mga innovation. For the first time, ang atong consultant, not from the co-op sector, but from the corporate world.

Resolution No. 18, promotion ni Sir. Asilo as full-fledged Branch Manager sa Dulag.

Resolution No. 306, Approving the regularization of Mr. Metran as Branch Manager in Ormoc branch.

Resolution No. 249, approving the appointment of our Gender and Development Committee.

Resolution No. 250, approving the re-appointment of Ma'am Pedrosa as member of the Credit Committee. As mentioned kanina sa atong MC, si Mommy Rosing is more than 70 years old. Pero naa tay special resolution kay Founder si Mommy Rosing sa atong co-op, 89 Years old palang siya, pero isa siya sa Six living founders sa atong co-op. That is why dili siya covered kadtong maximum nga 70 lang ang puwede mag-officer. Founder baya, Ikaw kaya ang mag-founder. Unya active pa kaayo si Mommy Rosing. Mag apil-apil pa sa mga travel.

Resolution No. 516, bag-o ang atong legal retainer na hire, si Attorney Kate Mengullo, who is also a CPA.

Resolution No. 166, designating ang inyong BOD Chair, ug ang atong 1st Vice-Chair, Dir. Arias and Dir. Cumla as members of the Board of Trustees sa atong eskwelahan. Naa tay eskwelahan sa Tacloban nga nag offer ug pre-elementary to Grade 6. Alright, sige.

Resolution No. 426, authorizing the attendance of your BOD chair and the 1st Vice-Chair sa Inaugural Global Co-op Climate Summit didto sa Thailand on November 27 to December 2. Pero ang expenses ani naka-charge sa Federation. Dli sa PHCCI, kay mga board man mi ngadto sa Federation. Right?

Resolution No.429, Sir Director Bernardo also represented our co-op sa International Cooperative Alliance Global Conference and Annual General Assembly sa India on November 25 to 30. Parehas guihapon, board man siya sa VICTO National, ang nag-gasto ang VICTO. Pero dapat naay resolution kay atoa man siya Official Representative.

Resolution No. 434, Election Calendar for 2025, nga mao nani atong gi sunod karon nga year.

Resolution No. 440, pag-allocate ug ₱50,000 para sa performance appraisal sa atong area coordinators. Mao ni ang atong mga volunteers nga ang president kadto nagkandidato sa election.

Resolution No .456, allocating the amount of ₱400,000 for the Year-End Operations Review and Business Planning sa atong co-op.

Resolution No. 457, allocating ₱550, 000 for our performance appraisal and fellowship. Ang atong mga empleyado, duha lang ang ilang activity for the year nga apil sila tanan. Diba? Mag-close ang atong co-op. Inig sportsfest og inig December.

Resolution No. 533, renewal of contract with IntelliCare ang atong HMO provider para sa atong mga empleyado kay required mani sa CDA.

Resolution No. 534, calendar of activities sa atong co-op. Ang atong mga activities, di lang siya gi huna-huna kagahapon bali naa siyay calendar of activities na gi plano guihapon during the planning. So, nakabutang na siya ang dates. So, dili nana siya usually puwede ma change. Kay na-approved nana sa atong board.

PHCCI-MPC Tacloban Representations

I'm your Board of Director sa CLIMBS Life and General Insurance co-op. Next up, ang atong 1st Vice-Chair si Director Quebec, Board sa NAFECOOP. Ang atong 2nd Vice-Chair is a Representative sa NCCB si Director Advincula. Si Director Bernado board guihapon siya sa VICTO National. Si Director Quintero is a Vice-Chair of Tacloban City Credit Surety Fund. Si Director Meribeles siya ang Alternate

Representative sa TCCSFC. Si Director Sevilla, NAPC ug usa ka Authorized Representative nato. Si Director De Lira, kay Auditor sa Tacloban City Co-op Development Council. Ang atong GM si Ma'am Beth Pretencio is Authorized Representative sa Tacloban City Civil Society Organization of Philippine Chamber of Commerce and Industry – Tacloban Leyte Chapter.

Awards and Recognitions

Awards nato the following, naa ni sa atong Annual Report. So, pakpakan nato ang atong co-op for receiving these awards from Tacloban City Co-op Development Council and CDA. Naa pa tay na receive nga awards from CLIMBS. Because, kung wala pud atoang mga members dili pud na nato makuha kana mga awards. Tungod nag tinabangay kita. Pakpakan nato atoang Co-op.

Member (ALL): (Applause)

Chairperson Camposano: Gikan sa CLIMBS, nakadawat ta ang PHCCI nga mga awards: Champion for Climate Action, Top 5 Investor, Top Premier Producer, ngan CAC Achiever Award. That is all for now. Thank you so much. We will have an open forum later after all reports. So, as of now, mo proceed ta for raffle then after mag continue ta sa uban nga reports.

Para sa atoang open forum unya. puwede mo gamit ug papel, isuwat ninyo adto inyo concern ug ihatag sa atoang staff para ato basahon unya.

Chairperson Camposano: Alright, sige. Padayon ta sa atoang reports. tapos naman ang report ni BOD Chair. tawagon naton ang atoang General Manager, for the Management Report. Let's give a round of applause to GM Beth Pretencio.

Member (ALL): (Applause)

(Presentation of the Management Report)

Thank you, damo nga salamat. Sir Leo, thank you so much. Again, good afternoon. Gusto kong magpasalamat sa tanan sa inyong pag-anhi ug sa inyong support. Ang inyong presence, ug of course our management team, I'd like to say this in advance nalang—salamat sa inyong hard work. Kabalo ko nga dili gyud sayon ang preparation. In fact, kagahapon pa kita nag-andam ani. So again, thank you and advance congratulations to all of us.

So to start with the 2024 Management Accomplishment Report. With the theme: *"Diversify for Growth: Empower our Members and Community"*, we remained dedicated to addressing the needs of our members ug giila nato ang importance of diversification ug expanding our services, strengthening our cooperative, ug providing more avenues for our members to thrive.

Let me start with our key financial highlights: *assets***,** *share capital***,** *net surplus*, *and membership shares*.

So, let me start with our *assets*. Kini naglakip sa cash and cash equivalents, loans and receivables, investments, property and equipment, and other assets. As of 2023, adunay kita total nga ₱1.97 Billion in assets. Pag-abot sa 2024, nakaabot kita ug ₱2.15 Billion, nga nagpasabot ug increase of 9%. For our share capital, sigurado ko nga pamilyar na mo nga mao kini ang atong gi-deposit sa cooperative as member-owners sa atong kooperatiba. Para sa atong regular deposits, naka-generate kita ug ₱850 Million. Para sa atong laboratory cooperative, nga mao ang atong mga kabataan aged 7 to 17 years old, nakakapadayon guihapon sila ug deposit sa savings and share capital. Pinaagi niini, naka-generate kita ug total nga ₱3.5 Million. As of 2023, adunay kita ₱807 Million. Unya as of 2024, naka-generate kita ug ₱854 Million, nga adunay increase of 6%.

So, let me now proceed to our *interest income from loans*. Kini mao ang mga collections in terms of the loan products nga available. Sa matag bayad ninyo, adunay principal and interest nga ginabayaran monthly. So, ang interest nga nakolekta sa PHCCI and management, naka-generate kita ug total amount nga ₱154 Million. Kini nagpakita ug increase of 21% kumpara sa atong 2023 figure nga ₱127 Million.

So, for our *net surplus*, mao kini ang resulta sa atong total income collected, minus ang operational expenses sa administration. For the year 2024, naka-generate kita ug net surplus nga ₱84.7 Million. Kini nagpakita ug increase of 3%, kumpara sa atong 2023 net surplus nga ₱82.5 Million.

So, in *terms of return* sa atong members, sigurado ko nga kitang tanan naka-feel ani—kay nakita gyud nato ang increase sa atong dividends. Ang atong dividend rate as 2023 was only 3.89%. Then, for 2024, nakaabot kita ug 6.55% nga dividend rate. So, I hope nga daghan na sa inyo ang naka-check sa inyong dividends, especially our Star Members. Kung nakita na ninyo ang increase sa inyong savings and share capital, kana nagpakita sa growth sa atong cooperative. Para sa mga wala pa naka-check, you may visit the PHCCI office here in Sogod para ma-verify ninyo ang inyong accounts.

So, for our *membership*, as of 2023, naka-generate kita ug total nga 30,585 regular members. For the year 2024, ni-increase kini ug 8%, nga nakaabot ug total nga 33,183 members. So, makaingon gyud ta—kadaghan gyud ani. Pero, pila man ang na-compose sa MIGS ug Non-MIG? Ang atong MIGS (Members in Good Standing), mao kini ang mga members nga naka-follow sa atong criteria: kinahanglan, within the year, adunay kita deposit nga ₱1,200 sa share capital; naka-attend kita sa atong meetings or General Assembly; ug ika-tulo, before matapos ang tuig, updated ang atong accounts. Out of 33,183 members, adunay kita 6,587 nga MIGS. So, kinahanglan nato i-encourage ang atong mga kaila nga mo-attend sa meetings, mag-deposit ug at least ₱1,200 sa share capital before the end of the year. puwede kini ₱100 per month, or puwede pud moadto ta sa office. Kung naa tay loan, puwede pud magpa-deduct, or magbayad ta personally. And out of the 6,587 MIGS, adunay kita 1,184 nga Star Members.

So, let me now proceed to our *Portfolio at Risk (PAR)* update. Mao kini ang atong basihan sa mga outstanding loans nga past due. As we mentioned earlier, gi-encourage nato ang tanan nga magbayad on time, kay adunay gyud kini effect. Makaingon kita, "importante nga nakabayad ko monthly," pero kinahanglan pud nato i-consider ang atong due dates, kay adunay kini impact sa atong assessment sa Portfolio at Risk (PAR). So, I hope nga mas mo-improve pa ang atong understanding nga very important gyud ang magbayad on time or before the due date. In fact, kung makabayad ta before sa atong due date, adunay kita additional incentives nga puwede ma-avail. With that, ang atong Portfolio at Risk (PAR) as of 2024 is 42.24%. From 2022 nga 47.25%, ni-down kini ngadto 42.71% in 2023, ug further decreased to 42.24% in 2024. So, nagpakita kini nga adunay kita improvement, bisan pa man adunay pa kita kinahanglan trabahuon. On the part of management, padayon guihapon ang atong efforts pinaagi sa sending of collection notices, conducting mediation processes, ug when necessary, pursuing account closure. Para sa mga members nga medyo nabug-atan na—lisod na ang interest, o naulaw na moadto sa opisina—please do not hesitate to reach out. Adunay kita mga programs nga gi-offer para sa mga accounts nga napabay-an na, like 2 to 3 years or matured accounts. Pasabot ani, dapat unta settled na, pero kung existing pa guihapon, naa pa gihapoy solusyon. In fact, kung nakadawat mo ug mediation letter, please attend. Opportunity ninyo kini to have a discussion or agreement with our mediator. Ana nga proseso, matabangan mo base sa inyong capacity—kung pila ang inyong kaya bayaran. Para pud sa mga nakabayad na ug maayos ang dagan sa negosyo, padayon lang guihapon ta. Magin responsable ta sa atong payables. Remember, ang PHCCI walay utang sa gawas—wala tay external borrowing, compared sa other institutions. Proud ta nga self-sustaining ang atong cooperative. Pasabot ani, sapat ang atong funds to support the needs of our members, apil na ang pagpahulam. So, I hope klaro kini sa atong tanan. And if not, you may visit anytime ang atong Manager or the office, para matabangan mo pinaagi sa personal assistance and guidance, base sa inyong sitwasyon.

But good news this year—let me clarify. Nakig-partner na kita sa atong insurance partner, which is CLIMBS. This time, adunay sila maayong offer aside sa atong existing life insurance coverage of ₱60,000.

Karon, adunay na kita:

- *Accidental Medical Reimbursement* equivalent to ₱5,000 per year

- *Hospital Income Benefit* nga 300 pesos per day, maximum of 7 days

Unsa man ni siya, diba? Ang Co-opagtutulungan, nagabayad ta ug 600 pesos annually, or 50 pesos per month. This time, gitubag na nato ang inyong request. Kay daghan ang nagaingon: "*Permi nalang mi nagabayad, pero while buhi pa mi, dili man namo na-enjoy ang assistance. What if ma-aksidente mi, magkasakit, or ma-admit sa hospital—wala ba'y gamay nga assistance gikan sa cooperative?*" So, this is now the answer. Dili man nato 100% ma-cover ang inyong expenses, but at least, adunay portion nga makatabang ninyo.

Now, for the *condition*: Tanan nga active members as of 2024, particularly those from 2020 to 2024 nga adunay payment sa Co-op Pagtutulungan, mao kini ang ma-enroll this year. Karon nga tuig, after sa atong agreement with our insurance partner, ma-notify ta ug ma-aannounce kini formally. But eventually, tanan nga active members nga adunay 600 pesos payment within 2020 to 2024 will be automatically enrolled this 2025. Apil na ang atong Senior Citizens. Meaning, good news kini para sa atong tanan. Kay di ba, kung magpa-insure ta sa gawas, ang edad nagmamatter. Pero pinaagi sa recommendation sa Board of Directors, gi-include nato ang atong Senior Citizens.
Walay contestability period, walay evaluation—automatic, covered kita tanan, buyag lang kung may matabo. So, dako gyud kini nga tabang, and we thank our Board of Directors for approving this recommendation from Management. Now, for this year—2025—free kini para sa inyo. Hi PHCCI ang mo-shoulder sa premium. Pero next year, 2026, mobalik ta sa atong usual nga obligation—kita na ang magbayad sa 600 pesos annual premium. So, karong tuig ra kini libre, pero next year, once mag-renew na, kita na ang magbayad. To help you, adunay kita mga arrangements nga puwede himuon. For example, kung hadlok ta nga malimtan ang payment, adunay kita auto-debit arrangement nga puwede ninyo pirmahan. Meaning, automatic na lang igbabawas sa inyong savings deposit ang 600 pesos, para sigurado nga updated guihapon ang inyong coverage bisan malimtan ninyo. And to clarify—waray kita nag-increase sa contribution. 600 pesos lang guihapon per year.

So, klaro ba adto ang akong gikaingon? Karon nga tuig, hi PHCCI ang mo-enroll sa inyo—free, including Senior Citizens. Next year, ma-remind na kita nga gikan na sa inyo ang 600 pesos annual premium. So, okay? Klaro? Thank you so much. Pero kung adunay guihapon wala naka-intindi, puwede guihapon mo moadto sa atong opisina, ug ingon ang atong Satellite or Branch Head para ma-explain pa jud sa inyo ug mas detalyado. So, I just hope, okay kini, and then we can ask questions later during our open forum.

So, for our *2024 Highlights of the Members' Welfare and Marketing Initiatives*, I would now like to proceed with our Healthcare Services. Para sa atong dental care services, naka-serve kita ug 1,017 members pinaagi sa atong collaboration sa 13 accredited dentists. Ang ilang mga clinics naa sa Tacloban, Palo, Tanauan, Alangalang, Dulag, ug Sogod. Through this program, ang members naka-avail sa tooth extraction, oral prophylaxis, ug dental filling. And again, dili guihapon kita mo-undang sa pagpangita ug more partners, para mas daghan ang atong choices and options—para kamo mismo makapili kung hain kamo mas comfortable or mas convenient based sa inyong location. Para sa atong *Medical Care Services*, adunay kita mga doctors nga puwede ninyo ma-consult para sa check-ups and medical care—particularly hi Doktora Tante ug hi Doc Capungcol. puwede ninyo sila ma-contact via online consultation. Adunay option usab para sa face-to-face consultation, pero kan Doktora Tante lang ang available nga in-person consultation. Hi Doc Capungcol, karon, assigned na sa Manila, pero available guihapon via online consultation. Para sa atong *Eye Care Services*, gi-extend kini sa 373 members and non-members. Out of this, 90 members directly benefited gikan sa program. Recently, nag-partner pud kita sa Dr. Espina Eye Care Clinic, nga adunay branches located in Abuyog, Dulag, Palo, and Tacloban City. They now offer special discounts exclusively for our PHCCI members. Para sa more details, puwede ninyo i-approach or pangutan-a ang atong Branch or Satellite Managers. Ug then, ang atong Facebook page—kumpleto ang details didto, including contact numbers and location. So, I hope tagaan ninyo guihapon ug time to check and visit our Facebook page. Very active man kita—everyday may updates didto.

And now, for our *health initiatives*, which encompass our Annual Pap Smear, Prostate Exams, and Eye Consultation Activities. Usually, sa Tacloban nato kini gina-himo nga venue, kay mas dako ang available area didto para maka-accommodate more participants. For the year 2024, naka-serve kita ug total nga 226 members and non-members pinaagi sa these activities.

In addition, we also have our *Annual Big Health Day*. This is part of our continuing effort to provide free services nga kamo ang makaka-enjoy as members. During this activity, adunay kita iba-iba nga services nga gina-offer, such as:

- Trade Fair
- Medical Consultation
- Vitamin and Medicine Dispensation
- Bloodletting Activity
- Feeding Activity
- Massage
- Haircut
- Manicure
- Free Blood Sugar Testing
- Detox
- and other wellness services

So, kini nga mga serbisyo, puwede ninyo ma-enjoy, and at the same time, free kini para sa atong members. Every year, kung unsa pa ang atong kaya i-provide, padayon kita nga nagdudugang ug mga services. Usually, every month of February, nagkakaroon kita sa Annual Big Health Day. Last February 2024, naka-engage kita ug total nga 1,253 members and non-members, providing access to various health services and activities. This is also aligned with our founding anniversary every February 16. Mao kini ang atong ginabisita nga *Annual Big Health Day or Health and Wellness Day*.

Now, for our *Operation Tuli Program*. Through this initiative, naka-serve kita ug total nga 301 members and non-members. For the year 2024, ang mga locations sa atong offices nga nag-host ni ini nga activity mao ang Tacloban Branch, Alangalang, ug Ormoc.

And next, ang atong *Members' Education Program*, which includes the PHCCI Kiddy and Y.E.S. Laboratory Cooperative. So, as mentioned earlier, kini nga program is for our young members aged 7 to 17 years old. We facilitated a summer class program, which we call the "Summer Growth Program." This program provides productive learning opportunities for young children during the summer break, under the guidance of our Mother-Cooperative, PHCCI. This year, enrollment has already started. Ang location ni ini nga program is in Tacloban City.

Ang atong mga programs nga gi-offer last year mao kini:

And this year, we have added a new program—*Badminton*—with an affordable fee. We will also announce if there are more additional programs once we have maayong partnerships with the LGU or private institutions nga puwede makahatag ug dugang nga learning opportunities. Kini nga mga activities will be facilitated by our Lab Co-op Officers. So, para sa mga parents and guardians nga gusto mag-enroll sa ilang mga anak, nieces, or nephews, please feel free to visit our office. Of course, updates and announcements are also available on our Facebook page and our website. This is also a great way to support our Cooperative.

And then, of course, ang atong annual nga gi-ooffer nga *Free Mass Wedding*. Through this program, naka-serve kita ug 10 couples who exchanged vows and began their journey as husband and wife. The goal of this activity is to make marriage more accessible and affordable for everyone. Kini nga program, all expenses paid by PHCCI. Ang inyong buhaton lang is magpa-register or magpa-reimburse sa opisina para ma-process ang inyong participation. Last year, sa Tacloban, we conducted our Free Mass Wedding, nga gitawag nato "*Kasalang PHCCI*." Kini nga activity padayon guihapon nga gi-organize sa cooperative para matabangan ang atong members nga makasal sa legal and mas simple nga paagi. So, hopefully this year, makaplan kita kung hain nga area nato kini ico-conduct, and we will invite usab ang mga couples nga gusto mag-join ni ini nga program.

Naa pud tay Holiday Gift Giving, nga adunay 50 beneficiaries, nga gihimo nato kada December. Pinaagi niini nga activity, naka-provide kita og gift packs para sa atong orphans ug elders, apil na ang atong Star Members ug MIGS. Niining tuiga, ang activity gi-held sa Brgy. Arado, Palo, Leyte. This is one way of giving back para sa inyong trust ug loyalty sa cooperative. Kini nga mga activities padayon guihapon nga gihimo sa PHCCI aron ipakita ang atong pagpasalamat sa padayon nga suporta sa atong mga members.

Siyempre, ang atong *Marketing Initiatives*. Padayon guihapon ang atong *PMES o Pre-Membership Education Seminar*. Pinaagi niini nga program, naka-convert kita og 72% out of sa atong 932 attendees ngadto sa new members. So again, nag-aampo guihapon kami sa inyong assistance o help aron i-spread ang atong maayong experiences sa PHCCI, para makadugang ta ug new recruits ug maka-generate ug bag-ong members sa atong locality. Kung adunay kamo pamilya, friends, o kakilala nga dili pa members, please invite sila to join PHCCI. puwede guihapon kami moadto sa inyong lugar, o kung kamo maka-bisita sa opisina. Willing kami mag-conduct ug Outreach Orientation o PMES, aron ma-explain sa ila ang atong benefits, products, ug services nga puwede nila ma-avail as prospective members.

Ug syempre, ang atong *Facebook video content* para sa products, services, ug members' testimonials. Padayon guihapon ninyo kini makita sa atong Facebook page. Just visit ang atong page — PHCCI-MPC Tacloban. Didto ninyo makita ang atong announcements, promotions, ug uban pang activities nga puwede guihapon kamo maka-join. Ug syempre, makita usab didto ang testimonies sa atong members—kung unsaon nato sila matabangan pinaagi sa pag-offer og loans, especially sa atong mga business members o entrepreneurs.

Naa pud tay *Bayad Mo, Ipanalo Mo Raffle Draw*, nga gi-launch sa last quarter sa tuig. Kini nga activity nag-awhag usab sa tanang members nga magbayad sa oras. Kung magbayad ta sa atong payment, mahimo kini nga entry para sa door prizes. We also provided maayo nga mga prizes, sama sa electric fans, grocery items, ug uban pang prizes nga generous kaayo gihatag sa Management.

Niadtong February 2024, adunay guihapon tay *Pick & Win Promo*. For sponsorship and community engagement, padayon guihapon nato kini gi-ooffer aron ma-market ang atong products and services. I know adunay muingon, "Enough na ang inyong Facebook page." Pero dili—kailangan guihapon nato mag-active outside the community aron makaila sila ug mahibaw-an ang PHCCI. Mao ni ang purpose kung ngano nag-aaccept kita ug sponsorship—to promote and highlight ang atong products and services.

Ang PHCCI-MPC Tacloban aktibo nga miapil sa *2024 Job Fairs*—nga gi-organize sa PCCI niadtong October 9, 2024 sa Palo, Leyte. Ug sa Tacloban City LGU niadtong October 25, 2024. Kining mga kalihokan nagdala ug dinamiko nga kombinasyon sa mga employers ug job seekers, nga nagtabang sa pagpalapad sa employment opportunities ug pagsuporta sa career growth sa rehiyon. Sa tinuod, karong tuiga, kun adunay invitations para sa mga job fairs, PHCCI pirme moapil. Kay we still have vacant positions, ug maka-tabang pud kita sa atong members—ilabi na kadtong ang ilang mga anak nag graduate na.

Gisundan sa atong Business Forum, nga gihimo in partnership sa PCCI. Naghatag pud kami ug *Bag of Kindness*, nga usa ka gift-giving activity. Kining kalihokan ginabuhat nato annually, labi na sa buwan sa December.

Naa pud tay *Father Flan Daffy Scholarship Program*. PHCCI-MPC Tacloban nagpadayon sa legacy ni Father Flan Daffy pinaagi sa pag-angat sa economic status sa mga miyembro pinaagi sa education. Kini nga full scholarship grant nagsuporta sa college education sa deserving nga miyembro o sa ilang mga anak, nga nagtabang sa low-income families nga mapalambo ang ilang quality of life. Pinaagi sa pag-invest sa education, ginapahugtan nato ang future leaders ug ginapalig-on ang atong community. Sa pagka karon, naa na tay first recipient, nga karon nagtrabaho as Accounting Associate sa PHCCI-MPC Tacloban–Carigara Satellite Office. Ang second recipient karon usa ka third-year college student sa EVSU, nag-eskwela sa Bachelor of Science in Mathematics. Tanang expenses gi-cover sa PHCCI pinaagi sa Father Flan Daffy Scholarship Program. Syempre, nag-a-undergo guihapon ta og proseso ug criteria aron masiguro nga kini mahatag sa mga deserving nga families nga tinuod nga

nagkinahanglan sa tabang sa atong Cooperative. Kini nga program kabahin sa atong commitment sa pagsuporta sa education ug pag-empower sa future sa atong mga miyembro.

Nag-conduct pud ta ug *environmental scanning* sa Naval, Biliran isip kabahin sa atong Co-op expansion plan ubos sa 2025 approved action plan. Hopefully, makasunod ta sa tanang needed requirements ug malampuson nga mapalapdan ang atong operations sa Naval, Biliran area. Kini usab tubag sa requests sa atong members nga nahimumdom o nagpuyo sa maong area aron magbukas ug branch. Ang PHCCI padayon guihapon nga nagbuhat sa mga requests sa atong members—kun unsay maopay para ninyo, we will provide. Kini nga plan, gawas sa pagserbisyo sa atong members, makatabang usab sa pagtubo sa cooperative. Makakabulig kini sa local employment, ug sa samang higayon, ma-achieve nato ang atong target para sa tuig.

Sa katapusan, proud pud kami nga ipaambit nga ang atong Cooperative gi-recognize isip Top 1 – Best Performing Cooperative sa Tacloban City. Naka-receive usab kita sa Excellence Award – CDA Regional Level, ug gi-recognize sa Philippine Red Cross (PRC) isip usa ka Blood Samaritan Program Partner. Kini nga recognition usa ka testimony sa atong collective hard work, dedication, ug commitment.

Hatagan nato ug dako pakpak ang atong kaugalingon para niini nga mga achievements! That concludes my report. Daghang salamat kaayo!

Member (ALL): (Applause)

Chairperson Camposano: Thank you so much GM. So, atoang open forum will be conducted later after the reports. After this we will proceed to the report of Audit Committee. This will be presented by Ma'am Melanie Orendez. Ma'am Melanie, it's your turn now. Big round of applause for Ma'am Melanie!

Member (ALL): (Applause)

(Presentation of the Audit Committee Report)

Ms. Orendez: Maayong buntag sa atong tanan!

Ms. Orendez: On behalf of the audit team, I'm here to present the overview of the *Financial Performance* as of December 31, 2024.

We use five key indicators to measure our financial health, or tinatawag natin as STEPS. The S - stands for *stability*, T - for *turnover*, E - *efficiency*, then P - is *predictability*, and the last one is - *structure of asset*. Based on the representation, *blue* is for 2023, and the *green*, 2024, and the standard point for the CDA area.

So the first indicator is *stability*. Stability is financial security and debt management. So our total score in stability still remains in both years, indicating consistent performance. However, it is still below the ideal target of 90, meaning there is room for improvement.

Next, *Turnover*, how will the asset generate revenue? So under turnover, we have asset turnover to measure how the co-op will generate income from its asset. And the second one, the receivable turnover. tracks how often loan payments are collected within the year. Our total turnover remains the same in both years, suggesting continued challenges in revenue generation and loan collection. So sa total sa turnover, the same siya sa kanyang score.

And the third one is *efficiency*, power resources are used. So the score slightly decreases from 25 in 2023 to 24 in 2024, though we are still performing better than the ideal standard of 35. Strengthening operational efficiency could further enhance our financial position.

And the fourth one is *profitability*, income generation. So, the total score increase from 9 to 11 points indicates that there is a growth. So we have under the predictability, the return on assets. The total score is to remain at 1 in both years, significantly below the standard of 5, indicating the need for better asset utilization. And the second one is the return on member shares, improved from 3 in

2023 to 5 in 2024. So, we are meeting the standard point of the CDA. And the last one is the rate hit surplus. So the total score is maintained in both years, surely stable for the familiarity.

And the last one is the structure *of assets*. So the total score slightly declined from 16 in 2023 to 15 in 2024, highlighting areas for improvement, particularly in investment and member share capital financing. So the summary, overall the PHCCI financial performance remains stable, with positive growth in profitability but challenges to efficiency and revenue generation. By improving loan collection, optimizing asset utilization, and enhancing operational efficiency, we come further in treatment and financial position. And that's all. Good day everyone!

Member (ALL): (Applause)

Chairperson Camposano: Thank you, Ma'am Melanie. Of course, we would like to let you know, aside from the Internal Audit, we also have an External Auditor who audits our Financial Statements. Alright, we shall now proceed to the Election Committee Report. The report will be presented by my former Boss who is now retired. Ma'am Socorro Ramos for the Election Committee. Let's give a big round of applause for Ma'am Soc.

(Presentation of the Election Committee Report)

Ms. Ramos: Thank you Chair. Good morning! Maayong buntag!

Member (ALL): (Applause)

Ms. Ramos: Mao ni ang accomplishments sa Election Committee sa tuig 2024. Last year, ang Election Committee nag-conduct ug 14 meetings ug nitambong sa 12 joint BOD ug officers' meetings. Gi-supervise usab namo ang conduct, manner, ug procedures sa election ug uban pang related activities sa cooperative sa panahon sa 2024 General Assembly and Election. In collaboration with the Education Committee, ang Election Committee nag-conduct ug formal orientation program para sa newly elected BODs ug members sa Committee, both elected and appointed. Kinahanglan ni namo i-conduct aron ang mga bag-ong officers ug volunteers sa atong cooperative magka-idea kung unsa ang ilang expected roles ug responsibilities as officers of the co-op.

Ang sunod. Base sa mandato nga nakasaad sa atong By-Laws, ang Election Committee (Elecom) mao ang nag-supervise sa conduct ug procedures sa atong election, pati na usab ang uban pa nga related activities sa atong cooperative. Sunod, ang among committee nagkolaborate sa Education Committee aron mag patigayon og formal orientation program para sa mga bag-ong opisyales nga napili sa una nga assembly, pati na usab sa mga appointed nga opisyales. Kahuman niini, ang Elecom naghatag guihapon ug full support ug cooperation sa Board of Directors ug Management sa tanang activities sa PHCCI diin kinahanglan ang tabang sa Election Committee. Niadtong last year nato nga General Assembly nga gihimo niadtong March 26, 2024, nag-oath taking ang atong mga bag-ong elected nga opisyales. Base sa atong PHCCI By-Laws, kinahanglan mag-take oath sila within 10 days pagkahuman sa General Assembly. Ang mga nahirang nga opisyales mao ang mosunod:

- Chairperson: Dr. Leo D. Camposano
- 1st Vice-Chairperson: Director Luisita Quebec, nga mao guihapon ang responsable sa atong Education Committee
- 2nd Vice-Chairperson: Ma. Jenny Advincula, nga usa sa responsable sa atong Delinquency Committee

Kahuman, gusto pud nako ipakita ninyo ang resulta sa atong 2024 Election. Sa Election 2024, adunay kita lima (5) ka bakante nga posisyon sa atong *Board of Directors*. Base sa resulta, naa kita bag-ong mga miyembro sa Board. Ang mga bag-ong Directors mao kini:

- Director Regine Marie Cumla – bag-ong miyembro sa Board
- Director Erlinda De Lira – taga Alangalang
- Director Rellier Meribeles – taga Tunga

Base sa boto, kini ang nakakuha sa pinakadaghan nga boto:

- Director Maria Jenny Advincula - 2061
- Director Nelson Bernardo - 1927
- Director Regine Marie Cumla - 1666
- Director Rellier Meribeles - 1652
- Director Erlinda De Lira - 1535

Mao ni ang opisyal nga resulta sa Election 2024 para sa atong Board of Directors.
Sa atong *Audit Committee*, adunay duha (2) ka bakante nga posisyon. Syempre, nadaog ang duha ka kandidato. Mao kini sila:

- Melanie B. Orendez
- Levita S. Calamaya

Sa *Election Committee*, adunay usab duha (2) ka bakante nga posisyon. Kinsa man ang nadaog? Mao kini sila:

- Evelyn D. Clarin
- Marissa M. Pilapil

Pakadto ta sa *total membership* sa atong cooperative, kumpara sa 2024 ngadto sa 2025:

- 2024: 30,585 total members
- 2025: 33,183 total members – nagpapakita og increase nga 8.5%

Para sa *Non-MIGS (Members Not Entitled to Vote)*:

- 2024: 24,659
- 2025: 26,596 – nagpapakita nga nag-increase guihapon kini. Ang atong goal mao nga mapahubos kini nga number, kay gusto nato nga mas daghan ang mga MIGS (Members Entitled to Vote).

Para sa *MIGS (Members Entitled to Vote)*:

- 2024: 5,926
- 2025: 6,587 – equivalent sa 11.15% increase

Gusto nato nga padaghan pa kini ug maminusan ang percentage sa Non-MIGS. Base sa atong quorum requirement, kinahanglan nato og 25% sa MIGS.

- 2025 quorum: gikan sa 1,482 ngadto sa 1,647 – nagpapakita guihapon og pagtaas

Para makapag-amend sa atong By-Laws, kinahanglan mas dako nga number sa members ang mouyon:

- 2024: 3,951
- 2025: 4,392 members nga kinahanglan mag-vote “Yes” para ma-approve ang amendment

Mao kini ang atong update regarding membership and voting requirements.

Okay, i-present lang nako kini ninyo sa gutiay nga paagi. Just to remind everyone. So, how ba mahimo ka nga Member in Good Standing (MIGS), o member nga adunay right to vote? Base sa Article II, Section 10 sa atong amended By-Laws, ang usa ka member kinahanglan magbayad ug membership fee nga ₱100 ug kinahanglan adunay at least 12 shares. Ang kada share nagkakahalaga ug ₱100, ibig sabihin, ang 12 shares pareha sa ₱1,200. Para mahimong MIGS, kinahanglan adunay ka ₱1,200 nga

share capital nga naka-deposit. Amo kini ang minimum requirement. puwede ka mag-deposit ug sobra niini, pero para mahimong MIGS, ₱1,200 lang ang kinahanglan.

Next requirement, ang member dili dapat delinquent sa pagbayad sa Continuous Capital Build-Up (CCBU) ug uban pang accounts ug obligasyon, sama sa nakasulat sa Article VII, Section 2. So, unsa man kini nga mga obligasyon? Una, kinahanglan maghulog ug at least ₱100 kada bulan hangtod maabot ang 10% sa subscribed capital sa co-op. Kini nga 10% equivalent sa ₱1,200 kada tuig. Dili pud puwede mosobra sa 10% sa subscribed capital sa co-op. Base sa atong By-Laws, ang atong subscribed capital kay ₱860 Million. Ang 10% niini kay ₱86 Million. Samtang ang imong share capital wala pa naabot sa ₱86 Million, puwede guihapon ka magpadayon ug deposit sa imong share capital o fixed deposit. Bisan mag deposit ka ug ₱10 Million kada tuig, okay ra, basta wala pa kini naabot sa ₱86 Million. Ang dili lang puwede mao ang maghulog ug mas menos sa ₱1,200 kada tuig, kay kini ang minimum requirement.
Next requirement, kinahanglan magpabilin ang at least 10% sa imong annual interest on capital ug patronage refund. Kada tuig, makadawat kita ug dividend o patronage refund, nga gi-deposit sa atong savings account o sa atong share capital account. Sa total nga imong madawat, at least 10% kinahanglan dili nimo i-withdraw — kinahanglan magpabilin kini. Labi na kung ang imong total savings sa tuig kay ubos pa sa ₱1,200, mas importante nga dili kini hilabtan, aron ma-comply ang minimum requirement.

Para sa *loan retention*, pareho ra guihapon kini sa required monthly capital contribution nga ₱100 kada bulan. Kung mag-loan ka, adunay automatic deduction para sa share capital. Ang mabawas, imo guihapon kini — dili kini mapunta sa empleyado o sa uban nga tawo. Magpabilin guihapon kini sa imong ngalan kay madugang kini sa imong share capital.

Sunod, ang member kinahanglan dili pa nakalapas sa bisan unsang provision sa By-Laws, subscription agreement, desisyon, guidelines, rules, ug regulations nga gi-issue sa BOD ug General Assembly. Pasabot niini, ang usa ka responsible member kinahanglan nakakumpleto sa continuing education program nga gi-prescribe sa BOD, nakatambong sa GA o CAC, ug nagpa-patronize sa businesses sa co-op sumala sa policies ug guidelines niini. Sa atong businesses, puwede ka mag-save sa imong savings account o mag-loan. Kasagaran sa mga dili MIGS kay wala pa naka-attend sa GA o CAC, mao nga para masiguro nga mahimong MIGS, kinahanglan gyud nga umatender ka sa GA o CAC.

Ngano man kita mag-aspire nga mahimong MIGS? Unsay importansya niini?

Rights of Members entitled to vote (MIGS):

Makaparticipate ug makaboto sa tanan nga matters nga gihisgutan sa General Assembly meetings. Makaboto ka. Kung dili ka makaboto, nagpasabot kini nga dili ka MIGS. Importante kini nga right kay hatagan ka ug privilege nga makapili sa imong mga opisyales — kung kinsa ang mulingkod sa atong cooperative. puwede ka mag-seek ug elective o appointed position. puwede ka mag-file ug candidacy o magpahayag sa Board nga gusto ka ma-appoint sa mga committees. puwede ka mag-avail sa services sa co-op. puwede ka mag-inspect ug mag-examine sa books of accounts, minutes of meetings, share register, ug uban pang official records sa co-op sa reasonable office hours. Makaparticipate usab sa continuing education ug uban pang training programs sa co-op. Amo kini ang mga rights ug privileges nga gihatag sa mga MIGS sa General Assembly.

Sa atong General Assembly, duha ang atong botohon:

Ang atong amendment. Siguraduhon nga nakaboto kamo kay kinahanglan nato ug 4,300 plus nga “Yes” votes para ma-approve. Then ang Election of officers. Mao ra kini ang akong report. Salamat sa inyong tanan, ug salamat usab sa mga nagsunod sa Elecom instructions. Yana, magpapatigayon kita ug smooth ug orderly voting sa tanan officers. Thank you everyone.

Member (ALL): (Applause)

Chairperson Camposano: Thank you Ma’am Soc. Mayda announcement?

Ms. Pilapil: Mangutana ko. Basin naa pay wala maka botar dira nga MIGS. Tanan naba naka botar? Wala nay lain? Ang mga taga Tacloban, puwede na guihapon mo mag botar karon.

Chairperson Camposano: Sa pagka karon, dili pata mag close ang election. Kay dili pa tanan ang naka vote. Bali unya mag announce ang atong Elecom kung mag close na ang pag boto. So, humana mag present ang BOD, Management, Audit ug ang Elecom Committee. Naa ba mo mga pangutana? Kung wala mag motion nata. May I hear a motion to approve our reports.

Ms. Narcisa Jamero: I move to approve the Consolidated Reports of the Board of Directors, Management, Audit Committee and Election Committee.

Ms. Ignacia Juanico: I second the motion.

Chairperson Camposano: Is there any discussion on the matter? Any objections? It has been moved and seconded to approve the Consolidated Reports of the Board of Directors, Management, Audit Committee, and Election Committee. Hearing none, the motion is approved!

Okay, let's give everyone a big round of applause!

Member (ALL): (Applause)

On motion by Ms. Narcisa Jamero, duly seconded by Ms. Ignacia Juanico, the General Assembly decided to approve the consolidated reports of the Board of Directors, Management, Audit Committee, and Election Committee of PHCCI-MPC Tacloban.

GA Resolution No. 003 series of 2025
"A Resolution Approving the Consolidated Reports of the Board of Directors', Management, Audit Committee Report and Election Committee of PHCCI-MPC Tacloban"
CARRIED UNANIMOUSLY

Chairperson Camposano: Alright, magpadayon ta sa atoang activity. GM, pag present sa atong Operational Budget 2025, Targets ug Action Plan. Please, flash the slides of our General Manager.

(Presentation of the 2025 Operational Budget, Target and Action Plan)

GM Pretencio: Okay usab, Maayong hapon sa tanan. Salamat Sir Leo. So, okay, Para sa Management, ganiha ang atong Accomplishment Report sa 2024 akong gi-report. At this time, ang atong 2025 Operational Budget, Targets and Action Plan nga kinahanglan inyong pag-uyon.

Let's start with the 2025 Financial Condition.
In terms of *assets*, sama sa akong giingon ganiha, ang atong accomplishment sa year 2024 kay equivalent sa ₱2.1 Billion. This time, ang atong target assets kay ₱2.57 Billion.
In terms of *2025 Statement of Operation*, naa tay target *revenue* — ₱261.14 Million, *Gross surplus* — ₱250.24 Million, *Admin expenses* — ₱83.6 Million, *Operating expenses* — ₱76 Million. Aiming to have a target or an increased *net surplus* to ₱145 Million. So, hinumdomi ang atong last year nga actual performance, nga equivalent sa ₱84.7 Million. This year, gi-increase nato ang atong target gikan sa actual ₱84.7 Million ngadto sa ₱145 Million.

So, for the summary of our *Financial Target* sa atong 2025 Action Plan:
• *Asset level increase* by 5% — gikan sa ₱2.1 Billion ngadto sa ₱2.5 Billion.
• *Return to Members* — kadtong dividend nato, ang actual nga nadawat kay 6.55%. This time, this year, naay increase gikan sa 6.55% ngadto sa 10%.
• *Reduction of Par Rate* — equivalent sa 5%. So, ang atong rate before kay 42%. This time, kuhaon nato kini aron mahimong 37% na lang.
Para sa atong *Membership Generation*, nag-target kita ug significant nga increase karong tuiga. Gikan sa atong current nga 2,991 members, ang atong goal kay maabot ang 8,400 members. To achieve this, nag-andam kita ug several action plans, ug siyempre, nagasalig kita sa inyong padayon nga support ug assistance. We are guided by four key perspectives, sugod sa Member and Community

Service. Ilalom niini, ang atong tumong kay i-increase ang atong membership base pinaagi sa pag-abot sa atong target nga 8,400 new members nga moapil sa cooperative. Part sa kini nga strategy kay ang conversion sa 40% sa atong associate members ngadto sa regular members. Sama sa atong nahibaloan, ang associate membership valid lang sulod sa maximum nga duha (2) ka tuig. Human niini nga period, ang mga members gi-encourage nga i-upgrade ang ilang membership ngadto sa regular aron ma-enjoy nila fully ang benefits ug services sa cooperative.

As regular members, maka:

• Build sa ilang share capital ug deposits;
• Exercise sa ilang right to vote during assemblies;
• Fully access sa tanang cooperative programs and services.

Pinaagi niini nga mga initiatives, ug pinaagi sa inyong support, naglaom kita nga ma-achieve nato ang atong membership target nga 8,400 karong tuiga.

In addition, magpadayon kita sa pag-focus sa target sa:

Member and Community Service

• Increase in membership: Target nato nga ma-convert ang 40% sa atong associate members ngadto sa regular members. Naa pa tay existing associate members nga puwede i-target para mahimong regular.
• Kinahanglan nato masunod ang share capital requirement.
• Kinahanglan usab nga mo-undergo sila sa atong free Membership Orientation Seminar.
• Members' satisfaction: Target nato 90% satisfaction rate.
• Retention program: 10% increase as members' needs.
• Star members: 10% increase.

Market Product through Digitalization

• Padayon nato i-enhance ang atong digital platforms ug online services para mas maabot ang members.

Affiliation

• Padayon nato pagpalapad ang partnerships ug collaboration sa ubang organizations.

Sustainable Social Impact

• Seguraduhon nga ang atong programs ug services adunay positive nga epekto sa community ug environment.

Ika-duha nga perspective: ***Finance and Resource Management***

Kini nakafocus sa enhancement sa atong financial structure, nga naglakip sa:

• Loan portfolio increase,
• PAR reduction: at least 5%,
• Net institutional increase: 5%,
• Loan yield: at least 10%,
• Return to members: at least 10%,
• Asset level target: ₱2.5 Billion and above.

Sa atong *fund management*, gi-maximize guihapon nato ang available funding para ma-finance ang loan releases ug para ma-manage ang pricing sa atong time deposit interest rate. Iban pa, gi-monitor guihapon nato ang exposure ug utilization sa real properties nga acquired assets. Naa pa tay ginabaligya nga properties karon. Kung interesado mo, naa kami list aron makita ninyo kung naa moy makuha nga bagay. And of course, this year guihapon, naa tay second batch sa mga properties.

Magkakaroon kita another set-up, ug naa na schedule para ma-invite ang uban pa nga co-op proposed properties.

Ika-tulo nga perspective: ***Internal Business Process***

Kini nakafocus sa systems, policies, ug procedures sa cooperative:
• Kinahanglan nato i-release ug i-enhance ang policies and procedures, pati na ang programs para sa credit, human resource, members' insurance, ug membership retention.
• Sa service delivery, usa sa atong gina-focus mao ang GCash implementation ug compliance sa mga regulatory agencies.
• Dugang pa, padayon nato i-enhance ang loan products para sa members. Kinahanglan mag-design kita og products nga makaka-compete sa microfinance ug uban pa nga financial institutions.

Ika-upat nga perspective: ***Organizational Capacity***

Kini nakafocus sa pagpalig-on sa organizational structure ug abilidad sa cooperative:

• Improved organizational structure
• Enhanced leaders' competence
• Improved physical structure
• Renovation of PHCCI offices
• Expansion and extension of offices in other areas
• Plans for infra for social service center of PHCCI complex
• Construction of Tanauan office building

Lastly: ***Optimized Technology***

Naa tay real breakthroughs, innovation, ug legalization efforts. Sa niini nga context, nakadevelop kita ug technology nga kinahanglan nato i-upgrade ug i-enhance.

• Online-based transaction process para sa secure agreements, loan applications, ug membership.
• Para guihapon sa requests for partnership with accredited payment partners.

Kini nga initiative maghatag ug mas efficient, secure, ug modern nga proseso para sa tanan nga operations sa cooperative.

Para sa atong ***Outlook para sa 2025***, ang focus nato nagpabilin sa:

• Members' satisfaction
• Financial stability
• Cooperative growth

Sama sa akong gi-mention ganiha, kini ang mga initiatives nga atong gi-plano para niini nga tuig aron masiguro nga matuman ang atong mga goals ug mahatag ug mas maayong serbisyo sa atong members.

GM Pretencio: I hope all these things will help you guihapon. Once again, Thank you so much.

Member (ALL): (Applause)

Chairperson Camposano: Alright, Thank you so much GM. Pila atoang target net surplus para this year 2025?

GM Pretencio: ₱145 Million, Mr. Chair

Chairperson Camposano: ₱145 Million. So, dapat mag tinabangay ta aron ma-achieve nato ang ₱145 Million nga atong Net Surplus target for 2025.

Chairperson Camposano: karon ang atong na receive nga dividends. Pila ka percent?

GM Pretencio: 6.55%

Chairperson Camposano: for 2025, ang atong dream ma increase siya to 10%. Pero karon ang atong 6.55% that is almost the same sa PAG-ibig MP2 na siya. May announcement utro ang Elecom.

Ms. Pilapil: Good morning again. At 11:54 AM, stop na atoang voting. Mag close na ta sa atong election.

Chairperson Camposano: Thank you everyone. Question sa Elecom. Kung wala sila naka attend ari ug wala maka boto. Poyde paba sila?

Ms. Pilapil: Naa paman tay Sequential General Assembly sa Ormoc, Tanauan and Tacloban. problema mo biyahe pamo ug layo.

Chairperson Camposano: Of course, kinahanglan nato i-approve ang atong 2025 Operational Budget, Targets and Action Plan. May I now hear a motion from the floor?

Ms. Ma. Jojio O. Brua: I move for the approval of the Operational Budget for 2025.

Ms. Russiah C. Doxi: I second the motion.

Chairperson Camposano: Perfect, very good gyud ning taga Sogod. Sige gyud ko bali ari. Taga Sogod na gyud ko next time. Any discussions? Any Objection? Hearing none, motion is approved!

On motion by Ms. Ma. Jojio O. Brua, duly seconded by Ms. Russiah C. Doxi, the General Assembly decided to approve the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

GA Resolution No. 004 Series 2025
"A Resolution approving the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025"
CARRIED UNANIMOUSLY

Chairperson Camposano: Next item, we will have the presentation of the proposed amendments to the Articles of Cooperation & By-laws. May I now request our Director. Director Sevilla to do this. Let's give a big round of applause to Director Sevilla.

Member (ALL): (Applause)

(Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Director Sevilla: Maayong udto sa inyong tanan! On behalf sa Amendments & Legal Affairs Committee, usab namo ipresentar sa inyong ang atong mga proposed amendments sa PHCCI-MPC Tacloban Articles of Cooperation & By-Laws. Atong pamatian karon sa atong Visual Presentation.

(Video Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Director Sevilla: Okay, relative sa confirmation in holding this Sequential General Assembly, moving forward, kung ma-uyon kita nga mga miyembro, naa tay modes of conduct para sa future General Assemblies.

Bali, upat (4) kini nga bahin:

• Una, In-person Regular General Assembly meeting – ang atong una nga gihimo, nga tanan kita gikan sa lain-laing opisina, present didto sa Tacloban.
• Ika-duha, Hybrid Regular General Assembly meeting – pasabot ani, puwede usa ka adlaw ra. Pero, ang dili maka-kadi, maka-join through online. puwede Zoom, Facebook, YouTube, or any nga pamaagi para maka-attend ang miyembro bisan naa siya sa Manila o US. Pero, one (1) day ra.

• Ika-tulo, In-person Sequential General Assembly meeting – daghang adlaw, amo ni ang atong gihimo gikan March 1 – today, face-to-face. Nagkikita kita, we visited our branches sa Dulag, Alangalang, Borongan, ug karon diri kita. Mao ni ang ika-tulo.
• Ikaupat, Hybrid Sequential General Assembly meeting – daghan guihapon nga adlaw, pero ang miyembro dili available puwede mag attend face-to-face. puwede guihapon online.

Chairperson Camposano: Mao ni ang atong i-reflect sa atong By-Laws, para kung unsa ang sitwasyon sa atong pag-conduct, mao guihapon ang atong buhaton. Dili na nato kinahanglan magpina-amend kada tuig. So, puwede na nako madungog ang usa ka motion to approve sa future conduct and modes of the General Assembly meetings?

Ms. Cristy Aberasturi: I move for the inclusion of the Modes of Conduct of the General Assembly meeting.

Ms. Cielo D. Gustado: I second the motion.

Chairperson Camposano: Any discussion? Any objections?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: None so far? Hearing none. The motion is approved!

Member (ALL): (Applause)

On motion by Ms. Cristy Aberasturi, duly seconded by Ms. Cielo D. Gustado, the General Assembly decided to approve the inclusion of the modes of conduct of the General Assembly Meeting of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 005 series of 2025

"A Resolution approving the inclusion of the modes of conduct of the General Assembly Meeting of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)."

CARRIED UNANIMOUSLY

Chairperson Camposano: Hiring of External Auditors. Ma'am Melanie, please, go ahead.

(Hiring of External Auditors)

Ms. Orendez: Ang Audit Committee nag-recommend nga ang External Auditor nga Quilab & Garsuta Certified Public Accountants gikan sa Cagayan de Oro mao guihapon atong kuhaon para sa 2025 sa atong Financial Statement. Ang isa nasa Tacloban naka base, Si Associate Mr. Ben ang ila Annual Fees is 400.000. Continuing ang ilang service sa atong cooperative. Kami nag-recommend nga kuhaon nato sila usab. Okay ba kini sa inyo? Okay, thank you.

Chairperson Camposano: Alright, sa pag-hire sa External Auditor sila guihapon atong gi recommend para pag continue sa ilang service. kinahanglan ug approval gikan sa atong General Assembly.

Mr. Federico N. Pol: I move to approve the hiring of the External Auditor, Quilab & Garsuta Certified Public Accountants, for the year 2025.

Ms. May Fritz F. Acaso: I second the motion.

Chairperson Camposano: Any Discussions? Any Objection? Hearing none, the motion is approved!

On motion by Mr. Federico N. Pol, duly seconded by Ms. May Fritz F. Acaso, the General Assembly decided to approve the hiring of Quilab & Garsuta Certified Public Accountants of Cagayan de Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025.

GA Resolution No. 006 series of 2025

"A Resolution approving the Hiring of Quilab & Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditor of PHCCI-MPC Tacloban Fiscal Year 2025"

CARRIED UNANIMOUSLY

Chairperson Camposano: Before kita mo proceed sa atong Door Prize. Dili paman human atoang General Assembly. Magpa motion lang usa ta ug recess sa atoang Sequential General Assembly. Regarding sa atoang Open forum, naa ba ta pangutana about sa atoang report kaganiha? Kung wala. Move for recess na ta.

Ms. Amolo: I move for recess of our 2025 Sequential General Assembly meeting.

Mr. Sala: I second the motion.

Chairperson Camposano: It has been moved and seconded that our meeting be on recess. Any discussion? Any objections? Hearing none, the motion is approved!

Member (ALL): (Applause)

Chairperson Camposano: Alright, Pakpakan nato ang Sogod branch. Seeing you staying makes it more enjoyable.

Member (ALL): (Applause)

(Photo Opportunity with Members, Board of Directors and Branch Officers)

(Giving away Door Prizes to the lucky winners)

Ms. Nacario: Thank you Mr. Chair. Mo proceed ta karon sa Door Prizes draw. Kay naa pa ta mga rice. May we call:

Winners of 5 kilos of Jasmine Rice

1. Aberasturi, Cristy E.
2. Acero, Clarita A.
3. Alberio, Maricel P.
4. Antegra, Loreto A.
5 Cabias, Neko P..
6. Calaycay, Romeo D.
7. Escolano, Reynan P.
8. Jamero, Narcisa M.
9. Juanico, Ignacia B.
10 Macol, Mary Grace B.
11. Nuez, Lucio A.
12. Octobre, Jennifer B.
13. Rangga, Lourdes L.
14. Sancho, Gemma C.
15. Timkang, Conchita F.

Major & Grand Door Prize Winners:

Smart TV	Devecais, Nimrod L.
Washing Machine	Perez, Alona V.
Double Burner Gas Stove	Maarat, Mercy A.
Stand Fan	Fabion, Ernesto D. Jr.
Steamer	Magallanes, Jasper Love L
Steamer	Dumalag, Ariel D.
Stainless Juice Blender	Miape, Jennil T.
	Benero, Emeliana G.

Ms. Nacario: Congratulations to our Winners! Thank you sa atoang mga members nga ni attend today sa atoang General Assembly. We look forward to seeing you sa atoang Ownership Meeting karon October 2025. Once again, congratulations sa atoang winners. Thank you everyone for coming today. Paghinay kamo pag uli. Today is Saturday. Enjoy the rest of the afternoon. Thank you.

(Photo Opportunity with the Door Prize Winners)

ORMOC BRANCH
16 March 2025, SABIN Resort Hotel, Brgy. Bantigue, Ormoc City

Ms. Nacario: In October last year, we started our program in the afternoon at 1:00 P.M., but for today, we started exactly at 9:00 A.M. Para early pud ta maka-uli unya, noh? Makapag-laba pa kadtong mga nakahumol. Unsay nakababad? Oh, nakahumol. Oh, sige. So, unya, mahuman na. Sige, tagaan nato og isa pa ka kusog nga pakpak para sa atoang kaugalingon nga naa diri karon. And of course, let us also acknowledge those who are present today for this Sequential General Assembly Meeting. Kauban nato karon diri ang atoang Board of Directors and Committee Officers. From the Board of Directors, we have with us our Chairperson of the BOD, Dr. Leo D. Camposano.

Members (ALL): (Applause)

Ms. Nacario: The members of our Board of Directors: Director Jose Eric Aguilar, Director Benjie Arias, Director Nelson Bernardo, Director Regine Marie Cumla, one of the youngest among the Board. Director Erlinda De Lira, Director Michelle Sevilla, Director Rellier Meribeles, also one of the young members of our BOD. And of course, Director Roy Quintero. Ayan, saktong-sakto lang, Sir. Also with us is our Board Secretary, Ma'am Corazon Coritana.

From the Audit Committee, we have Ma'am Melanie Orendez — syempre, ikaw nauna, ikaw una mag-report. And of course, together with her is the Chairperson of the Audit Committee, Ma'am Levita Calamaya. Kauban pud nato diri ang Election Committee: The Vice-Chair of the Election Committee, Engr. Socorro Ramos. The Secretary of the Election Committee, Ma'am Marissa Pilapil. From the Mediation and Conciliation Committee, we have Sir Raul Sabas. From the Ethics Committee, the Chairperson, Dr. Anita Cular. And of course, we also have with us our Credit Committee Officers, headed by the Chairperson of the Credit Committee, and at the same time one of the Founders of PHCCI-MPC Tacloban — let us welcome Mommy Rosalia "Rosing" Pedrosa. Together with her is the Secretary of the Credit Committee, Ma'am Nilda Docil. Also present this morning is our Gender and Development (GAD) Committee, led by its Chairperson, Ma'am Annalyn Encomio, together with the Vice-Chair, Ma'am Marilou Nacilla, and another lovely member of our Committee Officers, Ma'am Joanne Irish Dimaano.

Pero taken na na siya ha! Tan-aw lang mo sa iyaha, taken na na — kasab-an ta ana sa iyang bana! Also present with us is our Top Management, headed by the General Manager of PHCCI-MPC Tacloban, Ma'am Beth Pretencio. Our Assistant General Manager for Administration, Ma'am Rhina Pagayanan. We also have with us the Branch Manager of Babatngon Satellite Office, Sir Mark Anthony Orias. And kadtong usa sa mga pinakagwapo… Oy, oy! Kinsa man? Kaila mo? Aside kang Richard Gomez, naa pay usa ka gwapo diri sa Ormoc Branch. Kanang naa sa kilid… Let us welcome the Branch Manager of Ormoc Branch, Sir Roy Metran! Kini si Sir Roy, grabe kaayo ang preparation gikan pa kagahapon. Nindot kaayo ang atong accommodation. And of course, upod pud ang iyang staff nga nag-andam pag-ayo. We would like to sincerely thank you, Sir Roy, together with your staff, for accommodating us very well since yesterday. Kabalo mo, gikan pa mi sa Sogod gahapon, unya diretso nami diri aron dili mi ma-late. Mauwaw pud mi ninyo nga naa namo diri, unya kami padulong pa lang. So, tagaan nato og kusog nga pakpak ang Ormoc Branch, led by Branch Manager Sir Roy Metran, together with the hardworking employees of Ormoc Branch nga naa diha sa likod — mga gwapo ug gwapa! Okay ramo dira, mga Ma'am ug Sir?

Members (ALL): (Applause)

Members (ALL): Okay ra.

Ms. Nacario: Og, naa pud diri ang atong Head Office Support Staff, together with our IT Specialist and IT Team, and of course, our Internal Audit Team. Naa pa bay atong nakalimtan? Basin naa pay masuko ani ha. And by the way, I'm from the Board Office — si Janet po. Kaila ba mo sa akoa?

Members (ALL): Kaila.

(Member): Wala pa.

Ms. Nacario: Wala na? O, ako diay si Janet — para sa kadtong wala pa nakaila nako. Janet lang po. Of course, naa pud ba ta'y mga Lab Co-op Members diri sa Ormoc nga present karon, Sir? Naa? Asa man sila?

(Member): Naa sa gawas.

Ms. Nacario: Naa daw sila sa gawas — in fairness, present gyud! And for those who have children ages 7 to 17 years' old who are not yet members of our Laboratory Cooperative (Lab Co-op), we warmly invite you to encourage them to join. This is a great opportunity for them to start learning about saving, leadership, and cooperation at a young age. Naa pa ba tay nakalimtan? Kinsa pa man? Of course, before we proceed, we would like to acknowledge our Member-Owners of the Ormoc Branch. Let us give ourselves a round of applause!

Members (ALL): (Applause)

Ms. Nacario: At this point, may we now call in the Secretary of the Election Committee to present the Candidates for the Board of Directors, Committee Members, and Committee Officers. Please help me welcome the Secretary of the Election Committee, Ma'am Marissa Pilapil.

Members (ALL): (Applause)

Ms. Pilapil: Good morning everyone. Thank you so much, Janet. And daghang salamat gihapon sa tanan nga nagtambong karon. Nalipay gyud kami nga makita nga daghan ta today. Hopefully, mapuno pa gyud ni ang venue later on.

For this year, 2025, we will be conducting our Election of Officers, as we currently have vacancies in the following positions: Six (6) vacancies for the Board of Directors. One (1) vacancy for the Audit Committee. One (1) vacancy for the Election Committee.

Later on, probably around 10:00 to 11:00 AM, we will officially begin the election proper. We will make the formal announcement before we start. For now, atong usa ila-ilahon ang atong mga kandidato for this year's election. So at this point, may I request everyone's attention to our video presentation. Thank you.

(Video Presentation of Qualified Candidates for Board of Directors, Audit and Election Committee)

Ms. Sarah Agner: Maupay nga adlaw ha iyo ngatanan nga mga igkasi-miyembro han PHCCI-MPC Tacloban. Ako hi Sarah Agner, usa nga kandidato para ha Board of Director hini nga maabot nga Assembly ngan Election of Officers. I am 58 years old, a resident of Palo, Leyte. I graduated with a Bachelor of Secondary Education major in Mathematics, and I am also a Master's Degree holder in Mathematics. Currently, I am connected with Visayas State University as a Faculty Member. This is already my 23rd year as a member of PHCCI, and within these 23 years, proud ako nga masiring nga ako in usa nga Star Member for 15 years already. Before anything else, I would like to sincerely thank you for allowing me to serve as your Board of Director for the past two six-year terms. Thank you so much han iyo pagtapod. Yana nga higayon, ako po nangangalimbasog hin usa pa nga oportunidad nga makaserbisyo ha iyo bilang Board of Director. If given the chance, I will continue to support our management in crafting and strengthening policies that will empower our cooperative, especially since we are a multi-purpose cooperative. Tagan naton hin kusog nga suporta an aton kooperatiba agud magka-may ada kita hin dugang nga negosyo ngan dugang nga income — diri la tikang ha credit, kundi pati ha iba nga aspeto han aton operasyon. Remember: More income means more benefits for our members. Again, Sarah Agner, Board of Director — at your service.

Members (ALL): (Applause)

Mr. Benjie Arias: Maupay nga aga ha aton ngatanan! Ako po hi Benjie Arias, nangangaro hin iyo suporta para ma-re-elect bilang usa han mga Board of Directors han aton kooperatiba. I am very proud to have served our cooperative, ngan karuyag ko ishare ha iyo an akon mga nahimo ngan an

akon mga vision para ha mas maupay nga kabubuwason. Han akon siyahan nga termino bilang BOD, nagkamay-ada kita hin pribilehiyo nga manguna ha pipira nga mga komitiba sugad han Planning and Research Committee ngan han Advocacy Committee. Pinaagi han pakig-urusa ha top management, nakahugna kita hin mga estratehiya agud mas mapakusog ngan mas mapaepektibo an aton mga serbisyo para ha aton mga miyembro. Ha sunod nga termino, pinaagi han iyo suporta, ginprioridad naton an pagpakusog han Research Committee han aton padayon nga nagtitikadako nga kooperatiba. Pinaagi hini, makakabiling kita hin mas scientific ngan strategic nga mga pamaagi agud mapadangat pa naton hin mas maupay ngan mas episyente nga mga benepisyo para ha aton ngatanan. Tatagan ta liwat hin dako nga importansya an development han aton mga empleyado, kay natuod ako nga an maupay ngan dekalidad nga serbisyo nagtitikang ha maupay nga pag-ataman ngan pag-develop ha aton mga tawo. Kun mag-upay an aton empleyado, mas mag-upay an serbisyo nga naabot ha aton mga igkasi-miyembro. Igpapasiguro ko ha iyo nga igpapadayon ko an akon commitment ha pagserbisyo ha aton kooperatiba. Magtatrabaho pa kita hin mas hugot agud makab-ot naton an aton mga hingyap — para ha aton tagsa-tagsa ngan para ha aton kooperatiba. Pinaagi han iyo boto ngan suporta, magigin kabalikat niyo ako — andam pamati ha iyo, andam magrepresentar han iyo tingog didto ha Board. Ha utro nga higayon, nangangaro ako han iyo suporta para ma-re-elect ako bilang usa nga Board of Directors han aton kooperatiba. Ako po hi Benjie Arias, an iyo ubos nga Board of Director. Damo nga salamat!

Members (ALL): (Applause)

Dr. Leo Camposano: Good day, fellow member-owners. My name is Leo D. Camposano, 51 years old, and I am a candidate for Board of Director of PHCCI-MPC Tacloban. Currently, I am serving as the OIC Chief Education Program Specialist at the Commission on Higher Education – Regional Office VIII. I am originally from Dagami, Leyte, and now residing in Palo, Leyte. I previously worked for 16 years as an English Instructor at St. Paul's School of Professional Studies. While working, I pursued further studies and earned my Master of Arts in Teaching, major in English, and my Doctor of Education, major in Educational Management, from Southwestern University in Cebu City. I am deeply grateful to PHCCI because the loans I availed from our cooperative greatly helped me in achieving my professional and academic goals.

In 2019, I was granted Career Executive Service Eligibility by the CES Board. I have also served our cooperative in various leadership roles — as Youth Board Member, Regular Board Member, and Board Chairperson. These experiences have equipped me with the knowledge and perspective needed to help lead our cooperative effectively. If given another opportunity to serve, I strongly believe that the Board plays a vital role in: Direction-setting, Policy formulation, Strategic planning. My platform as Board of Director focuses on three key areas: Leading Change, Driving Execution, Creating Impact. I believe we must ensure that our cooperative remains sustainable and financially strong, so we can continuously fund programs, activities, and projects designed to uplift the quality of life of our members — as originally envisioned by our founders. Thank you very much for your trust and support. Leo D. Camposano — at your service.

Members (ALL): (Applause)

Atty. Vernon Jolbitado: Ngada akon mga igkasi-miyembro, han aton kooperatiba, an aton General Manager, an para sa Board of Directors, ngan han tanan empleyado han aton kooperatiba — maupay nga adlaw ha iyo ngatanan. Ako hi Atty. Vernon Jolbitado, nagdalagan kumo usa nga kandidato para pagka Board of Director han aton cooperative. Ako usa nga abogado ngan usa gihapon nga negosyante, didi han bungto han Alangalang. Bilang kandidato para ha Board of Directors, andam ako pag representar han mga interes han mga miyembro pinaagi hin paghimo hin mga polisiya nga makahatag hin maupay nga serbisyo pinansyal para han ngatanan nga miyembro. Kun ako matagaan hin higayon para maging usa nga Board of Director, an akon una nga buhaton amo an pag-review han existing management and operational policies para makita naton kun epektibo pa ba ini, kun kinahanglan pa i-improve, o dapat baguhon o amyendahan. Kasumpay hini, maghihimo ako hin plans and strategies para makab-ot naton an mga goals and objectives han aton cooperative, subay han mission and vision han PHCCI, labi na ha aspeto han: Management and financial operations, Credit and collection, Fund management and investments. Tatagan gihapon naton hin importansya an pagpadayon han benepisyo han mga miyembro, an ira privileges and incentives, ngan an welfare han aton employees, kay pinaagi hini, napapalig-on naton an kinatibuk-ang welfare han aton cooperative.

Amo ini an akon mga plano kun ako matagaan hin higayon nga magserbisyo komo usa nga Board of Director han aton kooperatiba. Ha utro, maupay nga adlaw ngan damo nga salamat ha iyo ngatanan.

Members (ALL): (Applause)

Ms. Ursula Labita: Maupay nga adlaw ha atong tanan! Hello to my fellow cooperative members, senior citizens, volunteers, officers, and hardworking staff. Thank you for your service. For those who don't know me yet, I am Ursula M. Labita, a proud co-op member since 1999, an Educator for 29 years, a TESDA Trainer and Assessor, and a Manager in a University Laboratory Hotel. I am running for a Board Member position to bring in new initiatives that will benefit our members.

My platform includes:

Industry-relevant courses in partnership with government agencies — providing NC2 certifications to help members secure better jobs, increase earning potential, or start small businesses.

Customized training programs — offering specialized programs tailored to co-op members' needs, creating more opportunities for career growth and higher education.

Overseas employment assistance — connecting interested co-op members to DOLE-accredited agencies and reputable employers abroad.

I am therefore asking for your support because together, we can strengthen our cooperative and ensure that it remains a place where everyone succeeds. I am excited about the possibility of serving all of you and I look forward to connecting with as many members as possible in the coming days.

Let me leave you with this thought:

"Ang gihay, diri madali-dali maka-tirok hin sighot kung hiya nag-uusahan. Pero kung ang mga gihay atong butokon, hiya ang madagmit maka-human an iya mga trabahoon. Kapag kaurusa, we can make and sustain this cooperative even better."

Maupay nga adlaw mga ka-miyembro ng PHCCI! Salamat.

Members (ALL): (Applause)

Engr. Socorro Ramos: Maupay nga adlaw ha mga igkasi-miyembro ng PHCCI-MPC Tacloban. Ako hi Socorro Q. Ramos, 65 years old, kandidato para pagka Board of Director. Ako usa nga Star Member for 11 years, nag-serve ha aton cooperative ha iba-iba nga committees sugad han Ethics Committee, Credit Committee, Election Committee, ngan bilang Board Member.

I am a Chemical Engineer with a Master's degree in Agribusiness Management from UP Los Baños, and a former government employee who retired as Division Chief of Commission on Higher Education Region VIII. With my work experience and having served the cooperative for many years in different capacities, I am committed to contribute and work for the efficient use of the cooperative's resources, both financial and human. As a billionaire co-op, it is important that policies and procedures are in place to ensure the continuous growth and progress of our cooperative. We should not be complacent; PHCCI should continue to grow as one of the leading co-ops in Eastern Visayas. At the same time, the members should experience the benefits of our services. One way to ensure this is by having sound policies and procedures that will guide the officers, volunteers, and personnel of PHCCI as they perform their respective tasks. Again, ako hi Socorro Q. Ramos, naglalaom han iyo boto para pagka Board of Director.

Damo nga salamat, and may God bless us all and PHCCI-MPC!

Members (ALL): (Applause)

Ms. Lilibeth Tabungar: Mga ikasi ko-miyembro han PHCCI-MPC Tacloban, maupay nga adlaw ha aton tanan! Ako hi Lilibeth Tabungar, usa nga MIGS ngan Star Member for 11 years, dinhi ha aton co-op, kandidato para pagka Board of Director yana nga PHCCI-MPC General Assembly.

Ako usa nga empleyado ha Commission on Audit, pero yana retired na ako. Bilang usa nga retired employee, mas madamo na an akon oras ngan kapasidad para mag-bulig ngan mag-serve ha aton PHCCI. Labot pa, karuyag ko magpasalamat ngan mag-balos han tanan nga bulig nga naihatag ha akon ngan ha akon pamilya han PHCCI, labi na during han mga financial crisis. Ha atubangan niyo, nagpapakita ako han akon tinuod, sinsero, ngan tapat nga pagpaningkamot. Nangangaro ako han iyo

suporta ha akon kandidatura pagka Board of Director han aton minahal nga kooperatiba. An akon commitment, ipapadayon ko an hul-os, sinsero, ngan matinuoron nga pag-serbisyo basi makab-ot naton an aton mga hingyap, mga proyekto, mga programa, ngan iba pa nga mga plano para han kooperativa. Basi ha akon pag-alagad, an aton PHCCI magpadayon nga tumubo, magdako, ngan mas damo pa an matabangan nga miyembro.

Again, PHCCI — you are my today, tomorrow, and forever. Damo nga salamat ha iyo tanan. Ayaw pagkalimot, ako hi Lilibeth Tabungar, kandidato pagka Board of Director.

Members (ALL): (Applause)

Ms. Lorna Cinco: Kitang tanan, mga Visayan speaking, maayong adlaw ha atong tanan! Ako hi Lorna Cinco, 66 years old, a government retiree, residente han Brgy. 84, Manlurip, San Jose, Tacloban.

Siguro, ha iba, diri na ako bago kay nagserbisyo na ako ha aton co-op ha iba-iba nga mga komite. Ako hi primierong Chairman han Ethics Committee, diin ang komitiba nag-ayos han aton ethical code nga yana nakapaskin ha atong business center. Sugad man, nagserbisyo gihapon ako bilang Board Secretary, diin ginsugod an pag-digitize han aton mga balaodnun. Nagsilbi gihapon ako ha Education and Training Committee, nga responsable han membership generation, ngan karuyag ko ipadayon an akon serbisyo. Bilang miyembro han Audit Committee, dala ko an akon eksperiensya ha gobyerno bilang Regional Head han Presidential Management Staff, ngan miyembro han Special Audit Unit, nga naga-audit han tanan nga proyekto nga ginapundohan han President's Social Fund. Tungod hini nga eksperyensiya, natuod ako nga makabulig ako sa paghan-ay han polisiya han kooperatiba, basi magin mas maupay ngan mas malinampuson an aton pagpadalagan han pundo han PHCCI.

Damo nga salamat, ngan maupay nga adlaw ha atong tanan!

Members (ALL): (Applause)

Ms. Daisy Cueryzon: Maupay nga adlaw ha iyo tanan mga ikasi ko-miyembro han PHCCI-MPC! Ako hi Daisy S. Cueryzon, 51 years old, Bachelor in Elementary Education graduate ha Pamantasan ng Makati, residente han San Jose, Tacloban City, kandidato para ha Election Committee.

Ako usa nga volunteer bilang Area Coordinator han PHCCI, ngan yana, nagseserbe ako bilang Presidente han mga Area Coordinator Volunteers. Usa gihapon ako nga Star Member han kooperatiba. Nagpapadayag ako han akon kandidatura para makabulig ngan maipaambit an maupay nga pagtinabangay, basi magin malig-on pa an aton kooperatiba. Pinaagi han akon nahibaro, eksperyensiya, dedikasyon, ngan gugma para han serbisyo, handa ako mag-alagad ha tanan nga miyembro.

Damo nga salamat ha iyo tanan, maupay nga adlaw, ug mabuhay an PHCCI-MPC!

Members (ALL): (Applause)

Ms. Pilapil: Okay, so mao na ang atong mga kandidato nga atong pilion karon sa election.

Ms. Piapil: Now, it is my honor to present to you our qualified candidates in person for today's election. Let me start with the Board of Directors: A former BOD, Ma'am Sarah Agner. incumbent Director of our Cooperative, Director Benjie Arias. Our current Chairperson of the Board of Directors, Director Leo D. Camposano. A former Director of PHCCI, currently Vice Chairperson of the Election Committee, Ma'am Socorro Ramos. Another former Board of Director, Ma'am Lilibeth Tabungar. And a new aspiring Board of Director, Ma'am Ursula Labita.

Okay, so these are our candidates for the Board of Directors. Although one candidate is not present today, he is still qualified.

For the Audit Committee, we have only one candidate, Ma'am Lorna Cinco. And last but not the least, for the Election Committee, we have Ma'am Daisy Cueryzon.

Of course, before I forget, I would like to thank our candidates for positively responding to our invitation to serve again in our Cooperative. Despite their other responsibilities, sa ilang pamilya, ug sa ilang trabaho, they chose to offer their time to help strengthen and serve our Coop.

So, daghang salamat kaayo sa inyo tanan!

Ms Pilapil: So, Janet, imoha napud ni, ako na iuli nimo.

Ms. Nacario: Thank you, Ma'am Marissa, for presenting our candidates for the Board of Directors, Audit Committee, and Election Committee. So, kaila na ba mo sa atong mga candidates? Ha? Yes? Okay, so kasabot na mo kung kinsa inyohang i-click sa inyong screen. Dala na ba ninyo ang inyong mga QR codes?

Members (ALL): Dala.

Ms. Nicario: QR codes, dala na ba ninyo? Oh, kinahanglan na kay pag-cast na sa vote, inig announce sa Elecom nga pwede na mo mag-cast, you have to present that sa registration. So, once again, thank you, Ma'am Marissa, for the introduction.

This time, we now proceed to the welcome message of the Chairperson of the Board of Directors. Let's give a big hand to Dr. Leo D. Camposano!

Members (ALL): (Applause)

(Welcome Message of Chairperson Leo D. Camposano)

Chairperson Camposano: Thank you, Janet. I think my microphone is better than yours. I have two microphones. Maayong buntag sa tanan!

Members (ALL): Maayong buntag!

Chairperson Camposano: Oh, ganyan! Ganyan ang spirit! We just traveled from Sogod kagahapon, as said earlier by Janet. And this is our third-to-the-last stop. The next stop for our Sequential General Assembly will be in Tanauan, and the biggest Sequential General Assembly will be in Tacloban on March 30.

So, this is the Sequential General Assembly of 2025, and we would like to welcome you all to our SGA! Pakpak tayo dyan!

Members (ALL): (Applause)

Chairperson Camposano: On behalf of the Board of Directors, Committee Officers, and of course our Top Management headed by GM Beth Pretencio, together with our Ormoc Branch personnel, we sincerely thank you for your support and continued patronage of PHCCI-MPC Tacloban's products and services.

Our theme for this year: "*Diversify for Growth, Empower our Members and Community*" speaks well to the overall direction of our coop. We continue to learn from our engagements with our members, and that is why during our activities, we have open forums—so we can hear your comments, suggestions, and ideas to further improve our services.

We have also provided suggestion boxes here at our Ormoc Branch. So if you have ideas or feedback to enhance our services, or even our loan products, you can write your comments on paper and drop them in the box. Rest assured, your suggestions won't be opened by just anyone. A designated staff member will open, analyze, and present them to our committee and management for the Board's consideration. As part of our commitment to growth, we are diversifying our products based on the mid-year strategic planning conducted in July 2024. In the coming months, you can expect new products and services available for our member-owners. For the first time, our consultant comes from the corporate sector, not just the co-op sector, to bring fresh innovations and ideas to strengthen PHCCI-MPC Tacloban.

We also focus on our community. While our co-op is already one of the largest in Region 8 with over 2 billion in assets, our concern extends beyond our members. Some activities include non-members so we can give back to the community, reflecting our social responsibility. We have partnered with insurance providers to extend support to our farmers, women members, and star members. Environmental protection policies and guidelines are also being implemented and will continue in the coming months.

Padayon ta sa pagtinabangay so that our co-op can grow even bigger. Today's activity is just one of many steps we've discussed in previous planning sessions to ensure that your experience during the General Assembly is meaningful, enjoyable, and convenient.

Gusto ba ninyo nga ang General Assembly like this one na lang, diri sa Ormoc, para dili na mo mag-travel padulong sa Tacloban?

Chairperson Camposano: Yes or no?

Members (ALL): Yes.

Chairperson Camposano: Ayan! That should be the biggest "yes" nga akong nabati-an sa tanan atong Sequential General Assembly. So, let's give a big round of applause to our Ormoc members!

Members (ALL): (Applause)

Chairperson Camposano: Again, welcome to the 2025 Sequential General Assembly! Maayong buntag sa tanan! We're very happy to see everyone here today, and we look forward to a productive and engaging session.

Ms. Nacario: Thank you, Chair, for that message. Murag na-happy si Sir diri sa Ormoc Branch. At this time, we would like to acknowledge our Star Members here in Ormoc. We kindly request all Star Members present at the venue to please stand. For the Ormoc Branch, we have a total of 45 Star Members. Asa man ning 45 ka Star Members? Sige, kanang naa sa gilid, Wala na? Ay, sige. Let's give a big round of applause to our Star Members here in the Ormoc Branch!

Members (ALL): (Applause)

(Awarding Ceremony for Hall of Famers/Star Members)

Ms. Nacario: May we request the Members' Welfare Committee Chair and our Chairperson. This time, we'd like to request our Star Member. Naa ta isa ka Star Member diri Hall of Famer. She has been a Star Member for 11 years now. And also, some employees of Ormoc Branch. Let us call in Ma'am Sarah Mariz Diaz. Ma'am Sarah, please come forward to receive your plaque. Oh, naa si Ma'am Sarah. Also, aside sa plaque that we are giving out to our Hall-of-Famers nga Star Members, our Board of Directors, with the recommendation of our top management, has approved a new benefit to our Star Members for 6 years and above. So, kabalo ba mo nga ang atuang mga Star Members for 6 years and above will receive an additional health benefit? This is in partnership with NATCCO MBAI. In that regard, may we request ang atuang Star Members nga 6 years — naa tay siyam, 9 ka Star Members for 6 years now.

May we call in Ma'am Geralin Abella, Ma'am Emma Aguernaldo, Rouelo Aguinaldo, Roy Metran, our Branch Manager, Aida Rodado, Zacarias Sabucido, one of our employees in Ormoc Branch, Rosemarie Sumastre, Sir Ricardo Tirando, Vhabarey Valiente. Please come forward.

(Photo Opportunity with the Star Members)

Hall of Famer for Eleven (11) Years

1. Diaz, Sarah Mariz

List of Star Members for Six (6) Years

1. Abella, Geralin C.
2. Aguernaldo, Emma A.
3. Aguinaldo, Rudelo E.
4. Metran, Roy D.
5. Rodado, Aida B.
6. Sabucido, Zacarias B.
7. Sumastre, Rosemarie L.
8. Tirando, Ricardo R.
9. Valiente, Vhabarey J.

Ms. Nacario: We have four ka Star Members for 7 years now. Upat, kani sila: Ms. Myla Alcober — Ms. Mylah Alcober is one of the employees of Ormoc Branch. Sir John Paul Jacinto, Sir Jose Verzosa, Ms. Brenjelyn Marquez — another employee of Ormoc. Please be ready sa gilid. So, we have 45 Star Members dinhi sa Ormoc Branch. Hopefully, by next year, mas mudaghan pa ang Star Members diri sa Ormoc. Og, kadtong uban nga mga members na wala pa nag-claim sa ilang Star Members' shirt and certificate, you may claim sa registration. Ang uban nga dili makakuha karon, you may claim sa atong branch office.

So, a big round of applause for our Star Members for 6 years and above!

Members (ALL): (Applause)

List of Star Members for Seven (7) Years

1. Alcober, Mylah M.
2. Jacinto, John Paul P.
3. Marquez, Brenjelyn S
4. Versoza, Jose C.

Ms. Nacario: Also, this time, for the month of March, we are celebrating what? Women's Month! So, in celebration of International Women's Month, may we request our Gender and Development Committee, together with our GM and our BOD Chair, to please go back to the stage. I would like to acknowledge a member of the Ormoc Branch. Kini sila, usa ni sila ka battalion ang naabot sa Ormoc, kaganihang buntag at 6:00 AM. But, out sa usa ka group ani, we'd like to acknowledge ang oldest member nga kauban nila, nga mi abot pa diri at 6:00 AM. Kani si Ma'am is 75 years old, a member in good standing, and has been a member of Ormoc Branch for 11 years now. Let us... Asa na si Ma'am? Let us give a big hand to Ma'am Teresita Lopez. Asa si Ma'am Teresita Lopez? Oy, kani si Ma'am. Tapos, kabalo ba mo na si Ma'am Teresita, kani si Ma'am isa siya sa katong mga members na naka pre-registered na. Ibig sabihin, nakapagpa-register na ahead pa. So, she actually had the option to come later than today, but because of her dedication and continued support of our co-op, niabot siya diri at 6:00 AM pa.

Once again, a big hand to Ma'am Teresita Lopez!

Members (ALL): (Applause)

Ms. Nacario: Thank you, Ma'am, for your continued support to our beloved cooperative. Sige, Ma'am Marissa, naa kay announcement? Wa pa?

Ms. Pilapil: Wa pa.

Ms. Nacario: Sige, so at this point, I will now hand over the microphone to our Chairperson and our Secretary for the business proper. Mr. Chair, are you ready?

Chairperson Camposano: Always ready.

Ms. Nacario: In that regard, take it away, sir.

(Business Meeting)

Chairperson Camposano: Thank you so much, Janet. Again, good morning, everyone. The meeting will now please come to order. May I now request our secretary to call the roll.

Ms. Coritana: Thank you, Mr. Chair. Please say, present when your name is called.

PRESENT:

1. Leo D. Camposano	Chairperson
2. Jose L. Eric Aguilar	Director
3. Benjie G. Arias	Director
4. Nelson D. Bernardo	Director
5. Regine S. Marie Cumla	Director
6. Erlinda A. De Lira.	Director
7. Rellier B. Meribeles	Director
8. Reynario Maria G. Quintero	Director
9. Michelle D. Sevilla	Director

AUDIT COMMITTEE

1. Levita S. Calamaya	Chairperson
2. Melanie B. Orendez	Member

ELECTION COMMITTEE

1. Socorro Q. Ramos	Member
2. Marissa M. Pilapil	Secretary

MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas — Chairperson

ETHICS COMMITTEE

1. Anita G. Cular — Chairperson

CREDIT COMMITTEE

1. Rosalia R. Pedrosa — Chairperson
2. Nilda B. Docil — Member

GENDER & DEVELOPMENT COMMITTEE

1. Annalyn R. Encomio — Chairperson
2. Marilou S. Nacilla — Member
3. Joanne Irish A. Dimaano — Secretary

HEAD OFFICE

1. Elizabeth L. Pretencio — General Manager
2. Rhina A. Pagayanan — AGM for Administration

Chairperson Camposano: Yes, do we have a quorum, Ms. Secretary?

Ms. Coritana: Yes, we have a quorum, Mr. Chair.

Chairperson Camposano: Gipahibalo ba nato ang atong mga miyembro sa atong General Assembly today?

Ms. Coritana: Mr. Chair, nagpatawag ta kini nga Annual General Assembly sa mga miembro pinaagi sa masunod: Pagpadala sa General Assembly notices, pinaagi sa mga collectors, nagbutang ta og mga streamers or tarpaulins sa PHCCI office, nag post sa atoang Facebook page o pinaagi sa text blast, Mr. Chair.

Chairperson Camposano: Naa bay quorum para sa atong General Assembly today, Ms. Secretary?

Ms. Coritana: Mr. Chair, Naa tay quorum basi sa Article 3, Section 8 sa atoang PHCCI-MPC Tacloban By-laws. Nagamando para magka-naay quorum dunay 25% members entitled to vote ang magtambong kini nga atoang General Assembly. Ang atoang Co-op karoon naay 6,587 nga members entitled to vote as of December 2024. Para makuha nato ang quorum, dapat dunay 1,647 ka members entitled to vote sa Karon nga General Assembly. Para sa kining area or branch sa pagkarong oras sa 8:50AM, dunay magparehistro na 339. Sa kining mga nag parehistro, dunay 276 members entitled to vote. Mr. Chair, therefore may quorum ta.

Chairperson Camposano: So out of 276 members in good standing, pila ang required na quorum para sa atong ormoc branch?

Ms. Coritana: 70, Mr. Chair.

Chairperson Camposano: 70, So therefore we already have a quorum. Alright, thank you. We shall now proceed. Kadtong naghatag ta og invitation, naka receive mo sa kadong mga members in good standing, diba? Aning paper? On the other side nga letter of invitation, on the other side nga atong agenda for today in the program, and of course, the other side, the flip side, contains the amendments. Okay, so if you have your copies, ipabasa nato balik sa atong Secretary ang atong agenda for today.

Ms. Coritana: Mr. Chair, mao kini ang agenda para sa atoang kalihukan karong adlawa para sa atong assembly.

1. *Pag hisgot sa minuto niadtong 2024 General Assembly Meeting.*
2. *Pag presenta sa report sa BOD Chairperson, Management, Audit Committee, ug Election Committee.*
3. *Pag presenta o pag aproba sa 2025 Operational Budget, Targets & Action Plan.*
4. *Pag presenta o pag aproba sa proposed amendments sa Articles of Cooperation and By-laws.*
5. *Pag hire sa External Auditors.*
6. *Ripa o Raffle Draw.*

7. *Ang uban pang pag-hisgutan.*

Chairperson Camposano: Alright, mao 'to ang atong agenda as included in our invitation na gi distribute nato sa atong mga members. Alright, is there anything na gusto nato include? Yes, taga-e microphone si Director Benjie Arias.

Director Arias: Good morning everybody, Mr. Chair. Let us include the following in our agenda. First is the confirmation of the conduct of the 2025 Sequential General Assembly Meeting. Second, the inclusion of modes of General Assembly Meeting in the amendment of Bylaws.

Chairperson Camposano: Alright sige. There is an addition to the proposed agenda for our meeting today. First will be, before sa reading of the minutes of the GA meeting, we will confirm first atong SGA today. And then, sa item number 4, sa amendments of By-laws, include nato ang modes of General Assembly Meeting conduct sa atong amendments sa atong By-laws. With these inclusions in the proposed agenda, may I now hear a motion to approve the agenda, unless naa pa moy gusto i-dugang. Okay, sige, motion to approve the agenda.

Ms. Agner: Mr. Chair, Sarah Anger, I move for the approval of the agenda for today's meeting as amended.

Chairperson Camposano: Any second to the motion?

Ms. Tabungar: I second the motion, Mr. Chair.

Chairperson Camposano: Alright, sige, any discussion, any objection on the approval of the amended agenda?

Ms. Coritana: None so far, Mr. Chair.

Chairperson Camposano: If there is none, the motion is approved. Alright, sige, we now shall proceed to the agenda on the business proper. First up will be confirmation of the Sequential General Assembly meeting for 2025. This is what we will ask you to do so that involved ang atong mga members. Mag-transfer mi diri ha? Mag-transfer mi diri. Because we would like to make sure nga ang atong mga members are involved sa atong business meeting. So kung naa moy request na nga i-motion, kung pwede member ang mag-motion, member pud ang mag-second. So we request the management to transfer this podium over here para dili layo ang among travel ni Ms. Secretary. May I now hear a motion for the confirmation of the Sequential General Assembly for 2025?

Ms. Tabungar: Mr. Chair? Okay, I am Lilibeth Tabungar. I move for the confirmation and the conduct of the 2025 Sequential General Assembly meeting

Chairperson Camposano: Any second to the motion from the floor? Any second?

Mr. Saturnino T. Manigos: I Second the Motion.

Chairperson Camposano: Ang atong mga employees will approach you kung nag-motion mo o nag-second para makuha ang complete name, mag-appear sa atong minutes. Thank you. Any discussion on the confirmation and the conduct of 2025 Sequential General Assembly meeting? Any objection?

Ms. Coritana: None so far, Sir.

Chairperson Camposano: The motion is approved.

On motion duly made by Ms. Lilibeth Tabungar and seconded by Mr. Saturnino T. Manigos, the General Assembly, confirmed the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 001 series of 2025

"A Resolution confirming the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"

CARRIED UNANIMOUSLY

Chairperson Camposano: Alright, sige. Let's now proceed to item number two. Minutes of the 2024 General Assembly meeting. There are how many pages? Nakadawat ba mo ani nga minutes? O, ang

mga Members in Good Standing. Highlights of the minutes of 53rd Annual General Assembly meeting kanang lots nga sheets, di ba? Naa noh? Pila na ka pages?

(Member): 22.

Chairperson Campasano: 22, basahon ba ni nato page by page, or dili na?

(Member): Dili na.

Chairperson Camposano: Oo. So kung dili na nato basahon page by page, magpamotion ta para dispense with the reading. So ang motion is?

(Member): I move to the dispense with the reading of the minutes of the 53rd Annual General Assembly meeting.

Chairperson Camposano: Any second to the motion?

(Member): I second the motion.

Chairperson Camposano: Ok. Kung dili ninyo gusto nga basahon, of course, dili mo mag object noh? Ok. Sige, the motion is approved. But we will discuss the matters. Okay sige. Kani siya is just the highlights. Twenty-two (22)pages. Ang detailed ani, i-upload nato sa atong website sa PHCCI. So kung detailed nga minutes ang inyong gusto mabasa, naa sa website sa atong co-op. Pero kani siya is just the highlights, para maka save ta sa resources sa atong co-op. We still print the highlights 22 pages, ang atong detailed more than seventy (70) pages actually. So we shall now proceed to the highlights para kung namu'y matters, we will do this page by page. You just raise your hand kung namu'y concern, here and then you tell us your name and then page number and then line number sa atong minutes. Kung namu'y matters nga e discuss nato diri karon. Kung namu'y copy, you follow me. Kung wala moy copy, you just listen to us, okay? Kay dili tanan naay copy, diba? Oo ang iba, wala pud tingali nila gidala. Or ang iba, wala pud sila'y copy. Kay ang atong giprioritize ani, ang members in good standing na matagan. Sige, dapat sunod everybody, members in good standing para naay hard copy. Para happy tanan. Okay, sige anyway, let's do this page by page. Page 1, you have matters? Page 2, page 3, still part of the program didto ni sa Tacloban. kadtong di ba, late mo na abot? Kaya nag travel pa mo ato last year? Page 3, sunod lang mo. Page 4, kaning mga star members nani, until page 5. Page 6, acknowledgement sa atong mga guests. And page 7, nagstart nata ani sa atong business meeting. Page 8, Kani siya ang report sa BOD, until page 9, usually found in the annual report. Page 10, sa Lab Co-op opening. You have matters? Wala pa? Sige, padayon lang na. Page 11, you have matters? Anything? Page 12, page 13, page 14, mga reports na ni siya. Page 15, all of these are actually found in our last year's annual report. Page 16. Sunod lang mo ha. Page 17, 18, 19, 20, 21, 22, wala? Wala? Okay, sige. Anyway, kung naa moy concern later na makita dinha sa atong minutes, na matters nga pwede nato i-discuss, we will still discuss that. We will still discuss that para ma hisgutan pud nato. Sige, in the meantime, we will just make use of our time. Sige.

Chairperson Camposano: May I now hear a motion from the floor to approve the minutes of the meeting? Sige. Motion to approve the minutes of the meeting. Usually, kung kinsa akong duolon unya sige ko ug siplat, mao ana ang mag motion, ha?

Ms. Evelyn B. Valiente: I move for the approval of the minutes of the 53rd Annual General Assembly Meeting held on March 24, 2024, at the Leyte Academic Center, Palo, Leyte.

Chairperson Camposano: Perfect! Mao nana, kay para kabalo mo inig board ninyo sa sunod pwede na mag motion-motion. Ana gud. Sige, nanay motion. Any second?

Ms. Vhabarey J. Valiente: I, Second the motion.

Chairperson Camposano: Any discussion? Mag Object mo? Kay i-approve nato ang minutes. Of course, dili noh? Sige. Motion is approved.

On motion duly made by Ms. Evelyn B. Valiente and seconded by Ms. Vhabarey J. Valiente, the General Assembly adopted the minutes of the 53rd Annual General Assembly Meeting dated March 24, 2024, held at the Leyte Academic Center, Palo, Leyte, subject to further corrections. Any corrections shall be submitted to the Board Office within five (5) days.

GA Resolution No. 002 series of 2025

"A Resolution Adopting the Minutes of the 53rd Annual General Assembly Meeting of PHCCI-MPC Tacloban."

CARRIED UNANIMOUSLY

(Presentation of the Board of Directors Report)

Chairperson Camposano: Alright. Asa si Janet? Janet, would you like to do something? Ha? Padayon? Okay, sige. We shall now proceed to the reports of the BOD Chair, Management, the Committee, and the Election Committee, as provided in the agenda. Unahon nato ang atong reports of the BOD. Sige, pwede naka mag sit down Ma'am, kay morag around 30 minutes naka sige ug barog diha until matapos ko sa akong report. Sige.Tawagon nako ang akong self, kay ako man gihapon ang mag report para sa BOD. Alright, sige. We have, how many? One, two, three. We have three projectors, para makita ninyo ang atong reports. Pero kanang reports na i-flash nato, naa pod ni sa atong Annual Report. Nakadawat mo aning Annual Report? Naa ni. Ang akong report included on page 19 to 23.

Chairperson Camposano: Okay, sige. Let us now begin with the Chairperson's report for 2024. Ang atong Board of Directors nagconduct ug 23 ka Board meetings, kay adunay usa ka regular Board meeting ug usa ka joint meeting matag bulan. Okay, we no longer usually conduct special meetings para mas efficient ang paggamit sa atong resources sa atong Co-op.

Next, alang sa 2024, ang mga importanteng resolutions nga gi-discuss ug gi-approve sa atong Board of Directors makita sa pages 19 hangtod 23. There are other resolutions nga wala na nato i-flash diri, but they are included in those pages of our Annual Report for 2024. Nakagrupo ni sila by Key Result Area. Let's begin with Member-Customers. We approved Resolution No. 3, allocating ₱220,000 for the Lab Co-op Annual General Assembly Meeting and Election of our Lab Co-op last February 2024. For 2025, nagconduct napud ta ug another Lab Co-op General Assembly last February.

Resolution No. 49 allocated a budget of ₱8,822,500 Million for our 53rd Annual General Assembly meeting held this March, covering the 2023 GA. Resolution No. 101 provided for the deduction of ₱300 for raffle tickets and ₱50 annual dues from the dividend distribution. For this year, nadawat na ninyo ang inyong dividends? Wala mo magpa-update sa inyong passbook, noh? Gihatag na siya, ug naka-automatic na siya ug reflect sa atong passbook. Pa-update lang, system man na siya mag-generate. So, naa na didto ang atong dividends. Part of that, dako nga portion naa sa atong savings ug adunay amount para sa atong share capital. Kung gusto ninyo masayran ang details, mangutana lang mo sa atong mga staff kung asa ang inyong dividends o patronage refund—naa nay mga labels para mas klaro.

Resolution No. 120 approved the Renewal of the Contract of our dentist**,** Dr. Tamayo**.** Resolution No. 121 approved the contract of another dentist**,** Dr. De Veyra**.** Resolution No. 272 approved a Contract of Service with a group of six dentists (Ikigai) as our dental service providers**.** Resolution No. 473 approved a Contract of Service with Dr. Guiroy, a dentist based in Sogod, Leyte**.** Resolution No. 519 confirmed that Dr. Elenita C. Antor continues to serve as a dental service provider. Resolution No. 520 approved the Renewal of the Contract of Service for Dr. Gorgonia**.** Resolution No. 521 approved the contract for Dr. Fretzei D. Bagania- Bongbonga, and Resolution No. 522 approved the contract for Dr. Geonzon**.** Members are entitled to one free dental service per year. Additional services may be availed for a fee. Discounts may sometimes be offered. Services include tooth extraction, cleaning, or pagpasta**.**

Resolution No. 471 approved the Contract of Service for Dr. Morano as an optometrist, providing services for members with eyesight concerns. Resolution No. 472 approved the Contract of Service for Dr. Espina, also as an optometrist. We are continuously looking for additional service providers. Our direction is that each branch or office should have at least one available dentist or service provider in the locality. However, members are not restricted to their branch. Even if you are a member from Ormoc, you may avail of services in Tacloban. The payment will still be processed through our Co-op, since we are one Co-op serving all members.

Next up, Resolution No. 413, pagrenew sa contract ni Dr. Capungcol as medical doctor. You might have heard nga si Dr. Capungcol na promote na siya gikan sa DOH Region 8 ug naa na sa DOH Central, pero available pa gihapon siya through online consultation. Mag-coordinate lang mo sa atong mga staff sa Ormoc Branch kung gusto ninyo magpa-medical consultation kang Dr. Capungcol. Maghatag pud siya og prescription kung needed. Pwede raman online. Diba, sa pandemic, uso na ang online

consultation. Resolution No. 414 approved Dr. Tante as a medical doctor for our Co-op. Kani siya si Dr. Tante connected with EVMC, sakto ba? Kanang atong Board Secretary. Connected pud siya sa Eastern Visayas Medical Center, og kanang atong Board Treasurer.

Resolution No. 449 approved the contract extension with Generika. I-extend lang nato aron ang atong mga members makapalit ug tambal o medicines with 5% discount. Ipakita lang ang atong Co-op Card. Kung wala pa mo'y card, mag-coordinate lang sa atong staff.

Resolution No. 458 designated the Board Chair and General Manager to execute to sign the MOA with EC Pay, para sa atong online payments.

Resolution No. 402 approved the conduct of the Sequential General Assembly (SGA). Mao ning ato gi-approve ganiha. Kadtong October, nahisgutan nato nga lisod kung mag-travel pamo tanan paingon sa Tacloban. Unya magdali-dali mo pag-uli diri, pag-abot didto lisod pangitaon inyong registration. Daghan kaayo ug tawo, walay maka-on kay all fast food puno tanan. Magdali-dali mo pagbutos kay mabiyaan sa service pabalik sa Ormoc. So, mao na karon, usa kini ka innovation sa atong General Assembly conduct. Kami nalang ang mag-travel kay mas gamay man mi—murag tulo ra ka sakyanan. Mag-libot for the General Assembly. Unlike kamo, murag pila mo ka bus—mga five ka bus nga dad-on sa Tacloban. Ang risk ana, daghan kaayo sa atong members. Mao na ni ang atong mga innovations para mas efficient ug safe ang atong General Assembly.

Next is the Financial Key Result Area.Nag-approved ta og Resolution No. 21, para sa CAPEX for 2024. Ang atong CAPEX for 2024 mao ni siya nga ₱68 Million. Gi-approve na siya sa atong General Assembly, sama sa pag-approve sa atong CAPEX for 2025. But this does not mean nga naa dayon syay budget nga magamit the whole year. Kung dili pa kinahanglan, or kung incomplete pa ang documentation sa management, dili pa pwede i-implement ang paggamit sa CAPEX. Dili required nga ma-zero dayon.

Resolution No. 100 approved the net surplus in the amount of ₱82.5 Million. Kadtong the other year ni siya. For 2024, ang atong net surplus nga i-report sa atong Annual Report is ₱84.7 Million.

Resolution No. 89 approved the switch of the Retail Treasury Bond investment in the amount of ₱30 million to the Land Bank of the Philippines, with an interest rate of 6.250% per annum for five years. Resolution No. 90 approved the investment in RTB in the amount of ₱20 Million, also with Land Bank of the Philippines, with an interest rate of 6.250% per annum. You see, ang atong kwarta dili lang tagoon sa Board. Ginainvest nato siya para mas dako ang interest nga ma-earn para sa atong Co-op. Ibutang siya through RTB, time deposits, or other placements nga mas dako ang income. Pero kung naa moy loan, available gihapon ang funds sa atong Co-op. Kanang mga extra nga kwarta nga dili pa mahuram sa members, mao na ang ginainvest. Dili man pud allowed nga magpundo ug dako nga cash sa atong vault—dili na safe. Ug kung naa ra sa savings account sa banko, gamay ra pud ang interest. That is why naa tay Treasury and Investment Group nga mag-assist ug mag-determine asa ibutang ang atong funds. Mag-meeting sila, and during the Board meeting, mag-recommend sila kung asa best i-place ang kwarta sa atong members. We are very careful in handling our money. Dili pwede nga basta-basta lang ibutang, especially kay kung matumba ang banko, maapektuhan ang atong funds. Ato man ning tanan. So kinahanglan very careful ta sa placement sa atong kwarta.

Resolution No. 102 approving the remittance of the CETF 2023 sa NATCCO, VICTO, NAFECOOP kay member ta aning tulo nga federation.

Resolution No. 91 approving the sale of a real property measuring 150 square meters in the amount of ₱1.2 Million. Naa tay mga real properties nga na-acquire pinaagi sa mga loan nga wala mabayari, ug ang collateral gibawi. Dili man pud allowed sa CDA nga taas kaayo ang atong non-performing assets. So, ibaligya nato ang mga foreclosed properties aron ma-recover ang kwarta sa Co-op ug mabalik sa atoang pundo. Resolution No. 118 also approving the sale of a real property measuring 228 square meters for ₱1.8 Million, ug ang kwarta nabalik na sa atong Co-op. Resolution No. 137 approving another sale of real property measuring 239 square meters for ₱700,000 to one of our members, Mr. Dela Peña. Before these properties are sold, naa tay grupo nga mag-discuss ug mag-evaluate ani una, before i-elevate sa Board of Directors. Ginaagi ni siya ug proper process, including bidding, aron transparent ug fair ang pagbaligya sa atong mga foreclosed properties.

Resolution No. 198 approving the ratification of the time deposit placement with Bank of Commerce in the amount of ₱50 Million, with an interest rate ranging from 6.5221% to 6.8221%, for a term of

one (1) year and five (5) months. You will notice nga short-term lang siya, dili five years. This is because kung kinahanglanon ang kwarta, that ₱50 Million remains relatively accessible. Kung naay mag-loan, naa gihapon tay available fund. Gi-avail nato ni nga placement tungod kay taas ang interest rate for our Co-op. Kung mas dako ang interest nga atong makuha, maapil na siya sa atong other income, ug eventually maapil sa computation sa atong dividends. Resolution No. 245 approving the investment with Megawide Construction Corporation in the amount of ₱20 Million, with an indicative interest rate of 8.214%. So, generally, the longer the placement period, the higher the interest rate. Earlier, Resolution No. 244 approving our internal time deposit rates. Usually, ang atong time deposit rates i-review sa management and then i-recommend sa Board for approval. Kasagaran, mas higher ang atong time deposit rates compared sa banks. Ug wala pa gyud siyay tax for our members, which makes it more beneficial.

Resolution No. 312 approved the additional investment with CLIFSA in the amount of ₱175,457.22.

Next, Resolution No. 313 approved the purchase of a lot for our Tanauan building in the amount of ₱7.5 Million. Kani nga property is intended for the construction of our Tanauan Satellite Office. Ang design ani ma-enhance pa, kay nag-meeting na ang nagdaug sa design together with our Technical Working Group for the Tanauan building. Ongoing pa ang refinement sa design before full implementation. Resolution No. 538 approving the bidding process for the construction of our Tanauan building. At the same time, we have been looking for a good area or location for our Ormoc Branch. Kung naa moy ma-recommend nga lote nga maayo ang location, tabangan nato ang atong Co-op. Naa man tay budget nga gi-allocate—apil na sa atong CAPEX for 2025—for the purchase of a lot and construction of our Ormoc building. After the Tanauan project, ang Ormoc napud ang atong isunod. The goal is for us to have our own separate building; a place we can truly call our own home. Apil na ni sa atong plano together with our GM, Rhina, under the approved CAPEX for 2025.

Resolution No. 363 approved the 2024 calibrated targets of our Co-Op. Resolutions No. 407 and 408 approved the opening of a Green Growth Deposit Account and the transfer of ₱5 Million to the said account with the Land Bank of the Philippines. Nakabantay mo nga daghan ta ug placements sa Land Bank, because it is a government bank. Dili siya basta-basta malugi kay government-backed man siya, so mas assured ang atong placements. That is why we care about ta sa pagbutang sa atong funds, ensuring safety and stability for our members' money.

Resolutions No. 412 and 470 approved the writing off of accounts of deceased member-owners. Before this is approved by the Board, i-verify una kung tinuod nga deceased na ang member. Gina-audit pa gyud na siya before i-elevate for Board approval. Kung confirmed nga patay na ang member, dili na nato ma-collect ang outstanding balance. So kinahanglan una i-approve sa Board before officially i-write off ang account.

Resolution No. 527 approving the membership of our Co-op in the Renewable Energy Co-op of the Philippines (RECOOP). Magpa-member ta ani nga organization, nga entire Philippines ang coverage. This is in preparation for a planned ₱1 Million investment in the coming months, for the procurement of solar panels or other renewable energy materials. Pinaagi sa RECOOP, dili na ta mag-deal with private providers. Ang co-op mismo ang magbaligya sa atong mga required materials at a more affordable rate for our members. This will be very useful in the coming years for our projects and sustainability initiatives.

Resolution No. 537 approving the disposal of five (5) PHCCI vehicles. Kani nga mga sakyanan na-foreclose na gihapon, ug kinahanglan nga mabawi ang outstanding loan sa mga members. So, ibaligya gihapon ni sila, ug ang proceeds mabalik sa atong Co-op.

Resolution No. 539 approving the writing off of accounts even for members who have sufficient deposits.

(Next Key Result Area: Internal Business Process) Resolution No. 65 approved the 2024 amended election guidelines. Resolution No. 98 approved the institutionalization of the Bonus Loan Policy. Kadtong una, nag-trial and error pa ta sa bonus loan—kung daghan ang mag-avail, maayo ba ang payment, kumusta ang experience sa atong mga miyembro. Based sa report sa management, gi-institutionalize na nato kini. So karon, available na siya as a regular loan product for our members. Pila ka times ta makakuha ug bonus sa usa ka tuig? Twice. Government usually twice pud. So kung kinahanglan nimo ang imong bonus, two months' pa, pwede ka mag-avail sa Bonus Loan para dili na

moadto sa uban pang sources. Dinhi na lang sa atong Co-op, ug mas lower ang interest kaysa sa uban.

Next, Resolution No. 129 approving the audit engagement with Quilab & Garsuta as atong External Auditors. Resolution No. 157 approving the enhanced policy sa special loan para sa empleyado, ug Resolution No. 248 approving the revised Code of Conduct and Ethical Standards sa atong Co-Op. Resolutions No. 192–195 nag-authorize sa atong representatives sa pag-submit sa Entity Information Sheet sa CIC (Credit Information Corporation), required man gud ni sa balaod. Resolution No. 201 gi-designate ang atong GM as authorized representative para mag-negotiate sa atong GCash account. Sa umaabot nga mga buwan, pwede na magbayad ang mga members sa ilang water bill, electric bill, ug telecom gamit ang GCash. Resolution No. 268 gi-authorize ang bag-ong composition sa Trust Committee para sa retirement plan sa atong mga empleyado. Kay kadtong previous nga members, na-retire na, so gi-replace nato with existing members nga active pa ug connected sa atong co-op.

And Resolution No. 290, Climate Action Team Policy sa atong co-op. And Resolution No. 291, policy guidelines on conversion from satellite to branch office. Next up. Resolution No. 342, approving the amended Loan Recovery Program matured past due accounts. Eh, kadtong October, diba we reported nga ang atong delinquency is taas siya. So kani siya policy meant to ensure nga ang atong delinquency is mag-reduce pero na siya policy nga i-implement. Next up. Resolution No. 367, Delinquency Reduction Incentive for individual employees. Next up. Resolution No. 401, Enhanced Policy on Special Loan of PHCCI board of directors and officers. And Resolution No. 447, enhanced express loan policy with CLPP insurance. Next up. Resolution No. 403, approving the proposed amendments sa atong Articles of Cooperation and By-laws.

Kinsa ang nag pre-register? alsa sa kamot. Ang MIGS nga nag-pre-register, alsa sa kamot. Oh, daghan-daghan gyud ni sila, noh? Alright mao to diba after sa inyong pre-registration naa moy butaran nga Yes or No. Unsa inyo gi butaran Yes or No? Okay, mao ni inyo gi butaran. After ninyo ug butar, gi taagan mo ug pila?

(Member): 400.

Chairperson Camposano: O kahibalo si Sir nga 400. Nakadomdom gyud siya. Of course, everybody receives the same amount. Kay kung member in good standing ka, that's for everyone. Bisan kami, of course, member man gihapon mi. Kung mag vote later ang mga members in good standing, naa pod pahalipay gamay.

Next up, Resolution No. 448. Policy on the replacement of outstanding, stale, and lost nga mga cheque. Any announcement? Any announcement from Elecom, Ma'am Soc?

Ms. Ramos: Thank you, Sir. The time is 10:45 AM. Supposedly mag-close out ang registration at 10:00 o'clock. Pero daghan paman so gi-extend nato until 10:45 AM. Registration is now closed. Kung naa pay magparegister nga late. Magsuwat lang siya sa iya ngalan sa gawas. Sa gawas lang siya magpa register. Aron present lang siya karoon. So, wala nay registration. The Elecom now declares the start of our election. Ang procedure is, tawagon lang kung pila ang mo adto, padayon lang ang report ari while nagpadayon ang election sa likod. So naa tay Marshal na mag assist kung pila ang mo adto. Okay? So mag start ta ngari nga side. Kahuman aning linyaha, ari napud sunod nga linya. Aron orderly ang atong Election. Thank you.

Chairperson Camposano: Alright, sige. Kay ang akong former boss, gamay kaayo boses. Mag start na atong election daw. As reported, it was announced. Pero ang atong marshal mo duol sa inyoha. Kadtong mga Members in Good Standing kamo lang ang mo adto didto. Kung dili mo Member in Good Standing, lingkod lang sa, then work para next year para ma Member in Good Standing na ka and then maka-vote na ka sa election. Okay? Sige. Padayon lang ta sa atong reporting para ma-manage nato ang atong time. Pero we will not stop the activity, kung dili mahuman ang atong reporting until the last portion, Okay? Diri nga side daw ang una. Okay.

We continue. Resolution No. 455 revised policy of incentives and allowances for officers, volunteers, and staff. Next up. Resolution No. 501 approving the improved star member policy with life insurance. Mao to, kanina nga naa tay 14 nga star members nga naka-receive og certificate of membership. Kay naa natoy life insurance kung star member naka for 6 years and more. Usa na siya nga benefit. Additional benefit lang na siya. Ang gasto, gikan sa atong sa co-op, dili from individual member. Hatag na siya para sa life insurance sa atong mga star members. Unsaon man pag star

member? Ang una, wala tay penalty sa loan payment for the year. Ikaduha, at least nagbutang kag 1,200 sa imong share capital. Ikatulo, nag-attend ka either GA or ownership meeting for the last 3 years. Inig ka 4th year, ma-declare na ka as star member. 3 years nga member in good standing, wala kay penalty sa loan, inig ka 4th year, maging star member na ka. Resolution No. 502 pag suspend sa atong personal loan applications for 3 months except for star members, kay taas ang delinquency sa personal loan. So mao na siya gi review sa atong management para makita kung asa dapit pwede ma-improve ning policy.

(Next Key Result Area: Organizational Capacity), Resolution No. 20, Strategic Action Plan of our co-op, order 24. Next will be. Resolution No. 155 Board Committee Appointments. Kani silang mga Board of Directors diri, dili lang na sila mag perma-perma, mag attend-attend ug meeting ug mangaon kay wala gud honorarium per meeting. Clarify na nato ha, ang atong Board or Committee Officers do not receive honorarium per meeting. Kay best practice na nato. Pero kani mga board naa tay mga board committee chairmanships. So mag-discuss sila as committee, before we discuss diri sa board. Para ang atong meeting, efficient ra sila. Para dili dako ang wastage time kay na discuss na ang details didto sa ilang mga committee. Ug apil pud mga committee-committee, ug other committee sa atong co-op. Pero ang mga BOD, naa silay specific committee nga sila ang chair. Based gihapon na sila sa atong key result areas. Resolution No. 106, authorizing the attendance of AGMA Pagayanan and OIC-AGM Beltran pag-attend sa International Cooperative Exposure sa VICTO National on June 12-16 sa Bali, Indonesia. Then, Resolution No. 239, pag-allocate ug ₱450,000 para sa 2024 Sportsfest para sa atong mga empleyado. And Resolution No. 325, pag-allocate ug ₱35,000 para sa Journalism Workshop para sa atong Coopag-urusa Writers. Next, Resolution No. 240, pag-allocate ug ₱350,000 para sa Mid-Year Assessment and Planning sa atong co-op. Resolution No. 288, pag-approved sa engagement with Ma'am Bing para sa iyang consultancy service. Mao na nga ang atong loans and services in the coming months, naa siyay mga innovation. For the first time, ang atong consultant, not from the co-op sector, but from the corporate world. Then, resolution no. 18, promotion ni Sir Asilo as full-fledged Branch Manager. Ug, ang atong Branch Manager ari sa Ormoc approved siya as full-fledged Banch Manager through Resolution No. 306 series of 2024. Pero it does not mean ha si Sir Metran always naa sa Ormoc. Sometimes, ang atong mga managers, mga satellite heads, mag-rotation na sila. Kay, isa raman ang employer, PHCCI raman. Resolution No. 249, approving the appointment of our Gender and Development Committee. And Resolution No. 250, approving the re-appointment of Ma'am Pedrosa as member of the Credit Committee. As mentioned kanina sa atong emcee, si Mommy Rosing is more than 70 years old. Pero naa tay special resolution kay Founder si Mommy Rosing sa atong co-op, 89 Years old palang siya, pero isa siya sa Six living founders sa atong co-op. That is why dili siya covered kadtong maximum nga 70 lang ang pwede mag-officer. Founder baya, Ikaw kaya ang mag-founder. Unya active pa kaayo si Mommy Rosing. Mag apil-apil pa sa mga travel. Resolution No. 516, bag-o ang atong legal retainer nahire, si Attorney Kate Mengullo, who is also a CPA. Resolution No. 166, designating ang inyong BOD Chair, ug ang atong 1st Vice-Chair, Dir. Arias and Dir. Cumla as members of the Board of Trustees sa atong eskwelahan. Naa tay eskwelahan sa Tacloban nga nag offer ug pre-elementary to Grade 6. Alright, sige. Next up, Resolution No. 426, authorizing the attendance of your beauty chair and the 1st Vice-Chair sa Inaugural Global Co-op Climate Summit didto sa Thailand on November 27 to December 2. Pero ang expenses ani naka-charge sa Federation, dili sa PHCCI, kay mga board man mi ngadto sa Federation. Right? Next up, Sir Director Bernardo also represented our co-op sa International Cooperative Alliance Global Conference and Annual General Assembly sa India on November 25 to 30. Parehas gihapon, board man siya sa VICTO National, ang nag-gasto ang VICTO. Pero dapat naay resolution kay atoa man siya Official Representative. Resolution 434, Election Calendar for 2025, nga mao nani atong gi sunod karon nga year.

Next is Resolution No. 440, pag-allocate ug ₱50,000 para sa performance appraisal sa atong area coordinators. Mao ni ang atong mga volunteers nga ang president kadto nagkandidato sa Election Committee. Next up, Resolution No .456, allocating the amount of ₱400,000 for the Year-End Operations Review and Business Planning sa atong co-op. Resolution No. 457, allocating ₱550,000 for our performance appraisal and fellowship. Ang atong mga empleyado, duha lang ang ilang activity for the year nga apil sila tanan. Diba? Mag-close ang atong co-op, kani nga sportsfest ug inig December, magpa make-up make-up na sila kay duha ra ilang activity nga magkita-kita silang tanan so mao ni siya. Resolution 533, Renewal of Contract with IntelliCare ang atong HMO provider para sa atong mga empleyado kay required man ni sa CDA. Resolution 534, calendar of activities sa atong co-op. Ang atong mga activities, di lang siya gi huna-huna kagahapon bali naa siyay calendar of activities na

gi plano gihapon during the planning. So, nakabutang na siya ang dates. So, dili nana siya usually pwede ma change. Kay na-approved na ni sa atong board.

And representations, ako ang nag-represent as BOD, mao ni akong gi ingon kaganiha. BOD sa CLIMBS Life and General Insurance co-op. Next up, ang atong 1st Vice-Chair si Director Quebec, Board sa NAFECOOP. Ang atong 2nd Vice-Chair is a Representative sa NCCB si Director Advincula. Si Director Bernado board gihapon siya sa VICTO National. Si Director Quintero is BOD Vice-Chair sa Tacloban City Credit Surety Fund. Si Director Meribeles siya ang Alternate Representative sa TCCSFC. Si Director Sevilla, NAPC ug usa ka Authorized Representative nato. Si Director De Lira, kay Auditor sa Tacoban City Co-op Development Council. Ang atong GM si Ma'am Beth Pretencio is Authorized Representative sa Tacloban City Civil Society Organization ug Philippine Chamber of Commerce and Industry – Tacloban Leyte Chapter.

And then awards and recognitions naa ni sa atong Annual Report. So, pakpakan nato ang atong co-op for receiving these awards from Tacloban City Co-op Development Council and CDA. Naa pa tay na receive nga awards from CLIMBS. And tapos na ko sa akong report gi gutom nako, gi kapoy nako. But, I enjoy being with you. Naa tay Open Forum later ha, pero taposon usa nato ang atong reports before ta mu proceed o magpa Open forum.

Members (ALL): (Applause)

Chairperson Camposano: Janet, imoha sa.

(Giving away special Door Prizes to the lucky winners)

(Photo Opportunity with the Door Prize winners)

Ms. Nacario: Thank you, Mr. Chair, for presenting the accomplishment report of the Board of Directors. But this time, let's have a break kadali lang. Let's call for our winner sa atoang Door Prize. Nahulog na ninyo ang inyohang Door Prize stub? Basin naa pa sa inyoha? Tapos maglagot mo na wala na tawag inyong ngalan. Okay na? Sige. Congratulations to Ma'am Alexa Ikoy, Roberto Quilay, Sir Albert, Ma'am **Lydia**, Ma'am Nenita Buena, Ciego **Roswell**. Please proceed diri sa front to claim your door prizes. Ma'am Gemma Dula, Ma'am Illuminada Omega, Sir Reynaldo Arong, Ma'am Janeline Antigue. Congratulations sa atong Door Prize Winners to receive a Jasmine Rice. Wow, Jasmine Rice, social si Manager. Tapos, kadtong natawag na winners dapat naa pa diri ha. Dili pwede ang representative. So dapat physically present pa. Naa pa? Kinsa pa ang oban nga wala pa diri? Sige, mabunot ta sa remaining. How about, **Josephine Tabon**, **Ma'am Jordan Noval**. Okay na. Sige. Another batch na lang ang uban. So let's have a photo with our door prize winner of 5 kilos of rice. A big hand to our winners. After that proceed sa other side to sign.

Members (ALL): (Applause)

10 Winners of 5 kilos of Jasmine Rice

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Chairperson Camposano: Let's now continue with our reports. We shall now proceed to the report of the management. This will be presented of course by no less than the General Manager of our co-op, Ma'am Elizabeth Pretencio.

(Presentation of the Management Report)

GM Pretencio: Thank you, Sir. Maayong buntag sa atong tanan!

Members (ALL): Maayong Buntag pud!

GM Pretencio: Okay pa ta?

Members (ALL): Okay pa Ma'am.

GM Pretencio: Karon, i-report nako ang parte sa atong operation. Ang kaganiha kay mga approved resolutions to siya. Karon, ang atoang i-present kay ang mga accomplishments ug ang performance sa management—kung asa na ta karon for the year 2024. Mao ni ang atoang Key Financial Highlights: Assets, Share Capital, Net Surplus, ug Membership.

So, let's start with our assets. Ang atong assets mao na siya nga composed of Cash and Cash Equivalents, Loans and Receivables, Investments, Property and Equipment, and Other Assets. Last year, 2023, nakaabot ta ug ₱1.9 Billion. Karon, naa na ta sa ₱2.1 Billion—an increase of 9%. Consolidated ni siya. Kung pangutan-on mo, pila man ang atong total assets? So, billions na ang atong total assets in terms of atong overall performance across our 10 offices; 5 branches, and 5 satellite offices.

So, sa atong share capital, gikan ta ug ₱807 Million, ug karon naa na ta sa ₱854 Million—an increase of 6%. Most of you familiar man siguro sa share capital, noh? Kabalo naman mo anang fixed deposit. Mao na ang atong na-generate as of 2024, with a total of ₱854 Million.

So, let's proceed to our interest income on loans. These are the interests nga nakolekta nato gikan sa mga loans during collections. Diba kung mobayad ta sa atong loan, naa man tay principal ug interest? Kanang interest mao na siya ang basis sa part sa atong income. From ₱127 Million, nisaka ta karon sa ₱154 Million. Mao na siya ang atong nakolekta for the year 2024, from January to December—an increase of 21%.

So, for our net surplus—pasabot ani, ang atong income minus ang mga expenses—mao ni ang sobra sa atong financial performance. From ₱82.5 Million, nisaka ta karon sa ₱84.7 Million, an increase of 3% or equivalent to ₱2.2 Million. Ang good thing kay, tungod sa pagdako sa atong income, mutaas pud ang atong dividend. From 3.89%, nisaka kini sa 6.55%. Mao na siya ang akong gi-mention kaganiha nga i-check ninyo ang inyong savings deposit kung nasulod na ba didto ang inyong dividendo. Naa kini sa inyong share capital, ug naa pud sa inyong savings deposit.

So, for our membership, as of year-end 2024, naa na ta sa 6,584 members. As to the increase, naka-generate ta ug 8% nga new members. Ang amo lang hangyo, kung pwede, magtinabangay ta ug continue lang gihapon ang pag-market sa atong co-op. Kay the more members we have, mas daghan pa ta ug matabangan. Remember, daghan kaayo ug temptations—mga lending diri, utang didto—pero eventually, dako kaayo ug interest. Kabalo naman mo nga daghan ta ug kompetensya. Sa PHCCI, gamay ra ang interest nga atong ginahatag. Unya, ma-enjoy pa gyud ninyo ang interest nga inyong gibayad kay at the end of the year, ibalik ra gihapon na sa inyoha through patronage refund. Lahi ang dividend, ug lahi sab ang patronage refund.

So, let me proceed to our Portfolio at Risk (PAR). Mao ni siya ang basehan sa status sa atong mga loans nga gipahulam. As of December 2022, ang atong rate was 47.25%. Karon, naa na ta sa 42%. Meaning, nag-ubos ta. However, daghan pa gihapon ta og accounts for collection. Padayon gihapon ang among pagpadala ug notices ug reminders. Usahay, pinaagi sa text, naa mo madawat nga advance information regarding inyong due dates. Sa mga wala pa naka-dawat ug text blast, please visit the office. Basin dili updated ang inyong contact numbers. Ang PHCCI naghatag ug reminders pinaagi sa text blast kay usahay makalimot gyud ta. Parehas sa atong ginabuhat sa una nga ginaremindan ta daan. So, please update your contact numbers aron matagaan mo ug reminder before sa inyong due date, on the due date itself, ug after. Of course, para sa mga dili gyud mo-cooperate ug dili mobayad, naa gyud nay consequences. Mao nga ang uban ginapadad-an nato ug demand letters. Apan, ang among hangyo sa inyoha, labi na sa mga medyo maulaw magbisita sa co-op pero willing man mag-update sa ilang account—please do not hesitate. Bisan dako na ang inyong interest payable, naa tay mga program nga gin-offer. Dili ni discount sa interest payable, pero naa tay loan recovery program, restructuring options, ug uban pang assistance nga pwede namo mahatag aron ma-update lang gyud ninyo ang inyong account.

So, let's proceed sa atong Co-op Pagtutulungan Program. From 2023, we were able to provide assistance to the beneficiaries of our members, equivalent to ₱7.4 Million. Karon, naa ta sa ₱7 Million. Pero this year, naa tay good news para sa tanan. Tungod sa inyong hangyo—nga while nagbayad, dili lang ang beneficiaries ang makadawat assistance, pero kung buhi pa ta, unya maaksidente o ma-ospital, pwede ba nga si PHCCI makahatag bisan gamay lang nga tabang? Well, this time, gi-approve na sa Board ang atong proposal. Mo-partner ta ug insurance company, nga mao ang CLIMBS. So, matubag na ang atoang hangyo. Aside sa life insurance, naa na tay medical

reimbursement ug hospital income benefit. Ang accidental medical reimbursement kay equivalent sa ₱5,000 per year. This year, ang mga active members sa Coop pagtutulungan Program, including ang atoang Senior Citizens, libre karong tuig. Pero next year, balik ta sa atong usual nga responsibility. Pag-time to renew or once matured na ang coverage, magbayad ta ug 600 pesos. Kung naay moingon nga basin makalimot sila or dili maka-update, si management mangita ug pamaagi para ma-advance notify—ma-text mo, ma-adto sa inyong opisina, or ma-announce. Ang purpose ani kay ma-assure nga updated ang inyong account. Naa pud tay auto-debit form nga pwede ninyo pirmahan para ma-minus na lang sa inyong savings. Dawaton namo siya. Kung mangutana mo kanus-a ma-implement, once naa na tay MOA sa insurance company, ma-announce nato sa tanan. Hopefully, before the month of June, naa na'y official announcement para ma-update na ang atoang insurance. So, dili na kini under sa in-house Co-op pagtutulongan Program. Under na kita sa CLIMBS, ug mag-partner ta ug insurance company para mag-compliance pud sa atoang regulator. Mas maayo nga sundon nato ang advice sa regulator kay under ta sa CDA, ug kinahanglan nato i-comply ang mga requirements para sa kaayohan sa atoang co-op.

So, to proceed, we also have highlights for the Members' Welfare and Marketing Initiatives. As mentioned earlier, we have dental care and medical services. As of now, naa na tay 13 accredited Doctors and hopefully, dinhi sa Ormoc, naa na tay makita ug ma-recommend. Pero open ni siya sa tanan members. Naa na kita sa Palo, Tacloban, Alang-Alang, Dulag, ug Sogod. Daghan na pud ta ug accredited dentists, which is open sa tanan, pero mas maayo gyud kung naa lang sa inyong area aron dili na kinahanglan magbiyahe-biyahe. Kay free man ni nga service para sa atoang members. At the same time, for check-ups, naa sa Alang-Alang ang location ni Dr. Tante. Si Dr. Steven Capungcol, puwede siya online. So, kung gusto ninyo magpa-checkup via online, mo-approach lang mo sa atoang Manager para tabangan mo unsaon pag-setup. Libre man gud ni siya. Naa man siya sa Manila assigned, pero hopefully open ta sa tanan. Kung naa moy makit-an nga Dentist or Doctor na willing mo participate sa Ormoc, pwede nato storyahan para naa pud services diri sa atong lugar.

Next, we have the Eye Care Service. Karon, duha na ang atoang partners. Last November 12, si Doc Espina ang atong new partner, gikan sa Tacloban. Iya clinics kay located sa Abuyog, Dulag, Palo, ug Tacloban City. So, if you want to avail ug check-up sa inyong mata, naa nay special discounts basta PHCCI member. Continues gihapon ang atong annual Pap smear, prostate exam, ug eye consultation activities. Together ani, naa pud tay annual Big Health Day, which is free ug health wellness service para sa atong members. Naghatag pud ta ug free services during our anniversary. Then, we have Operation Tuli, ug I'm sure very active ang Ormoc in terms sa pag-partner nato sa LGU para matabangan nato ang community. Last year, 2024. Tacloban, Alang Alang and Ormoc branch ang nag-participate ani atoang activity. Although, open ni siya sa tanan offices.

And then, we have our Summer Class offered to our youth. Naa man tay Laboratory Co-op, noh? Para sa ages 7 to 17 years old. Ang mga officers nato mao ang nag-facilitate sa summer program. Annual na ni siya nga gi-offer. Last year, ang programs mao ang Arts and Crafts, Dance, Guitar, Voice, ug Taekwondo. But eventually, kung madayon ang atong partnership, maghatag pud ta ug bag-o nga programs, mao ang Badminton ug Volleyball.

So, next, we have the Kasalang PHCCI. This is also one of our annual activities. Libre ni siya nga mass wedding program. Last year, 10 couples ang atoang natabangan. The aim of this program is to make marriage more accessible and affordable to all.

And of course, ang atong every December nga activity—Holiday Gift-Giving. Naghatag ta ug gift packs sa atong orphans and elders, together with atong Star Members and MIGs. Nakadawat ba ang atong MIGs ug Star Members ug gift packs?

Members (ALL): Yes.

GM Pretencio: So, I hope nga nadawat ninyo. Every year nato kini siyang ginabuhat as one of our ways of giving back for the trust and support nga inyong ginahatag sa atong co-op.

GM Pretencio: So, to proceed, ang atong marketing initiatives—padayon gihapon ang atong online PMES, or Pre-Membership Education Seminar. We would like to invite everyone, kung naa moy mga kaila nga gusto mahimong member. Padayon lang gihapon ang atong online sessions. Labi na kung busy na ta ug dili na makaadto sa opisina, pwede mo mag-request o mangayo ug link. Weekly na siya nga ginahatag sa atong mga empleyado, aron ma-share pud ninyo sa inyong mga kaila o ka-officemates nga interested mu-apil sa atong co-op.

And of course, we also have our Facebook video content featuring our products, services, and members' testimonials. This is one way for us to see and share kung natabangan ba nato ang atoang members. Naa na kini sa Facebook page sa PHCCI, diin makita ninyo ang mga videos ug ilang mga experiences. Makita pud ninyo didto ang atong products and services. From time to time, naa pud tay mga announcements nga gina-update didto para sa inyoha. So, I hope nga tagaan pud ninyo ug time ang pag-check ug pag-open sa atong Facebook page. Very active na ang atong management in terms of promoting our products and services.

And then, let me proceed to our participation in job fairs. Part gihapon kini sa atong activities aron makainvite ta ug bag-ong makatabang sa atong co-op. Nag-participate ta sa Philippine Chamber of Commerce and Industry last October 9, ug sa Mega Job Fair in partnership with the Tacloban City LGU. This time, daghan ta ug vacant positions. Basin naa moy kaila nga nangita ug trabaho. Please check our Facebook page kay naka-post didto ang mga positions nga atong kinahanglan this year. Siyempre, mas maayo kung member, the better. We also appreciate kung makarefer pa gyud mo ug daghang applicants.

Next, atong Fr. Flan Daffy Scholarship Program. Ang PHCCI-MPC Tacloban continues the legacy of Fr. Flan Daffy by uplifting the economic status of its members through education. Through this full scholarship grant, naa na tay naka-graduate—ang atong first recipient—nga karon nag-serve na as Accounting Associate at PHCCI-MPC Tacloban–Carigara Satellite Office. Karon, ang atong ikaduha nga recipient kay currently a third-year college student at Eastern Visayas State University, pursuing a Bachelor of Science in Mathematics.

And then, atong GCash collaboration through EC-Pay. Praying and hoping kami nga ang mga gamay nga kinahanglan i-correct ma-finalize na unta, aron hopefully before the month of June, maka-proceed na ta ug ma-onboard na ta sa GCash. Dako gyud ang tabang sa GCash, diba? Mas convenient para ninyo ang pagbayad instead nga muadto pa sa opisina ug maggasto sa pamasahe. Maski naa ra mo sa inyong balay, pwede na mo maka-update sa inyong loan payable, maka-deposit sa inyong savings ug share capital, o makabayad sa uban pang payments nga gusto ninyong himuon sa atong co-op.

And then, we also conducted an environmental scanning in Naval, Biliran for our co-op expansion plan as part of the approved 2025 Action Plan. Approved na kini, ug hopefully by the month of June, maka-open na ta sa Naval. Ongoing karon ang among pag-market ug pag-negotiate didto aron makagenerate ug market. Of course, kinahanglan nato ug awareness sa locality nga naay mosulod nga bag-ong co-op, nga mao ang PHCCI. With your continued support, kung naa moy mga kaila nga taga Naval, please inform them aron maka-apply sila for membership didto sa atong Naval office.

And then, lastly, ang mga achievements. As mentioned ganiha ni Sir Leo, we are the top-performing cooperative in Tacloban City—Top One in Paid-up Capital, Top One in Assets, Top One in Net Surplus. Of course, ang CDA also recognizes PHCCI with the following awards: Cooperative Assets Stewardship Excellence Award, Cooperative Net Surplus Generation, Internal Cooperative Capital Growth Excellence, Cooperative Engagement and Collaboration Excellence Award, all of these are made possible through inyong support and trust sa PHCCI., So, again, let's clap our hands for this achievement. Thank you, and good morning once again!

Member (ALL): (Applause)

Chairperson Camposano: Thank you, GM. Karon pa nako narealize nga murag ang aircon dili na ga-work for our favor kay daghan na man gud ang lights. Unya, kay nag-start na ang atong election, murag ang mga tao sa likod sige nag-storya-storya. Sometimes, ang mag-report diri dili na kaayo klaro kay ang atong sound system murag dili kaayo kusog o klaro ang iya sound sa likod. Murag sa middle part lang ang klaro. Dili na ma-clarify ang discussions kay dili ma-hear ug tarong ang mga nagpaminaw sa likod.

But anyway, we will just have to proceed. Probably, we will have to improve the venue next time—air conditioning and sound system. We will also have another open forum for the management report later. You can, actually, just write down your concerns, suggestions, or questions on paper and give it to any one of us—the management, employees, or any of the Board members. We can then address them here, or if you prefer, we can discuss them with you privately. If not, you can also use the microphones available during our open forum later.

So, of course, we would like to acknowledge our supporter from the Ormoc City Cooperative Development Council, ang atong officer of the OCCD, si Sir Romeo Dela Cruz. Si Sir Romeo, always gud siya nga mag-attend sa atong ownership meetings ug sa atong mga activities diri sa Ormoc Branch. Thank you, Sir, for always supporting our co-op and its activities through your presence.

Chairperson Camposano: Next, ang atong buhaton will be the Audit Committee Report. This will be presented by Ma'am Melanie Orendez. Ma'am Melanie, it's your turn now. Big round of applause for Ma'am Melanie!

Member (ALL): (Applause)

(Presentation of the Audit Committee Report)

Ms. Orendez: Maayong buntag sa atong tanan!

Member (ALL): Good morning!

Ms. Orendez: On behalf of the audit team, I'm here to present the overview of the financial performance as of December 31, 2024. We use five key indicators to measure our financial health, or tinatawag natin as STEPS. The S - stands for Stability, T - for Turnover, E - Efficiency, then P - is Profitability, and the last one is - Structure of Assets.

Based on the present, blue is for 2023, and the green, 2024, and the standard point for the CDA area. So the first indicator is stability. Stability is financial security and debt management. So our total score in stability still remains in both years, indicating consistent performance. However, it is still below the ideal target of 90, meaning there is room for improvement.

Next, turnover. Turnover, how will the asset generate revenue? So under turnover, we have asset turnover to measure how the co-op will generate income from its assets. And the second one, the receivable turnover. tracks how often loan payments are collected within the year. Our total turnover remains the same in both years, suggesting continued challenges in revenue generation and loan collection. So sa total sa turnover, the same siya sa kanyang score.

And the third one is efficiency, power resources are used. So the score slightly decreases from 25 in 2023 to 24 in 2024, though we are still performing better than the ideal standard of 35. Strengthening operational efficiency could further enhance our financial position.

And the fourth one is profitability, income generation. So, the total score increase from 9 to 11 points indicates that there is a growth. So we have under profitability, the return on assets. The total score is to remain at 1 in both years, significantly below the standard of 5, indicating the need for better asset utilization. And the second one is the return on member shares, improved from 3 in 2023 to 5 in 2024. So, we are meeting the standard point of the CDA. And the last one is the rate hit surplus. So the total score is maintained in both years, surely stable for the familiarity.

And the last one is Structure of Assets. So the total score slightly declined from 16 in 2023 to 15 in 2024, highlighting areas for improvement, particularly in investment and member share capital financing. So the summary, overall the PHCCI financial performance remains stable, with positive growth in profitability but challenges to efficiency and revenue generation. By improving loan collection, optimizing asset utilization, and enhancing operational efficiency, we come further in treatment and financial position. And that's all. Happy Sunday everyone!

Members (ALL): (Applause)

Chairperson Camposano: Thank you, Ma'am Melanie. Alright, we shall now proceed to the Election Committee Report. The report will be presented by Engr. Socorro Ramos for the Election Committee. Ma'am Soc, big round of applause for the Election Committee!

Members (ALL): (Applause)

(Presentation of the Election Committee Report)

Ms. Ramos: Maayong buntag sa atong tanan!

Members (ALL): Maayong buntag!

Ms. Ramos: Okay, thank you. Sige. Mao ni ang accomplishments sa Election Committee sa tuig 2024. Last year, the Election Committee conducted 14 meetings and attended 12 joint BODs and officers' meetings. We also supervised the conduct, manner, and procedures of the election and other related activities of the cooperative during the 2024 General Assembly and Election. In collaboration with the Education Committee, the Election Committee conducted a formal orientation program for newly elected BODs and members of the Committee, both elected and appointed.

Kinahanglan ni namo i-conduct aron ang mga bag-ong officers ug volunteers sa atong cooperative magka-idea kung unsa ang ilahang expected roles ug responsibilities as officers of the co-op.

Then, ang Election Committee (Elecom) provided full support and cooperation to the Board of Directors and management in all other related activities of the cooperative. We also conducted the organizational meeting and election, as well as the oath of office of the elected officers. In the Board of Directors (BOD), there should be a Chairman, a 1st Vice-Chair, and a 2nd Vice-Chair. Kana silang mga board members' mag-elect from among themselves kung unsa ang ilang roles and responsibilities. Last March 26, 2024, this was conducted. The results were as follows: Elected as Chairman of the Board: Dr. Leo Camposano 1st Vice-Chair: Luisita Quebec (also Chair of the Education Committee) 2nd Vice-Chair: Ma. Jenny C. Advincula (Chair of the Delinquency Committee) For the Board of Directors election last March 2024, there were six candidates for the five BOD vacancies. The members elected to occupy the five BOD positions were: Ma. Jenny C. Advincula, Nelson Bernardo, Regine Marie Cumla, Rellier Meribeles, Erlinda De Lira. Among the new members of the board, Ms. Cumla, Ms. De Lira, and Mr. Meribeles are newly appointed, although Mr. Meribeles has served as an officer before, but not as a board officer.

So, for the other vacancies, for the Audit Committee and the Election Committee: For the Audit Committee, there were three vacancies but only two filed for candidacy. So naturally, silang duha ning daog — si Melanie B. Orendez ug si Levita S. Calamaya. Sa Election Committee pud, duha ang bakante, unya duha lang ang nag kandidato, so sila pud ang naa karon sa Election Committee. That is why, kung ang Election Committee mag-invite ug mga candidates sa mga vacant positions, please respond positively kay kinahanglan namo ang serbisyo. Kinahanglan sa atong co-op ang voluntary nga serbisyo. Maglisod mi ug convince sa mga mag-file ug candidacy.

Okay, so mao ni ang statistics sa atong co-op. Last December 2023 — take note nga ang atong data nga gamiton is December of the previous year. So last December 2023, ang atong total membership was 30,585. And then pagka next December, mao na atong statistics nga gamiton as basis sa atong activities for the 2025 GA election, nag-increase niadto ug 33,183. So ang increase niya is mga 8.5%. Bali nagdaghan gyud ang atong members. Pero from these figures, ang mga non-MIGS ug kadtong dili makaapil didto ug pagbotos sa atong 2024 nga GA is 24,659. Karon nga atong 2025 nga GA, ang atong total non-MIGS (miyembro nga dili makaboto) is 26,596. So daghan kaayo. Niadtong last year nga GA, ang atong total nga MIGS was 5,926, o mga less than 20% sa atong total membership. So karon nga GA, ang atong MIGS or members entitled to vote is 6,587. So nag-increase siya by 661. Pero wala pa gihapon siya nakaabot sa 20%. So aron mag-quorum for this year, kinahanglan nato ang 1,647, and it's not a problem. The Secretary declared earlier that there is already a quorum.

Okay, so unsaon man aron mahimong Member in Good Standing (MIGS) ta, or member entitled to vote? So, based sa Article II, Section 10 sa atong amended By-Laws, ang usa ka member kinahanglan magbayad ug membership fee nga ₱100 and at least naa na siya 12 shares. Ang matag share equivalent is ₱100. Ibig sabihin, ang 12 shares is ₱1,200. So, aron mahimong MIGS ka, dapat naa kay ₱1,200 nga share capital nga naka-deposit. Minimum na siya. Pwede ka mag-deposit ug sobra ana, pero ang requirement lang aron mahimo kang MIGS is ₱1,200.

Next requirement is that the member must not be delinquent in the payment of the Continuous Capital Build-Up (CCBU) and other accounts and obligations, as provided for in Article VII, Section 2. So, unsa man ang mga obligations? Una, kinahanglan maghulog ug at least ₱100 per month until the member holds 10% of the subscribed capital of the co-op. That is equivalent to ₱1,200 per year. Unya, dili pud dapat mu-sobra sa 10% sa subscribed capital sa co-op. Based sa atong By-Laws, ang atong subscribed capital is ₱860 Million. So, ang 10% ana is ₱86 Million. So, while your share capital is not yet ₱86 Million (below pa siya ₱86 million), pwede ra ka magpadayon ug deposit sa imong share capital or fixed deposit. Bisag mag ₱10 Million ka per year, okay ra, basta dili pa siya moabot sa ₱86 Million. Ang dili lang pwede is maghulog ug less than ₱1,200 per year, kay mao na ang minimum requirement.

Next is at least 10% of his annual interest on capital and patronage refund. Every year, naa ta'y madawat nga dividend or patronage refund. Kini siya kay deposit sa atong savings account or sa atong share capital account. Sa total amount nga imong madawat, at least 10% kinahanglan ipabilin ninyo — dili ninyo i-withdraw. Especially kung ang imong total savings for the year is less than ₱1,200, mas kinahanglan nga dili ninyo hilabtan aron ma-comply ang minimum requirement. Loan retention equivalent to the required monthly capital contribution at ₱100 per month. So, kung mag-loan ka, naay automatic deduction para sa share capital. Kanang mabawas, imo man gihapon na — dili na siya maadto sa empleyado o sa laing tao. Naa ra gihapon na sa imong ngalan kay madugang man siya sa imong share capital.

Then next is that the member must have not violated any provision of the By-Laws, subscription agreement, decisions, guidelines, rules, and regulations promulgated by the BOD and the General Assembly. Pasabot ani, ang usa ka responsible member must have completed the continuing education program prescribed by the BOD, must have attended the GA or CAC, and must patronize the businesses of the co-op in accordance with its policies and guidelines. Sa atong businesses, pwede ka mag-save sa imong savings account or mag-loan. Kasagaran sa mga dili MIGS kay wala maka-attend sa GA or CAC before. So aron sigurado nga maging MIGS ka, kinahanglan mo-attend gyud ka sa GA or CAC. Ngano man mag-aspire ta nga mahimong MIGS? Unsay importansya? What are the rights of members entitled to vote (MEV)? The member can participate and vote on all matters deliberated upon during the General Assembly meetings. Makaboto ka. Kadto wala makaboto karon, pasabot dili sila MIGS. This is a very important right of a member because tagaan ka ug privilege nga makapili sa imong mga opisyales — kung kinsa ang molingkod as officers sa atong kooperatiba. Seek elective or appointed positions. Pwede ka mag-file ug candidacy. Pwede ka mo-express sa Board nga gusto ka ma-appoint sa mga committees. Avail of the services of the co-op. Inspect and examine the books of accounts, minutes of meetings, share register, and other official records of the co-op during reasonable office hours. Participate in continuing education and other training programs of the co-op. Such are the rights and privileges nga atong ginahatag sa mga MIGS sa General Assembly. Local Statistics – Ormoc, So, diri sa Ormoc, ang atong total MIGS is 278 out of 1,874 members. That is only 14%. Maayo unta nga madugangan pa nato ang atong mga MIGS aron mas daghan ang maka-participate, makaboto, ug maka-file ug candidacy. So, salamat sa pagminaw.

Members (ALL): (Applause)

Ms. Pilapil: Okay, good afternoon. Time check — it is 11:40 AM. Mangutana lang ko, basin naa pay Member in Good Standing (MIGS) diha nga wala pa maka-cast sa ilang vote. Kay in a while, ato na gyud i-close ang eleksiyon. So, sa mga wala pa makabotar, palihog lang ko, adto sa likod and cast your vote. Thank you.

Chairperson Camposano: Alright, thank you. Sige, we will continue. Kung wala pa ka-vote, didto lang sa likod para padayon ang atong eleksyon. So, tapos na ang report sa BOD Chair? Tapos na ang management report? Tapos na ang audit committee? Tapos na ang election committee? Naa moy concerns, gamay? Wala?

Members (ALL): Wala.

Chairperson Camposano: Sige, if you have no concerns, except for those two members nga naay concerns nga nag-raise, which I requested from them nga i-suwat nalang sa papel para ma-document nato. Okay, sige, i-approve sa nato ang atong mga consolidated reports. So, mangayo ta ug motion from the floor to approve the consolidated report. Sige.

Ms. Agner: I moved to approve the consolidated report.

Ms. Tabungar: I second the motion.

Chairperson Camposano: Ok, sige. Any discussion? Any objections?

Ms. Coritana: None so far, Sir.

Chairperson Camposano: If there is none, the motion is approved. Pero again, it does not stop or preclude you from sharing with us your concerns as we move on with our program. Kung dili mo ganahan mag-yaw-yaw sa microphone, pwede ra gyud mo magkuha ug papel, isulat ninyo didto inyong concern, and then we will consolidate everything. Atong i-discuss sa committee or sa management, and then i-elevate sa Board for consideration. Remember, ang PHCCI, atoa ning tanan.

So kitang tanan magtinabangay lang para mas ma-improve ang atong co-op. Okay, sige, padayon ta sa atong reporting sa 2025 Operational Budget and Action Plan.

On motion by Ms. Sarah T. Agner, duly seconded by Ms. Lilibeth T. Tabungar, the General Assembly decided to approve the consolidated reports of the Board of Directors, Management, Audit Committee, and Election Committee of PHCCI-MPC Tacloban.

GA Resolution No. 003 series of 2025
"A Resolution approving the Consolidated Reports of the Board of Directors', Management, Audit Committee Report and Election Committee of PHCCI-MPC Tacloban"
CARRIED UNANIMOUSLY

(Presentation of the 2025 Operational Budget, Targets and Action Plan)

Chairperson Camposano: GM, please do the presentation of our 2025 Operational Budget and Action Plan. Let us give a big round of applause to our General Manager.

Member (ALL): (Applause)

GM Pretencio: Thank you, sir. So again, good morning sa atong tanan!

Member (ALL): Good morning!

GM Pretencio: Karon, kadtong kaganiha akong gi-report ang atong accomplishments. This time, ipresentar namo ang atong targets for this year. We would also like to present sa inyoha kung unsa ang atong mga plano para karong tuig.

So, let me start with our Operational Budget and Targets under the Financial Condition. Ganina, naka-recall ba kamo sa aton assets? An aton actual accomplishment, naka-reach ta ug ₱2.1 Billion. This time, ang aton target for this year, 2025, is ₱2.57 Billion. Kini siya ang composed sa aton total assets, ug an breakdown makit-an gihapon ninyo sa page 46 sa inyong Annual Report. Makit-an ninyo adto an detalye sa aton breakdown.

So, let me proceed sa atong Statement of Operation. Kani siya sa operation, diin masabtan ug makit-an kung pila ang atong gusto nga income this year para mas mudako pa ang atong dividends og patronage refund. Atoang actual performance, ang atong nakuha nga net surplus is ₱84.7 Million, diba? As reported ganina. This year, ang projected net surplus nato is ₱145 Million. Ang breakdown sa accounts naa gihapon sa page 48. Tagaan ta mo ug summary sa atoang 2025 Action Plan: Financial Targets — Level increase by 5%. From ₱2.1 Billion, nag-project ta ug ₱2.5 Billion. Return to Members — Kadtong dividend nga gihatag nato before was 6.55%. This time, ang projected return to members is 10%. Reduction of Par Rate — Target is 5% reduction. Meaning, kung ang atong rate before was 42%, ipa-ubos nato to 37%, dili i-increase. Ang purpose ani kay dapat maka-collect nata para ma gamay-gamay ang atoang PAR amount.

And then, for our *Membership generation*, ang atoang actual for year 2024, naka-generate ta ug 2,900 members. Karon, medyo dako na — nakabantay mo, 8,400 na. So, unta, tabangan ninyo pag-generate ug more members aron matabangan sad nato sila sa ilang business needs ug personal needs through PHCCI. So mao na siya ang atong 2025 Action Plan. Of course, para ma-attain nato ni, naa tay perspective and guidance. Summary nalang ako i-hatag sa inyoha para mas klaro. So, under Member and Community Service, mao ni siya ang focus: Increase in membership, Member satisfaction, Retention program. Meaning, kung pwede, walay mag-terminate sa ilang membership. Kung naay problema, please visit the office aron maistoryahan nato ug ma-settle properly. The better nga mas daghan ang atoang membership, mas lig-on ang atong kooperatiba. Then, of course, affiliation and sustainable social impact. Mao na siya ang mga partnerships and linkages para makatabang sab ta sa community. At the same time, in return, naay support gikan sa atong LGU o sa mga programs nga gina-offer sa CDA.

Let's proceed sa ika-duha natong perspective, which is Finance and Resource Management. Apil diri ang enhancement of financial structure and fund management. Next, we have Internal Business Process, which includes our systems, policies, and procedures. Meaning, para maging transparent ug ma-attain ang atoang targets, dapat ang atoang policies in place, klaro ug hapsay, para makahatag sab mi og maayo nga service sa tanan. Then, apil nasab ang pag-improve sa atoang service delivery,

usa na diri ang G-Cash implementation. Kay excited nasab mi ani nga G-Cash. Hopefully this year, pohon, maka-onboard nata ana atoang G-Cash, unya soon sa Maya or asa pa nga mas convenient para sa inyoha.

Then, ikatulo, mao ang enhance all loan products to members. Continue na siya. From time to time, magkita ta para ma-discuss kung unsa inyong mga suggestions or comments aron mas ma-improve ang atoang loan products. Mas maayo kung mu-open mo sa inyong mga suggestions kay mas ma-appreciate namo siya ug mas matubag nato ang needs sa mga members.

And then, of course, ang last nga perspective is Organizational Capacity. Apil diri ang: Improved organizational structure, Enhanced leader competence, Improved physical structure. Pag-optimize sa atoang technology para mas pasok ta sa mga advanced solutions nga pwede nato i-apply sa atong co-op.

GM Pretencio: So, again, I just hope nga supportahan ninyo ang atong Action Plan and that you will approve. So, thank you so much. That ends my report.

Members (ALL): (Applause)

Chairperson Camposano: Thank you so much, GM. Karon, ang atong Action Plan ug Budget i-approve na sa atong General Assembly. This would need approval, so we would need a motion from the floor para sa approval of the 2025 Targets, Operational Budget and Action Plan. So, motion from the floor.

Ms. Agner: I move for the approval of the 2025 Operation Target and Budget and Action Plan.

Chairperson Camposaon: Alright, sige. There is already a motion. Kung naay motion, na ay?

Ms. Tabungar: I second the motion.

Chairperson Camposano: Alright, sige. So, there is already a motion, and it has been seconded that our 2025 Operational Budget, Targets, and Action Plan be approved. Any discussion on the matter? Any objections?

(Member): None.

Chairperson Camposaon: Hearing none? The motion is approved. Election, do you have any?

Ms. Ramos: None.

On motion by Ms. Sarah T. Agner, duly seconded by Ms. Lilibeth T. Tabungar, the General Assembly decided to approve the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

GA Resolution No. 004 Series 2025

"A Resolution approving the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025"

CARRIED UNANIMOUSLY

Chairperson Camposano: Alright, please use Janet's microphone.

Ms. Pilapil: Okay, at 11:50 AM, we are now closing the election.

Chairperson Camposano: Okay, thank you so much. Our election palang nag-close. Dili ang activity, ha.

Ms. Pilapil: Oo.

Chairperson Camposano: Ms. Marissa, question from your BOD Chair. What if wala naka vote ari, unsa may buhaton?

Ms. Pilapil: Okay, kung naa mo kaila nga Member in Good Standing nga wala pa nakacast sa ilang vote karon, they still have the chance to cast their vote, pero kinahanglan sila mo-travel. Pwede sila moadto either sa Tanauan, or sa atong Tacloban schedule. Tanauan – March 23, Tacloban – March 30. Ayaw mo kabalaka sa inyong raffle tickets nga inyong gibayran. I-hulog lang na ninyo sa atong offices kay ang raffle sa March 30, dili kinahanglan nga naa mo didto. Kay naa na may inyong

pangalan, gibayran man na ninyo. So, kung mabunot ang inyong ticket, inyoha gyud na. Ang karon lang, dili ninyo makuha ang door prize kung wala mo diri sa GA.

Chairperson Camposano: Thank you so much, Ms. Marissa. Janet, I think, mag raffle sata sa atong door prizes. Go ahead. Let's have the names now.

Ms. Nacario: Yes, congratulations to Ma'am Jeanette Sayot. Anita Codilan, Ryan Labajo. Sacks of 5 kilos of Jasmine Rice. Ma'am Sabina Cabantoy, Sir Arnold Payot, Ma'am Angeline Hopia, Sir Johnal Lopez, Ma'am Rochelle Kumagdang, Ma'am Imee Colanta, Sir Jusel Pancito. Please proceed sa front to claim your door prize. Congratulations! Another winner, Ma'am Johnny Anne Sumastre**.** Congratulations!

(Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Chairperson Camposano: Okay, let's now proceed to the amendments of our Articles of Cooperation and By-laws. Next item na. Tawagon nato si Director Michelle Sevilla.

Ms. Sevilla: Good morning! On behalf of the Amendments and Legal Affairs Committee. Dia nasab ko mo-present sa inyo kadtong atong proposed amendments sa atong By-laws and Articles of Cooperations pinaagi sa atong visual presentation.

(Video Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Ms. Sevilla: Mao to siya ang atong gi-vote karon sa atong amendments. Kaganiha, nag-present ta ug relative sa confirmation sa atong Sequential General Assembly. Naa na sad ta'y Modes of Conduct para sa atong future General Assembly meetings: In-person Regular General Assembly Meeting – one day lang siya. Hybrid General Assembly Meeting – one-day sab. In-person Sequential General Assembly Meeting – conducted on different days, parehas ani karon. Hybrid Sequential General Assembly Meeting – conducted on different days. Mao kini ang mga approved modes nga pwede nato gamiton sa umaabot nga mga General Assembly meetings.

Chairperson Camposano: Sige, anini siya. We would like to amend our By-Laws so that the mode of our General Assembly meeting will depend on the situation during that year or period. Upat ang atong approved modes of conduct: Una, *In-Person Regular General Assembly Meeting* — mao ni ang atong usual practice before. Magtapok ta tanan didto sa Tacloban in one venue, one-day lang. Unya usahay, nagkagubot tungod kay daghan kaayo ta, dugay ang program, ug gikapoy na ang mga members. Ikaduha, *Hybrid Regular General Assembly Meeting* – one day lang siya. Ang uban mag-attend in person, samtang ang uban through online gamit ang Zoom, Teams, or Google Meet.Ikatulo natong option para sa atong General Assembly is In-Person Sequential General Assembly. Mao ni ang atong gihimo karon — face-to-face, mag-visit mi tanan sa offices para ma-accommodate ang members in different days. Ikaupat nato nga option is *Hybrid Sequential General Assembly*. Ani siya para sa mga members nga nasa abroad o sa Manila, nga dili maka-attend sa face-to-face. Sequential gihapon ang schedule, pero maka-attend sila via Zoom, Google Meet, or other online means. Mao ni ang rason nga gi-include nato kini sa atong By-Laws, para dili na ta every year magpa-amend or magpa-confirm sa atong membership.

Chairperson Camposano: Okay ba mo ana? Nga naa tay 4 choices, depende na lang sa situation. Okay? Sige, kung okay mo ana, we would request a motion from the floor. Ang basahon lang kay: "Move for the inclusion" diretso na didto.

Ms. Tabungar: I moved for the inclusion of the modes of the conduct of General Assembly Meeting.

Ms. Agner: I second the motion.

Chairperson Camposano: Okay. Sige, do you have any discussion about the modes of the conduct of the General Assembly meeting? Naa moy objection? Secretary naa?

Ms. Coritana: None so far, Sir.

Chairperson Camposano: If there is none, this will be included in our amendments to our by-laws. The motion is approved. Janet, mag raffle ta sa door prize.

On motion by Ms. Lilibeth T. Tabungar, duly seconded by Ms. Sarah T. Agner, the General Assembly decided to approve the inclusion of the modes of conduct of the General Assembly Meetings of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

GA Resolution No. 005 series of 2025

"A Resolution approving the inclusion of the modes of conduct of the General Assembly meetings of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025"

CARRIED UNANIMOUSLY

(Giving away of special tokens in celebration of International Women's Month)

Ms. Nacario: Mr. Chair, instead of giving our door prizes, in addition to the International Women's Month celebration, we would like to acknowledge five female members nga naa diri karon. Kani sila nga mga females, dala pa gani ang ilang mga babies. Maskin naglisod, gidala gihapon nila ang ilang baby aron maka-attend sa Sequential GA sa PHCCI..

So tawagon ta si Ma'am Beltran, Malabakong Migicar, Roseanne Madanglog, Aguernaldo Maria Lea and Ma'am Mary Rose Abahod. Oh asa na sila Ma'am? Please come forward to claim a token from PHCCI.

Chairperson Camposano: This is the celebration of International Women's Month, a time to honor and recognize the contributions of women—especially our members who continue to support and participate in the activities of PHCCI-MPC. Pero aside from that naa pud tay insurance for women members, nga available naa sa atoang co-op.

Chairperson Camposano: Alright, sige. Sunod nato ang hiring sa atong External Auditor, Ms. Melanie Orendez.

Ms. Orendez: Hello po. I would like to include for approval of the General Assembly the hiring of our External Auditor, Quilab & Garsuta Certified Public Accountants from Cagayan de Oro. Scope of Services: Assurance Audit, Tax and Compliance. They will provide a 5-member audit team, with one member based in Tacloban. The professional fee for their services is ₱400,000.

Chairperson Camposano: Alright. Ang pag-hire sa external auditor, i-approved pud na gihapon sa atong assembly. So, dapat naay mag-motion from the floor.

Ms. Tabunger: I move the hiring of our external auditor, Quilab & Garsuta.

Chairperson Camposano: Alright. Sige. Naay nay motion, unya naay mo-second.

Ms. Agner: I second the motion.

Chairperson Camposano: Alright. Sige. Kani sila ang atong external auditors for the last three years. Allow paman sila mag-audit pa for this year 2025. Mao ni nga ipa continue nato sila para ang ilang audit focus direcho-direcho gihapon. Okay. Sige. Is there any discussion? Any objections?

Ms. Coritana: None so far, Sir.

Chairperson Camposano: Okay. The motion is approved. Thank you so much, everyone.

On motion by Ms. Lilibeth T. Tabungar, duly seconded by Ms. Sarah T. Agner, the General Assembly decided to approve the hiring of Quilab & Garsuta Certified Public Accountants of Cagayan de Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025.

GA Resolution No. 006 series of 2025

"A Resolution approving the Hiring of Quilab & Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025"

CARRIED UNANIMOUSLY

Chairperson Camposano: Janet, unsa may sunod ani? Open forum na. If you have questions, naa tay papers na gihatag. Basahon na lang ni nako ang question. Sir, pwede nato tang-tangon ang certificate of employment or pwede ang pay-slip lang ang atong gamiton kung mag-reloan ang atong member? GM, tubag ug gamit ang microphone.

GM Pretencio: Okay. Good morning. Sa pangutana regarding sa pag-remove, karon man gud ang existing requirement is Certificate of Employment (COE) or Payslip, tungod kay sa atong checklist, ang COE is listed as required. Pero, base sa atoang manager diri sa Ormoc, kung first time ka, ug medyo

koan pag payslip nga gihatag, mangayo lang sila ug COE. Usually, ang payslip is enough na siya para ma-comply ang requirement. Mao na siya ang atong policy. So, I just hope nga ang nag-ask ma-explainan sab para klaro sa tanan.

Chairperson Camposano: Ah, sige. Actually, nakastorya nako siya. Ipasuwat lang nako ang papel para ma-record siya. Kay ang tanan natong gi-discuss diri, i-summarize na sa atong management and then i-discuss with the specific committee. Kung kinahanglan, ma-amend nato ang policy. Just the same, na-discuss napod sa atong manager, so ok na siya for first-time cases. Ang context ani kay ang ilang employer naa sa Manila, ug dugay maghatag ug Certificate of Employment. Mao ni ang rason sa iyang side. Gusto na niya mag-reloan, unya busy ang head office, so dili maka-loan ang member. Pero naa gihapon sa atoang policy nga (or). Pero kung first timer required ang COE. Alright, we continue. Request sa atong member nga bisan once lang, nga naay doctor mag-visit sa atong branch. Actually, part na siya sa atong Big Health Day. Naa tay activities for the branch, ug we will coordinate with your Branch Manager para mag-provide ta ug medical doctor para sa Ormcoc branch. Not only for the senior citizens, but for all members of the Ormoc Branch. Usually, we do this either during October (Co-op Month) or during our Anniversary in February. Sige, we will consider the suggestion sa pag provides a medical doctor for the service. Planohon lang siya either sa Co-op Month or Anniversary sa Ormoc branch. Thank you so much for the suggestion. Anything else? Kung wala na, Janet, while nag-tawag ka ug winners, magpa-picture usa mi diri.

Chairperson Camposano: Basin later, wala nani mag-motion for recess. Magpa motion ta for recess, kay dili pa tapos ang atong Sequential General Assembly. After here, naa pay Tanauan. After Tanauan, naa pay Tacloban. So, dili pa nato i-close ang atong assembly, recess pa lang.

(Member): So, I move for recess of the Sequential General Assembly.

(Member):I move for recess of the Sequential General Assembly.

Chairperson Camposano: Perfect! So motion is approved. Sige, padayon gihapon ang atong activity.

List of Winners - 5 kilos of Rice

1. Antig, Jhanilyn P.
2. Cabantoy, Sabina C.
3. Cabugoy, Junrey G.
4. Cadion, Anita A.
5. Colanta, Aimee V.
6. Dula, Gemma N.
7. Gubalane, Victorio O. JR.
8. Jupia, Evangeline D.
9. Labajo, Ryan
10. Lopez, Junald V.
11. Omega, Iluminada R.
12. Pancito, Jociel P.
13. Quilay, Roberto P.
14. Ramos, Irenia B.
15. Sayon, Jeanette G.
16. Siego, Roswel R.
17. Sumastre, Janny-ann R.
18. Tabon, Josephine L.
19. Yanib, Lydia Z.
20. Ycoy, Alexa Leninna M.

List of Winners – Flat Iron

1. Abajon, Mary Rose
2. Aguernaldo, Ma. Lea A.
3. Andoy, Janet A.
4. Banzon, Leonisa C.
5. Beltran, Jelly Bee C.
6. Lopez, Teresita R.
7. Madanglog, Rose Ann M.
8. Malabago, Megiecar T.

List of Winners – Rice Cooker

1. Ballacar, Gaudioso B.
2. Cumba, Dan Carlo P.
3. Durano, Ligaya A.
4. Garsuta, Manuela S.
5. Nazario, Emelie M.
6. Nazario, Junalyn C.
7. Parmis, Lolita T.

List of Winners – Union Stand Fan

1. Costa, Breccio P.

2. Mangle, Haidy I.
3. Mopon, Juvy A.
4. Pornia, Louiegie P.

1 of Winner of Washing Machine

1. Valiente, Vhabarey J.

1 of Winner of Gas Range w/ Oven

1. Publico, Bryan P.

(Photo opportunity with Directors, Committee Officers and Members, followed by Open Forum and Raffle Draw and Door Prizes)

TANAUAN SATELLITE OFFICE
23 March 2025, Apostolic Center, Tanauan, Leyte

(Video Presentation of Amendments of Articles of Cooperation & By-laws)

Ms. Creer: Good morning! Maupay nga aga ha iyo nga tanan. Ako hi Mrs. Lourdes S. Creer. An School Principal han aton eskwelahan, didto PHCCI-MPC Tacloban Academy. Okay. An akon asawa taga dinhi Tanauan, Creer. Okay. So, alsa daw ang kamot hin-o may mga anak? Alsa ang kamot. Hala, hino't waray anak? Okay, very good. Hino't may apo? Mga apo? Very good. Hino't an may mga umangkon? Ayan. Very good. So, ngan tanan mayda anak, mayda umangkon, mayda mga apo. Okay, hira nangingiskwela na? Puwede na? Okay, 3 years old, puwede na mag-eskwela han nursery. Diin aton eskwelahan ipapakita niyan, kun ano nga edad aada ha aton eskwelahan. The cheapest it aton private school. Ada ha Tacloban, hirani la ha aton opisina. Ada ha may El Reposo Street. So kun baga, barato la. So maupay iton quality education. An mga Maestra, puro mga LET Passers, Professionals. Okay, sige. Mag hatag kami yana hin mga leaflets para diri niyo mahingalimtan. PHCCI-MPC Tacloban Academy. Thank you.

(Continuing the video presentation of Articles of Cooperation & By-laws)

Ms. Nacario: Ayan, Good morning! Maupay nga aga mga taga Tanauan! Maupay man?

Members (ALL): Maupay man.

Ms. Nacario: Siring aton operator, dapat guti la an aton volume. Pero ma-request kami ha aton mga member-owners han Tanauan Satellite Office nga kung puwede, kadi kamo ha front, kay an iba ada ha likod. Damo pa lingkuranan ha front. Maaram ba kamo? Siring pa it aton guwapo ngan aktibo nga manager ngadi ha Tanauan, an mga member-owners duro dako an chansa nga makadaog han iya gin-andam nga mga door prizes. Nakita kamo ha didi nga side? Nakita kamo? Han tanan nga offices nga ginkadtoan namon han nag-agi nga semana, urog han at mga winners han door prizes an mga members nga nagkakalingkod didi ha front. Yes, proven and tested ito. Sanglit, maalayon kami, mga Ma'am and Sir, adto ha likod—kadi kamo ha front. Dali na, waray man ini recitation. Kamatuoran, duro dako iyo chansa makadaog han aton door prizes. Kay ano? Kay kun danay gintatawag an ngaran, diri nakakabati, kay aada man ha likod nga nagkakalingkod. Di ba? Sanglit, ma-request kami: Sir, Ma'am, adto ha likod, please move forward kamo ha front. Dali na. Mas mahusay makita an imong smile, sir, kun adi ka ha front. Ma'am, sir, it adi didi guihapon. Damu kamo adto ha likod. Dali na, kadi kamo ha front. Damu pa lingkuranan didi ha front. Para kita maka start han aton program. Ato nagkakatukdaw pag-ihapon didi, kadi kamo ha front para maka start kita. Oh, hira, nanay, very good. Sige, ada pa ha likod. Kay diri ma-andar an aton barko—diri mag-start an aton program kun diri mag-move forward didi ha front. Dali na. Damu pa ha front, dapat occupied ini han aton mga member-owners han Tanauan Satellite Office. An ada ha likod, diri kita dapat paparecitation o unahon pag-tawag adto ha ha likod. Di ba? Damu microphone kay gin andam ni Kuya. So, puwede ta tikangan ha likod. Ano? Amot karuyag. Balitaw, salamat hin madamu nga aton mga member-owners nga nag-move ngadi ha front. For your convenience, guihapon adton an aton comfort room: Para han panlalaki, adi nga side, diretso la. Para han pambabaye, adi liwat nga side. Pag-hinay lang kay medyo

cute la an iya CR, pero mamamanage naton tanan. Ngan may-ada guihapon dispensers nga nakabutang ha gilid para ha kape. Then may-ada guihapon biskets nga gin-andam han aton Satellite Office.

Ms. Nacario: Ready na ba kamo? Ready na kamo?

Members (ALL): Ready na!

Ms. Nacario: Diri ak nabati. Mga miyembro, han Tanauan Satellite Office. Ready na ba kamo?

Members (ALL): Ready na!

Ms. Nacario: Ay, ready na. Sige daw, ready na nga tanan. May we request everyone to please stand, para han aton preliminaries.

(Video Presentation)

PRELIMINARIES

Opening Prayer
Philippine National Anthem
PHCCI Hymn
Cooperative Pledge
Vision and Mission

Ms. Nacario: Thank you so much, you may now take your seats.

Ms. Nacario: Once again, maupay na aga! Nag-tikadamo kita, nalilipay ako. Pa-chat ngan pa-text an aton mga amigo-amiga. Signga hira adi ha Tanauan Apostolic Center nga nag-titikang na an aton Sequential General Assembly meeting. Tagaan naton hin makusog nga pakpak an aton mga kalugaringon, nga adi na yana—hinaot unta, pagpadayon han aton programa, mas dumurodamo pa kita. So, pa-text na an mga kasangkayan, sumati hira nga nag-titikang na an aton Assembly ngadi ha Tanauan Apostolic Center.

Members (ALL): (Applause)

Ms. Nacario: At this point in time, we'd like to acknowledge those who are present today. Of course, full force po an aton Board of Directors and Committee Officers, nga ginpangunahan han aton Chairperson of the Board of Directors. Let us give a big round of applause to Dr. Leo D. Camposano.

Members (ALL): (Applause)

Ms. Nacario: Also with us is the Vice- Chair of the Board of Directors, Director Luisita J. Quebec. Other Members of the Board of Directors present are: Director Nelson D. Bernardo, Director Erlinda A. De Lira, Director Rellier B. Meribeles. Bago ini nga mga miyembro han aton BOD—usa hit an mga kabataan ha aton BOD—also with us is Director Michelle Sevilla.

We look forward ha aton other members of the BOD to join us in a few minutes. Kaupod gihap naton this morning is our lovely Board Secretary nga taga Tanauan, Ma'am Corazon Coritana. Also with us is the Audit Committee, headed by Ma'am Levita Calamaya. The Election Committee: Ma'am Evelyn Clarin, fresh from Vietnam. Chairperson of the Election Committee and first Vice Chair of ELECOM, Engr. Socorro Ramos (adto didto nga side) Secretary of the Election Committee, Ma'am Marissa Pilapil. Also present this morning: Chairperson of the Mediation and Conciliation Committee, Sir Raul Sabas. Chairperson of the Ethics Committee, Dr. Anita Cular. Secretary of the Credit Committee, Ma'am Nilda Docil. Kaupod gihapon naton an Gender and Development Committee, chaired by Ma'am Annalyn Encomio—hi Ma'am, good morning. Vice Chair of the GAD Committee, Ma'am Marilou Nacilla. Secretary of the GAD Committee, Ma'am Joanne Irish Dimaano. Kaupod pud naton an aton Top Management, headed by our General Manager, Ma'am Beth Pretencio—ayan, good morning, Ma'am. Our AGM for Administration, Ma'am Rhina Pagayanan. An aton mga abtik nga branch managers of different offices: From Alang-alang Branch, Sir Archimedes Asilo, Sir Rocky. From Dulag Branch, Sir Ernesto Reyes. From Tacloban Branch, aadi an aton Branch Manager, Engr. Vincent

Beltran, nga naghahandle hin sobra 50% han total portfolio it PHCCI. Let us give a big hand to Engr. Vincent Beltran!

Members (ALL): (Applause)

Ms. Nacario: Our Managers of Abuyog Satellite Office, Ma'am Maricellie Angue. An usa pa ini hiya—mabulig hiya kun inkaso magka ada search iton LGU. Usa ini hiya nga aton igpaparayaw. Of course, aadi gihap an aton gwapo—bag-o na gwapo, or maiha na nga gwapo— nga Branch Manager of Tanauan Satellite Office. Let us give a big hand to Sir Evelio Juanico Jr.!

Members (ALL): (Applause)

Ms. Nacario: Oha, dapat maupay an akon snacks niyan! Also, upod guihapon ang aton support staff, an aton employees of Tanauan Satellite Office, nga timprano pa nagmata para mas mapaupay an aton registration—adto hira didto ha likod. Employees of Tanauan Satellite Office ngan mga import Head Office nga nasu-support gihapon han assembly han Tanauan Satellite Office. Tagaan naton hira hin makusog nga pakpak guihapon!

Members (ALL): (Applause)

Ms. Nacario: And of course, kaupod guihapon naton an aton Area Coordinators. May-ada kita duduha ha Tanauan Satellite Office.

(*Microphone technical problem)*

Ms. Nacario: Hello, hello! Naku, pag nadiri akon microphone, diri na ak makadi utro kamo talaga. Sige, kaupod guihapon naton an aton invited medics, from the Philippine National Police, ngan an aton Traffic Enforcers. Padayon nga nagsu-support an aton mga aktibidades ngadi ha Tanauan Satellite Office. Tagaan naton hira hin makusog nga pakpak!

Members (ALL): (Applause)

Ms. Nacario: Present gihapon an aton Laboratory Cooperative Board of Directors ngan some Committee Officers. Also, may-ada na kita bag-o nga Chairperson han aton Lab Co-op. Let us give a big hand to our Chairperson, Kylienne Janne Cardeño!

Members (ALL): (Applause)

Ms. Nacario: An mga nagpaka yellow hin polo shirt na kabataan—mga Board of Directors and Committee Officers ini han aton Laboratory Cooperative. An mga nagsayo kanina, may-ada guihapon kita representatives from our school, from the PHCCI-MPC Tacloban Academy, Inc., headed by the School Principal nga nag-yakan kanina. Let's give a big hand to Ma'am Lourdes Creer! Kaupod guihapon niya an mga Teachers han Academy. Padayon an ira pag-invite ngan campaign nga mas dumurodamo pa an mga enrollees ha aton eskwelahan. Siring pa ni Ma'am, an aton Academy aadto harani ha Tacloban Main Office, adto dapit ha may El Reposo.

Ms. Nacario: Mayda pa ako nakalimtan. Mayda pa ako nangalimtan? Ha? Nasiring hira hi kami, "Sano mo man kami tatawagon?" Of course, waray kami didi yana kun waray an aton mga member-owners of Tanauan Satellite Office.

Members (ALL): (Applause)

Ms. Nacario: Ayan, nabati ako na mas makusog nga pakpak—karuyag sidngon, mas duro damo na kita yana. Once again, tagaan naton hin makusog nga pakpak an aton mga kalugaringon for coming in early today.

Members (ALL): (Applause)

Ms. Nacario: Today is Sunday, Nakapag Simba na ba ka mo? Waray?

Members (ALL): Waray pa.

Ms. Nacario: O, pamati ko ang iba pa nga mga members, adi pa han nagsisimba pa. Kahuman, makadi na hira didi para pag-join liwat ha aton in a few minutes. But this time, allow me to ask anay. Di ba nasiring ako, uunahon adto ha likod—mapaki-ana unta ako kung gina-ano ba niyo? Gina-ano ba niyo pagparegister hini nga aton Sequential General Assembly Meeting? Paunan-o ka mo nagparegister? Yana la ba didi ha venue, or ngadto ha Satellite Office mismo? Anybody na gusto mag-

volunteer ha Satellite Office? Sige. Ma'am, puwede ngadi na side, can you use your microphone? Ayan. Ibutang lang anay imo bag, Ma'am. O sige, go.

Ms. Canonigo: Didto po ha satellite office.

Ms. Nacario: Paano mo pag register?

Ms. Canonigo: Through QR code.

Ms. Nacario: Ano man imo masisiring ha aton pag register.

Ms. Canonigo: Ahh, Mas madali. Yes, mas madali ang pag-register. Diri halaba an pila.

Ms. Nacario: Very good! Oh, may-ada pa gusto mag-share kung paunan-o ira. Ay, Ma'am, kadi anay didi. O, kadi anay. Diri pa kita human, may-ada pa. Ma-request kami ha aton Door Prize Committee. Of course, basta nga na-participate an aton members, may-ada pa pakapin. Ma'am, ano iton imo ngaran? Ngan nakita ko nga imu sul-ot an Star Member nga shirt. Oh, sumati kami iton imo ngaran, ug pira na ka tuig ka na nga Star Member.

Ms. Canonigo: Ako po hi Karen Villantes Canonigo, from Brgy. Maliwaliw. 4 years na ako as a Star Member.

Ms. Nacario: Sige, Ma'am Karen. You may proceed ngadto nga side, to claim your door prize. O, hino pa gusto mag-volunteer? May-ada? It adi ha likod, kay nasiring ako, magtitikang kita ha likod—it adi ha likod kay nadiri pagkadi ha front. Sige daw, Tatay. Oo. Sir, ikaw puwede? O, didi. Sige, makadto kita didto. Tara, didi. Ngadi kita, Sir, kay mas malamrag, makikita naton an aton faces. Sige, Sir, sumati kami. Pag gin-ano nimo pagparegister? Tapos, ano an imo experience hinin aton registration process kumpara han nag-agi nga tuig?

Mr. Astilla: Para akon baga mauro-upay yana ang proseso, kay baga diri masamok. An una, damo man gud masamok. Yana okay na yana.

Ms. Nacario: Oy, nalilipay kami ito ha imo sir. Ano naman sir? Pira naman kita katuig nga member ha aton co-op?

Mr. Astilla: Tikang pa han na member ako pahanon pang Yolanda. Wala ako pagka kuan kung ano nga petsa.

Ms. Nacario: Okay, salamat. Ano aton ngaran sir?

Mr. Astilla: Francisco Astilla

Ms. Nacario: Sir Francisco Astilla. Member, tikang pa han?

Mr. Astilla: Tikang pa han Yolanda.

Ms. Nacario: Oo, tungod kuno kan Mana Yoli. Naging member ini hiya naton. Tagaan tang makusog na pakpak si Sir Francisco, you may claim your door prize ngadto nga side sir.

Members (ALL): (Applause)

Ms. Nacario: Ayan, oh diba? Kun nagpaparticipate an aton members, may-ada pa pakapin hi Manager. So, sumiring ngani, hinot gusto mag-volunteer—alsa dayon kamo han kamot, kay para makadara hin door prize later on. Nasabtan ada ha likod, mga Ma'am ngan Sir nga human na magparegister. Maalayon kita utro pagkadi ha front. Then, e-occupy ta po adi na mga bakante pa nga lingkoran, para po ini ha aton tanan. Once again, tagaan tanan hin makusog nga pakpak an aton mga members nga nag-share han ira experiences han pagparegister hini nga aton Assembly.

Members (ALL): (Applause)

Ms. Nacario: So at this point, may we now call in the Chairperson of the Election Committee, Ma'am Evelyn Clarin, to present the candidates for Board of Directors. Sorry, correction—it would be presented by the Secretary of the Election Committee, Ma'am Marissa Pilapil.

Ms. Pilapil: Hello mga taga Tanauan! I'm happy to see nga nagka-dudugangan an mga na-attend yana. Thank you for taking the time pag-kanhi ha aton General Assembly yana nga tuig. Mayda kita—magka may ada naman kita election. So later today, siguro mga around 10:30 to 11:00, ma-start an election. Aton yana vacancy: We need six Board of Directors, One for Audit Committee, One for

Election Committee. So, aton mga MIGS, alayon pagbantay ha time kung san-o ma-start an aton election, ngan please cast your vote. Para ha aton guihapon, para makilala naton an aton mga kandidato, alayon pag-focus ngan hatagi hin attention an video presentation, para makilala niyo hira usa-usa. Thank you!

(Video Presentation of Qualified Candidates for Board of Directors, Audit and Election Committee)

Members (ALL): (Applause)

Ms. Sarah Agner: Maupay nga adlaw ha iyo ngatanan nga mga igkasi-miyembro han PHCCI-MPC Tacloban. Ako hi Sarah Agner, usa nga kandidato para ha Board of Director hini nga maabot nga Assembly ngan Election of Officers. I am 58 years old, a resident of Palo, Leyte. I graduated with a Bachelor of Secondary Education Major in Mathematics, and I am also a Master's Degree holder in Mathematics. Currently, I am connected with Visayas State University as a Faculty Member. This is already my 23rd year as a member of PHCCI, and within these 23 years, proud ako nga masiring nga ako in usa nga Star Member for 15 years already. Before anything else, I would like to sincerely thank you for allowing me to serve as your Board of Director for the past two six-year terms. Thank you so much han iyo pagtapod. Yana nga higayon, ako po nangangalimbasog hin usa pa nga oportunidad nga makaserbisyo ha iyo bilang Board of Director. If given the chance, I will continue to support our management in crafting and strengthening policies that will empower our cooperative, especially since we are a multi-purpose cooperative. Tagan naton hin kusog nga suporta an aton kooperatiba agud magka-may ada kita hin dugang nga negosyo ngan dugang nga income — diri la tikang ha credit, kundi pati ha iba nga aspeto han aton operasyon. Remember: More income means more benefits for our members. Again, Sarah Agner, Board of Director — at your service.

Members (ALL): (Applause)

Mr. Benjie Arias: Maupay nga aga ha aton ngatanan! Ako po hi Benjie Arias, nangangaro hin iyo suporta para mare-elect bilang usa han mga Board of Directors han aton kooperatiba. I am very proud to have served our cooperative, ngan karuyag ko ishare ha iyo an akon mga nahimo ngan an akon mga vision para ha mas maupay nga kabubuwason. Han akon siyahan nga termino bilang BOD, nagkamay-ada kita hin pribilehiyo nga manguna ha pipira nga mga komitiba sugad han Planning and Research Committee ngan han Advocacy Committee. Pinaagi han pakig-urusa ha top management, nakahugna kita hin mga estratehiya agud mas mapakusog ngan mas mapa epektibo an aton mga serbisyo para ha aton mga miyembro. Ha sunod nga termino, pinaagi han iyo suporta, gin prioridad naton an pagpakusog han Research Committee han aton padayon nga nagtitikadako nga kooperatiba. Pinaagi hini, makakabiling kita hin mas scientific ngan strategic nga mga pamaagi agud mapadangat pa naton hin mas maupay ngan mas episyente nga mga benepisyo para ha aton ngatanan. Tatagan ta liwat hin dako nga importansya an development han aton mga empleyado, kay natuod ako nga an maupay ngan dekalidad nga serbisyo nagtitikang ha maupay nga pag-ataman ngan pag-develop ha aton mga tawo. Kun mag-upay an aton empleyado, mas mag-upay an serbisyo nga naabot ha aton mga igkasi-miyembro. Igpapasiguro ko ha iyo nga igpapadayon ko an akon commitment ha pagserbisyo ha aton kooperatiba. Magtatrabaho pa kita hin mas hugot agud makab-ot naton an aton mga hingyap — para ha aton tagsa-tagsa ngan para ha aton kooperatiba. Pinaagi han iyo boto ngan suporta, magigin kabalikat niyo ako — andam pamati ha iyo, andam magrepresentar han iyo tingog didto ha Board. Ha utro nga higayon, nangangaro ako han iyo suporta para mare-elect ako bilang usa nga Board of Directors han aton kooperatiba. Ako po hi Benjie Arias, an iyo ubos nga Board of Director. Damo nga salamat!

Members (ALL): (Applause)

Dr. Leo Camposano: Good day, fellow member-owners. My name is Leo D. Camposano, 51 years old, and I am a candidate for Board of Director of PHCCI-MPC Tacloban. Currently, I am serving as the OIC Chief Education Program Specialist at the Commission on Higher Education – Regional Office VIII. I am originally from Dagami, Leyte, and now residing in Palo, Leyte. I previously worked for 16 years as an English Instructor at St. Paul's School of Professional Studies. While working, I pursued further studies and earned my Master of Arts in Teaching, Major in English, and my Doctor of Education, major in Educational Management, from Southwestern University in Cebu City. I am deeply grateful to PHCCI because the loans I availed from our cooperative greatly helped me in achieving my professional and academic goals.

In 2019, I was granted Career Executive Service Eligibility by the CES Board. I have also served our cooperative in various leadership roles — as Youth Board Member, Regular Board Member, and Board Chairperson. These experiences have equipped me with the knowledge and perspective needed to help lead our cooperative effectively. If given another opportunity to serve, I strongly believe that the Board plays a vital role in: Direction-setting, Policy formulation, Strategic planning. My platform as Board of Director focuses on three key areas: Leading Change, Driving Execution, Creating Impact. I believe we must ensure that our cooperative remains sustainable and financially strong, so we can continuously fund programs, activities, and projects designed to uplift the quality of life of our members — as originally envisioned by our founders. Thank you very much for your trust and support. Leo D. Camposano — at your service.

Members (ALL): (Applause)

Atty. Vernon Jolbitado: Ngada ha akon mga igkasi-miyembro, han aton kooperatiba, an aton General Manager, an aton Board of Directors, ngan han tanan empleyado han aton kooperatiba — maupay nga adlaw ha aton ngatanan. Ako hi Atty. Vernon Jolbitado, nagdalagan kumo usa nga kandidato para pagka Board of Director han aton kooperatiba. Ako usa nga abogado ngan usa guihapon nga negosyante, dida han bungto han Alangalang.

Bilang kandidato para ha Board of Directors, andam ako pagrepresentar han mga interes han mga miyembro pinaagi hin paghimo hin mga palisiya nga makahatag hin maupay nga serbisyo finansyal ngada han ngatanan nga miyembro. Kun ako matagaan hin higayon para maging usa nga Board of Director, an akon una nga buhaton amo an pag-review han existing management and operational policies para makita naton kun epektibo pa ba ini, kun kinahanglan pa i-improve, o dapat bag-uhon o amyendahan. Kasumpay hini, maghihimo ako hin plans and strategies para makab-ot naton an mga goals and objectives han aton cooperative, subay han mission and vision han PHCCI, labi na ha aspeto han: Management and financial operations, Credit and collection, Fund management and investments. Tatagan guihapon naton hin importansya an pagpadayon han benepisyo han mga miyembro, an ira privileges and incentives, ngan an welfare han aton employees, kay pinaagi hini, napapalig-on naton an kinatibuk-ang welfare han aton cooperative. Amo ini an akon mga plano kun ako matagaan hin higayon nga magserbisyo kumo usa nga Board of Director han aton kooperatiba. Ha utro, maupay nga adlaw ngan damo nga salamat ha iyo ngatanan.

Members (ALL): (Applause)

Ms. Ursula Labita: Maupay nga adlaw ha atong tanan! Hello to my fellow cooperative members, senior citizens, volunteers, officers, and hardworking staff. Thank you for your service. For those who don't know me yet, I am Ursula M. Labita, a proud co-op member since 1999, an Educator for 29 years, a TESDA Trainer and Assessor, and a Manager in a University Laboratory Hotel. I am running for a Board Member position to bring in new initiatives that will benefit our members.

My platform includes: Industry-relevant courses in partnership with government agencies — providing NC2 certifications to help members secure better jobs, increase earning potential, or start small businesses.

Customized training programs — offering specialized programs tailored to co-op members' needs, creating more opportunities for career growth and higher education.

Overseas employment assistance — connecting interested co-op members to DOLE-accredited agencies and reputable employers abroad.

I am therefore asking for your support because together, we can strengthen our cooperative and ensure that it remains a place where everyone succeeds. I am excited about the possibility of serving all of you and I look forward to connecting with as many members as possible in the coming days.

Let me leave you with this thought: "Ang gihay, diri madali-dali maka-tirok hin sighot kung hiya nag-uusahan. Pero kung ang mga gihay atong butokon, hiya ang madagmit maka-human an iya mga trabahuon. Kapag kaurosa, we can make and sustain this cooperative even better."

Maupay nga adlaw mga ka-miyembro ng PHCCI! Salamat.

Members (ALL): (Applause)

Engr. Socorro Ramos: Maupay nga adlaw ha mga igkasi-miyembro ng PHCCI-MPC Tacloban. Ako hi Socorro Q. Ramos, 65 years old, kandidato para pagka Board of Director. Ako usa nga Star Member for 11 years, nag-serve ha aton cooperative ha iba-iba nga committees sugad han Ethics Committee, Credit Committee, Election Committee, ngan bilang Board Member.

I am a Chemical Engineer with a Master's degree in Agribusiness Management from UP Los Baños, and a former government employee who retired as Division Chief of Commission on Higher Education Region VIII. With my work experience and having served the cooperative for many years in different capacities, I am committed to contribute and work for the efficient use of the cooperative's resources, both financial and human. As a billionaire co-op, it is important that policies and procedures are in place to ensure the continuous growth and progress of our cooperative. We should not be complacent; PHCCI should continue to grow as one of the leading co-ops in Eastern Visayas. At the same time, the members should experience the benefits of our services. One way to ensure this is by having sound policies and procedures that will guide the officers, volunteers, and personnel of PHCCI as they perform their respective tasks. Again, ako hi Socorro Q. Ramos, naglalaom han iyo boto para pagka Board of Director.

Damo nga salamat, and may God bless us all and PHCCI-MPC!

Members (ALL): (Applause)

Ms. Lilibeth Tabungar: Mga ikasi ko-miyembro han PHCCI-MPC Tacloban, maupay nga adlaw ha aton tanan! Ako hi Lilibeth Tabungar, usa nga MIGS ngan Star Member for 11 years, diri ha aton co-op, kandidato para pagka Board of Director yana nga PHCCI-MPC General Assembly.

Ako usa nga empleyado ha Commission on Audit, pero yana retired na ako. Bilang usa nga retired employee, mas madamo na an akon oras ngan kapasidad para magbulig ngan mag-serve ha aton PHCCI. Labot pa, karuyag ko magpasalamat ngan mag-balos han tanan nga bulig nga naghatag ha akon ngan ha akon pamilya han PHCCI, labi na during han mga financial crisis. Ha atubangan niyo, nagpapakita ako han akon tinuod, sincero, ngan tapat nga pag paningkamot. Nangangaro ako han iyo suporta ha akon kandidatura pagka Board of Director han aton minahal nga kooperatiba. An akon commitment, ipapadayon ko an hul-os, sincero, ngan matinahuron nga pag-serbisyo basi makab-ot naton an aton mga hingyap, mga proyekto, mga programa, ngan iba pa nga mga plano para han kooperatiba. Basi ha akon pag-alagad, an aton PHCCI magpadayon nga tumubo, magdako, ngan mas damo pa an matabangan nga miyembro.

Again, PHCCI — you are my today, tomorrow, and forever. Damo nga salamat ha iyo tanan. Ayaw pagkalimot, ako hi Lilibeth Tabungar, kandidato pagka Board of Director.

Members (ALL): (Applause)

Ms. Lorna Cinco: Kita nga tanan, mga Visayan speaking, maayong adlaw ha atong tanan! Ako hi Lorna Cinco, 66 years old, a government retiree, residente han Brgy. 84, Manlurip, San Jose, Tacloban.

Siguro, ha iba, diri na ako bago kay nag serbisyo na ako ha aton co-op ha iba-iba nga mga komite. Ako hi premierong Chairman han Ethics Committee, diin ang komitiba nag-ayos han aton ethical code nga yana nakapaskin ha atong business center. Sugad man, nag serbisyo guihapon ako bilang Board Secretary, diin ginsugod an pag-digitize han aton mga balaod nun. Nagsilbi guihapon ako ha Education and Training Committee, nga responsable han membership generation, ngan karuyag ko ipadayon an akon serbisyo. Bilang miyembro han Audit Committee, dala ko an akon eksperiensia ha gobyerno bilang Regional Head han Presidential Management Staff, ngan miyembro han Special Audit Unit, nga naga-audit han tanan nga proyekto nga ginapundohan han President's Social Fund. Tungod hininga eksperiensial, natuod ako nga makabulig ako sa paghan-ay han polisiya han kooperatiba, basi magin mas maupay ngan mas malinampuson an aton pagpa-dalagan han pundo han PHCCI.

Damo nga salamat, ngan maupay nga adlaw ha atong tanan!

Members (ALL): (Applause)

Ms. Daisy Cueryzon: Maupay nga adlaw ha iyo tanan mga ikasi ko-miyembro han PHCCI-MPC! Ako hi Daisy S. Cueryzon, 51 years old, Bachelor in Elementary Education graduate ha Pamantasan ng Makati, residente han San Jose, Tacloban City, kandidato para ha Election Committee.

Ako usa nga volunteer bilang Area Coordinator han PHCCI, ngan yana, nagseserbe ako bilang Presidente han mga Area Coordinator Volunteers. Usa gihapon ako nga Star Member han kooperatiba. Nagpapahayag ako han akon candidatura para makabulig ngan maipaambit an maupay nga pagtinabangay, basi magin malig-on pa an aton kooperatiba. Pinaagi han akon nahibaro, eksperiensial, dedikasyon, ngan gugma para han serbisyo, handa ako mag-alagad ha tanan nga miyembro.

Damo nga salamat ha iyo tanan, maupay nga adlaw, ug mabuhay an PHCCI-MPC!

Members (ALL): (Applause)

Ms. Pilapil: Okay, so amo adto aton mga nadalagan ka opisyales. Hinaot unta nga ini among video presentation nakabulig para mas makilala pa niyo an aton mga kandidato, ngan para it iyo pag botos niyan, It iyo decision at least informed kamo kun hino hini hira. It akon la hangyo iton mga MIGS, pag announce namon niyan na matikang it election, an aton Member in Good Standing la it makadto ha likod pag botos, han non-MIGS, didi la anay kamo, mamati han reports. Usa nga pangilal-an kun MIGS ka is kun nakakarawat ka ba hin 400 nga allowance, tapos kung natagan ka hin sample balot. Okay, so before na akon e-present in person an aton mga kandidato, para makit-an gud niyo kung asya ba gud ni ira nawong ang nakadi diha hin video, or mas mahurusay or gurugwapo pa. Iton, allow me to extend an invitation. Ang maruruyagon pa mag-serve ha aton co-op, mayda guihapon kita mga appointed positions. So vacant pa guihapon ini. Ito la inyo bubuhaton is masurat may letter of intent, tapos mayda application nga fill upan. Pero for more information puwede ako niyo daupon niyan or you can also ask pag adto kamo ha opisina. So mayda kita hini vacancy aton Credit Committee, Education Committee, Mediation and Conciliation, Ethics. So anyway, diri ko pag-inihaon, allow me to present to you in person an aton mga kandidato. But of course, gusto ko i-express it gratitude iton Elecom, nga ini hira nagbaton han amon invitation. Kay we know for a fact, nga damo guihap ira responsibilidad, and yet they choose to offer their time para maka serbisyo. Kay libre baya ini, Waray baya ini sweldo pag serbiyso. Pero tungod it ira pag-higugma it PHCCI, nagpakatakos gud hira nga mag kandidato.

Okay, so let me start with the candidates for the Board of Directors. We have four educators, duha nga retirees ngan usa nga abogado. Ito anhi yana amo an akon tatawagon. So we may call in Ma'am Sarah Agner. Dati ini hiya na Board of Director nato. Okay, our next is incumbent Director, Director Benjie Arias. Okay, next up is an aton Chairperson han Board of Directors, Director Leo Camposano. Just in case kung aanhi Atty. Vernon Jolbitado, kay baga wala ako kumita, but kung aanhi hiya, please come to the front. Allow me also to call han next naton kandidato bag-o ini hiya. Pero thankful kami nga nag interest gud hiya nga mag kandidato, para maka-serbisyo guihapon hiya aton Co-op kun tutugotan naton. So allow me to call Ma'am Ursula Labita. Ang sunod natong kandidato han Vice Chairperson han Election Committee. In gusto mag mag-serbe pinaagi guihapon han Board of Directors, amo hi Engineer Socorro Ramos. Okay, and last but not the least, Of course, ang dati guihapon ini natong hiyang Board of Director, Ma'am Lilibeth Tabungar. Okay, kadi naman kita iton aton mga Elective committee, an Audit ngan Election. Let me call on Ma'am Lorna Cinco for the Audit Committee. And of course, an atong Election Committee nga Candidate, Ma'am Daisy Cueryzon. Let's give them another round of applause. Okay, thank you so much.

Members (All): (Applause)

Ms. Pilapil: Salamat Ms. Janet.

Ms. Nacario: Thank you, Ma'am Marissa, for presenting our candidates for Board of Directors, Audit Committee, and Election Committee. So, ayan, nakilala na naton an aton mga maghusay ngan guwapo nga kandidato. Guided na kita kung hira hino aton pagbobotosan para later on sa election, to be announced by our Election Committee. Oy, mas nagtitika paso na it aton venue—kay mas damo na kita! Ka-very good ba? So, aton mga members nga kaabot pa lang nga human na mag-register, please occupy po ang aton mga lingkoranan ha front. Ngadi guihap nga side o mga bakante pa. Tas it adto ha likod, ha likod, nagsusuruok. Oh, maalayon kita utro mga Ma'am ngan Sir, mga member-owners of Tanauan Satellite Office, to please move forward. Let us occupy mga bakante nga lingkoranan nga naa pa didi nga side, aadi ha front. Ngan didi nga side may ada pa guihapon pipira. Maalayon kita para an aton mga members nga maulpot nuroniyan magagamit an bakante nga lingkuranan ha likod. Damo nga salamat. And at this point, we now proceed. Oy, kanina pa hiya

ready, kala ko ba bumalik ha lingkuranan. Sige, this time, we now hear the welcome message of the Chairperson of the Board of Directors. Let us give a big hand to Dr. Leo D. Camposano!

Members (All): (Applause)

*(**Welcome Message of Chairperson Leo D. Camposano**)*

Chairperson Camposano: Thank you Janet. Maupay ba ak microphone? Maupay? Alright, sige. Maupay nga aga ha aton nga tanan! Gusto ko, makurukusog pa. Maupay nga aga, ha aton nga tanan!

Members (All): Maupay nga aga!

Chairperson Camposano: Ay, anay, tapos na ang misa? Ay, sorry. Sorry na. Hindi pa tapos an misa, okay. Masyadong emotional. Tapos na? Ah, okay. Sige, thank you. Karawod. On behalf han aton Board of Directors, Committee Officers, ngan an aton Management and Staff—sugad guihapon han aton eskwelahan, PHCCI-MPC Tacloban Academy, han aton mga Volunteers, ngan iba pa nga active Lab Co-op members, sugad guihapon han aton mga Officers han Lab Co-op han aton kooperatiba—we welcome you all to the 2025 Sequential General Assembly. An aton activity today, amo ini an resulta han aton ownership meeting, nga majority han request han aton mga miyembro—para magkamay ada kita hin lugar para ha aton General Assembly nga diri na pirmi nga tanan magkikirigta ha Palo. Kay tanan kita, pati an aton pag-register, halaba han pila. So, kun tama o exacto an gin-share kanina han aton members, mas malaksi an pagpa-register tungod han aton QR code, ngan bisan ha on-site registration, mas malaksi kay hin pila, diri na ganun ka halaba. Gusto ba naton ini nga type hin General Assembly? Yes, or Yes?

Members (All): Yes!

Chairperson Camposano: Okay. Usa, gud la iyo baton—kay Yes or Yes, gud la, ano? Balitaw, bisan hi kami ha Board of Directors, nakaka-feel guihapon kami han experience han aton mga miyembro. Since hi PHCCI kita tanan nga tag-iya, we would like to make sure nga nanmamati kita han iyo suggestions, and at the same time, an aton experience during the General Assembly is maupay. o, ini hiya, this is just the start of the many innovations, many new things nga aton ig-implement samtang nag-ooperate an aton kooperatiba. Nagpapasalamat kita han aton mga member-owners, especially an aton Tanauan Satellite Office, tungod han iyo pag-respond han aton call for this activity today. I am sure, ha coming years han aton mga activities, we will be able to find a venue nga possibly ha aton request, ngan next naton nga venue is already air-conditioned, para maupay an pamati ngan maupay an aton engagement with our members. An aton theme han aton Sequential General Assembly: “Diversify for Growth, Empower our Members and Community.” So, we continue pamati han aton mga member-owners, para ma-engage naton kamo ngan makakat-on tikang ha ira engagements. That is why mayda kita open forum, we talk to our members, ngan mayda guihapon kita suggestion boxes ha aton mga opisina para makuha naton kung paano pa magiging mas maupay an pagpadalagan han aton co-op. Let us all remember, hi PHCCI aton ini—aton ini hiya nga tanan, diri la ini para ha Board of Directors. Bisan BOD kita, we provide, we discuss, and we approve the policies, pero kinahanglan tanan kita magbuburublig para maging mas maupay pa an aton co-op.

Ika-duha, we will diversify our products. An resulta han aton strategic planning, magkakamay-ada kita new businesses, ngan ha coming months, may-ada kita mga loan policies ngan new products nga i-introduce. Part of this, aadto na an aton amendment nga ginpa-approve ha iyo.

Chairperson Camposano: Ano, iyo ginbotos ha aton amendments—Yes or Yes?

Members (All): Yes!

Chairperson Camposano: Oh, nasiring pa daw ako—Yes lagi ha, kay it choices yes man la kun yes. Balitaw, seriously, duduha la ang choices han aton amendments nga ginpili: Yes or No. Naglalaom an aton Board of Directors nga aton ginbotos Yes, kay for the last 6 years, waray gud kita makaka-amend han aton By-laws ngan Articles of Cooperation. So, an aton yana gin-himo nga pamaagi, pre-registration—para nga tanan aton mga miyembro, mga Members in Good Standing, makaparticipate han amendment han aton By-laws. And we hope nga really you have voted for Yes, para for the last time, diri na maging findings han Cooperative Development Authority an aton mga businesses nga waray ha aton By-laws.

And last is our concern for our community. So, magpapadayon an aton mga products and services nga para han aton member-owners, sugad man para han aton community. Currently, may-ada na

kita policies for environmental protection, pero at the same time, an aton services designed gihapon for members, pero portion of that is for non-members kay para makabulig naton han aton comunidad kun diin an aton coop operates. Also, mayda na kita insurance for our farmers, for our Star Members, and also for our women members. These insurances are very affordable, para makabulig gihapon kita han aton member-owners in case kinahanglanon hira han hospitalization or any financial source para ha pagpa-hospital o pagpadalagan han farm kun apektado hiya han weather disturbance. So, gin-aaro ini han aton mga member-owners. Padayon kita para ma-sustain an aton co-op, ngan at the same time, ma-alleviate an aton social status, especially on poverty reduction, ngan ma-improve han quality of life naton tanan. Again, welcome to the 2025 Sequential General Assembly! Maupay nga aga ha aton tanan!

Ms. Nacario: Thank you so much, Mr. Chair. Bagat mas gusto ko im microphone kaysa takon microphone, balitaw, okay lang. Tagaan tang makusog nga pakpak an aton Chairperson of the Board of Directors, Dr. Leo D. Camposano!

Members (All): (Applause)

Ms. Nacario: Para ha aton mga members nga naka-aabot pa lang, nakapaghulog na ba kamo han iyo door prizes nga stub? Nahulog na? Sige. An waray pa mahulog, alayon kita paghulog ha aton designated door prizes box, kay bangin niyan sige kita tawag mapapausa kamo, diri man kamo nadaog—kay waray ginhulog. O, usa pa nga pasabot han aton mga member-owners: sugad gihapon an aton mga member-owners nga padayon pa an pagbaligya han aton raffle tickets. Utro, padayon pa an aton pagbaligya han aton raffle tickets. Mayda kita nagpaka-display nga available tickets aadto ha pag sulod. Pag Sulod hini nga venue, to your left… to your left side, may ada didto an table nga nagbabaligya hin raffle tickets. Also, mayda gihapon kita co-op merchandise nga ginbabaligya. Kun gusto kamo magpalit, may-ada po kita gina baligya at minimal costs.

Ngan an aton mga members again nga ada pa ha likod, Ano ini? Bakante, luhang man ini didi nga part. Waray may gusto paglingkod didi nga part. Mga Ma'am ngan Sir nga ada pa ha likod, maalayon kita pag-move forward. Ig-occupy ta adi didi. Ma'am, waray may nasapit ha imo—madaog baya, malay niyot niyan. An siyahan tatawagon, nagkakalingkod didi nga mga bakante nga lingkuran. Ada, bahala kamo. Diri kamo makakabati hin maupay iyo ngaran later on, kung tatawagon na kamo, kay aada man kamo ha likod. Sige, maalayon kita utro han aton mga member-owners: please proceed ngadi ha front. Ig-occupy naton an mga bakante pa nga lingkuranan.

So, at this point, we'd like also to acknowledge han aton mga members nga Star Members. Sige daw, ma-request kita han aton mga Star Members didi ha Tanauan Satellite Office. Ang mga present nga Star Members, to please stand. Hain ito hira? Sige daw, maalayon kita pagtukdaw. Nasiring didi hit aton list, may-ada kita sixty (60) nga Star Members. Hain ito hira? Tagaan ta hira hin makusog nga pakpak! Agidaw, pipira pa manla ini. Sige, salamat. Adto an iba nga mga Star Members nga waray pa nakakuha han ira token ngan shirt. Aadto po ha likod para sa pag-claim. Mayda po kita Star Members booth, where you can claim your shirt for the year. May we also request han aton Chairperson, and at the same time, the Chairperson of the Members Welfare Committee and our GM, to please come forward, as we are to award an aton mga Star Members ngadi ha Tanauan Satellite Office. Maaram ba kamo nga for this year, an aton Board of Directors has approved to grant an additional benefit? This entails life insurance for our Star Members nga six years and above. O, tagaan ta hin makusog nga pakpak an aton Officers and Management for granting an additional benefit to our Star Members!

Members (All): (Applause)

Ms. Nacario: And this time, we will award a Certificate of Membership to our Star Members for six years and above. Pakadi unta hira ha front. Adi ba hi Sir Christopher Awayan? Christopher Awayan, Mark Joseph Balderian, Jennifer Bilbao, Jocelyn Cadion, Lilia Logronio, Victoria Lopez, Cirila Cheryl Luangco, Grace Malate, Faro Ocena, Rodel Pumanes, and Vilma Refuerzo.

(Awarding Ceremony for Star Members)

List of Star Members for Six (6) Years

1. Awayan, Christopher F.
2. Balderian, Mark Joseph A.
3. Bilbao, Jennifer I.

4. Cadion, Jocelyn V.
5. Logronio, Lilia E.
6. Lopez, Victoria N.
7. Luangco, Cirila Cheryl G.
8. Malate, Grace B.
9. Ocena, Faro C.
10. Pumanes, Rodel U.
11. Refuerzo, Vilma M.

Ms. Nacario: These are our Star Members for six years now. Adi ba hira? Padayon kita ha aton seven-year Star Members: Ma'am Nicka Logrosa, Marilou Muassab, Joseph Palaña, Nenita Saballa, and Ma'am Estrella Zabala. Eight- Year Star Members: Stella Inalisan, Lucia Jerusalem, Rose Marie Villarente.

List of Star Members for Seven (7) Years

1. Logrosa, Nicka F.
2. Muassab, Marilou C.
3. Palaña, Joseph P.
4. Saballa, Nenita G.
5. Zabala, Estrella S.

List of Star Members for Eight (8) Years

1. Inalisan, Stella M.
2. Jerusalem, Lucia B.
3. Villarente, Rose Marie B.

Ms. Nacario: Aadi, please proceed ngadi ha front, ngadi ha stage. Ngadi na la ha ubos po, didi na lang. Also, mayda guihapon kita duduha ka Star Members for nine years now: Ma'am Lucrecia Coritana, Ma'am Vivina Lagahit.

List of Star Members for Nine (9) Years

1. Coritana, Lucrecia L.
2. Lagahit, Vivina P.

Ms. Nacario: Ang kaya makasaka ha front amo an aton Star Members. Ah diri, adi na lang kuno ha hubos, kay para diri na magsaka. Oo, hi Ma'am kasi hataas kuno pagsaka. Dida nala, ayan. Oy, tas mayda guihapon kita employees of Tanauan Satellite Office nga Star Members. Sige la. O, di ba? Tagaan ta hin makusog nga pakpak an aton Star Members for six (6) years to nine (9) years! Ito nga ira gin-kakaptan niya na—that is a Certificate of Membership and additional Life Insurance benefit in partnership with NATCCO MBAI.

Ms. Nacario: This time, we now proceed to our Hall of Famers, nga Star Members of Tanauan Satellite Office. Aside han life insurance, to receive a Plaque of Recognition. Let us give a big hand to Ma'am Sonia Buhay, Area Coordinator of Tanauan Satellite Office!

Members (All): (Applause)

Ms. Nacario: Ceriaca Belizar. Hi Ma'am, Ceriaca Belizar has been a Star Member for 12 years now. And Ma'am Felisa Cinco. Hi Ma'am, Felisa Cinco has been a Star Member for 13 years now. Mga huwaran Star Members of PHCCI Tacloban – Tanauan Satellite Office. Karawata ang mabug-at nga Plaque! And also, Ma'am Maricris Pepito.

(Photo Opportunity with Star Members)

Hall of Famer for Ten (10) Years

1. Pepito, Maricris A.

Hall of Famer for Twelve (12) Years

1. Belizar, Ceriaca C.

Hall of Famer for Thirteen (13) Years

1. Cinco, Felisa V.

Ms. Nacario: And for the information of everybody, han aton Board of Directors, 17 ha ira are Star Members gihapon. And out of 17, wawalo are Hall of Famers—karuyag signgon, Star Members for 10 years and up. Ngan han aton mga nangungulo han aton kooperatiba, sugad man han aton Chairperson, usa hiya han pipira nga Star Members nga Hall of Famers. Usa hiya han 17 years nga Star Members. Di ba? Hinaot-unta, mas dumamo pa iton aton Star Members ngadi ha Tanauan Satellite Office. Once again, tagaan ta hin makusog nga pakpak an aton Star Members ngadi ha Tanauan Satellite Office, ngan mas dumurodamu pa unta ito aton mga Star Members didi!

Members (All): (Applause)

(Giving away of special Door Prizes to three lucky winners)

Ms. Nacario: This time, mahatag kita anay hin door prizes para maibanan it aton mga door prizes ano?

Member: Ma pira man?

Ms. Nacario: Ma-tulo, Ma'am. Sige daw, aadi pa ba si Sir Rey Castil? Rey Castil? Kadi, Sir, karawata it imo mabug-at nga door prize. How about Ma'am Almira Badion Intino? Oy, aadi guihapon hi Ma'am. How about Ma'am Cherry Costorio Escabas? Ma'am Cherry Costorio Escabas? Ayan, aadi. Please proceed ngadi ha front to claim your door prizes ha ni Branch Manager. Sige, in a count of three: One, two, three… smile! Congratulations sa aton winners of door prizes! After ma-receive han door prize, ma-proceed ngadto na side para pag-sign.

(Photo Opportunity with the Door Prize winners before proceeding with the business proper)

Ms. Nacario: Once again, tagaan ta hin makusog nga pakpak an aton Star Members!

Members (All): (Applause)

Ms. Nacario: This time, we now proceed to the Business Proper. Mr. Chair, are you ready?

*(**Business Meeting**)*

Chairperson Camposano: Of course, always ready at your service. Balitaw, the meeting will now please come to order. We would like to request our secretary to call the roll.

Ms. Coritana Thank you, Mr. Chair. Please say present when your name is called for the Board of Directors. Chairperson, Director Leo Camposano. 1st Vice Chair, Director Luisita Quebec, Director Benjie Arias, Director Nelson Bernado, Director Erlinda De Lira, Director Rellier Meribeles, Director Reynario Quintero and Director Michelle Sevilla.

PRESENT:

1. Leo D. Camposano	Chairperson
2. Luisita J. Quebec	1st Vice-Chairperson
3. Benjie G. Arias	Director
4. Nelson D. Bernardo	Director
5. Erlinda A. De Lira	Director
6. Rellier B. Meribeles	Director
7. Reynario Maria G. Quintero	Director
8. Michelle D. Sevilla	Director

AUDIT COMMITTEE

1. Levita S. Calamaya	Chairperson
2. Melanie B. Orendez	Member

ELECTION COMMITTEE

1. Evelyn D. Clarin	Chairperson
2. Socorro Q. Ramos	Member
3. Marissa M. Pilapil	Secretary

MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas	Chairperson

ETHICS COMMITTEE

1. Anita G. Cular	Chairperson

CREDIT COMMITTEE

1. Nilda B. Docil	Member

GENDER & DEVELOPMENT COMMITTEE

1. Annalyn R. Encomio	Chairperson
2. Marilou S. Nacilla	Member
3. Joanne Irish A. Dimaano	Secretary

HEAD OFFICE

1. Elizabeth L. Pretencio	General Manager
2. Rhina A. Pagayanan	AGM for Administration

Ms. Coritana: For the Audit Committee: Chairperson: Ms. Levita Calamaya, Member: Ms. Melanie Orendez. For the Election Committee: Chairperson: Ms. Evelyn Clarin, Member: Engineer Socorro Ramos, Secretary: Ms. Marissa Pilapil for the Mediation and Conciliation Committee: Chairperson: Mr. Raul Sabas. For the Ethics Committee: Chairperson: Dr. Anita Cular. For the Credit Committee: Member: Ms. Nilda Docil. For the Gender and Development Committee: Chairperson: Ms. Annalyn Encomio, Member: Ms. Marilou Nacilia, Secretary: Ms. Joanne Irish Dimaano.

Ms. Coritana: For the Head Office: General Manager: Ms. Elizabeth Pretencio, AGM for Administration: Ms. Rhina Pagayanan.

Chairperson Camposano: Do we have a quorum, Ms. Secretary?

Ms. Coritana: Yes, we have a quorum, Mr. Chair

Chairperson Camposano: Okay, maupay. Ginpasabot ba naton an aton mga miyembro hini nga aton General Assembly?

Ms. Coritana: Mr. Chair, nagpatawag kita hini nga aton Annual General Assembly ha mga miyembro pina-agi han masunod: Una, pagpadara han General Assembly notices pina-agi han mga collectors ngan Area Coordinators. Nagpasamwak kita ha radyo ngan simbahan. Nagbutang kita hin mga streamers ngan tarpaulins sa kada PHCCI office. Ngan nagpost kita ha aton Facebook page ngan pina-agi hin text blast, Mr. Chair.

Chairperson Camposano: Thank you. Mayda ba kita enough numbers present today nga mga miyembro para magka may-ada hin quorum para hini nga aton General Assembly, Ms. Secretary?

Ms. Coritana: Oo, Mr. Chair, may-ada kita quorum basi han Article 3, Section 8 han aton PHCCI-MPC Tacloban By-Laws. Nagmamando nga para magkamay-ada kita quorum, kinahanglan nga 25% na members entitled to vote an magtambong hininga aton General Assembly. An aton Cooperative yana may-ada 6,587 members entitled to vote as of December 2024. Para magka may-ada kita quorum, kinahanglan hin at least 1,647 members entitled to vote para magtambong hini nga General Assembly. Para dinhi na area, an Tanauan Satellite Office, kanina han 8:40 AM, may-ada na nag parehistro nga 542 members. Ini nga nag parehistro, may-ada kita 408 nga members entitled to vote.

Ms. Coritana: So, Mr. Chair, may ada kita quorum.

Chairperson Camposano: May ada kita quorum, so meaning an required lang na quorum, out han atun 408 nga nagparegister nga MIGS. Pira?

Ms. Coritana: Only 106, Mr. Chair.

Chairperson Camposano: Only 106, so more than enough para magka may-ada na kita hin quorum. So, we now proceed with the conduct of our Business Proper. Unahon naton an agenda para han aton Sequential General Assembly. Iginpadara naton ini nga aton invitation, ngan on the other side

makikita naton an program kun diin naka-reflect an aton agenda for today. Tapos, an luyo naman, didi naton invitation an proposed amendments han aton Kooperatiba. Before naton i-approve an aton agenda hininga aton Sequential General Assembly, Mayda ba kita gusto idugang para aton ig-discuss hini nga aton Sequential General Assembly?

Chairperson Camposano: Yes, Director?

Director: Basahon anay an Agenda.

Chairperson Camposano: Ah sige, basahon ta anay ang agenda, sorry na. Basahon tanay an agenda.

Ms. Coritana: Mr. Chair, an agenda para han aton yana katitirok hini nga assembly amo an masunod:

1. *Pag amender han proposed amendments ha aton Articles of Cooperation & By-laws ngan niyan susundon an aton pag tratar han Minutes han 2024 General Assembly Meeting.*
2. *Paghatag han reports han BOD Chairperson, Management, Audit Committee, Election Committee ngan pag presentar han 2025 Election Guidelines.*
3. *Pag presenta ngan pag apruba han 2025 Operational Budget, Targets and Action Plan.*
4. *Pag presenta ngan pag apruba han proposed Amendments ha aton Articles of Cooperation & By-laws.*
5. *Pag hire han aton External Auditors*
6. *An RIPA or Raffle Draw hit door prizes*
7. *Iba pa na butang na issue nga angay naton pag tagaron.*

Chairperson Camposano: Alright, amo an aton agenda for today. Mayda ba kita gusto i-dugang han aton agenda?

Director Arias: Maupay nga aga. Salamat, Mr. Chair. Gusto ko nga ig-dugang naton ha aton agenda adi na mga masunod: An confirmation han aton SGA 2025. And inclusion han aton mga modes of the General Assembly Conduct.

Chairperson Camposano: Thank you, Director Arias. So, before kita mag-tratar han aton Minutes han 2024 General Assembly, Unahon ta ig-include an aton agenda an pag-confirm han aton SGA for today. Tapos, sa Item Number 4, ig-include naton an modes of General Assembly Meeting Conduct ha Amendments of our By-Laws. Alright, sige. Is there anything else nga gusto naton i-include ha agenda for discussion today? Mayda?

Ms. Coritana: Waray na, Mr. Chair.

Chairperson Camposano: May I now request a motion from the floor to approve our agenda for today.

Ms. Agner: Good morning, everyone. Mr. Chair, I move for the approval of the agenda of 2025 Sequential General Assembly Meeting and election as amended.

Chairperson Camposano: Alright, any second to the motion? Any second?

Ms. Cueryzon: Good morning! I second the motion.

Chairperson Camposano: Alright, thank you. Any discussion? Any objections?

Ms. Coritana: None so far, Mr. Chair.

Chairperson Camposano: Hearing none, the motion is approved. Alright, sige. In the course of our discussions, we would request our member-owners to make the motion para involve kita nga tanan ha aton Sequential General Assembly and/or to second a motion put forward by our members. From time to time, our Board Office Supervisor will request someone from the floor to make the motion, and then somebody else will have to second that motion. And of course, kukuhaon niyo an ngaran para i-apil ha aton minutes hit aton SGA. I hope that is okay with everyone. Okay kita hito nga we get involved, yes or yes?

Members (ALL): Yes.

Chairperson Camposano: Nasiring ko pa daw kay it's always a yes. Kay choices, yes or yes man lang. Thank you so much everyone.

Chairperson Camposano: Seriously, again as I have said, mas maupay kung an aton mga miyembro aware han aton business meeting ngan involved ha aton conduct han aton activity. So, unahon naton as amended an aton agenda: Confirmation of SGA 2025. Janet, pamiling hin member nga mag-make hin motion.

(At this time, Ms. Nacario is asking the members if they are willing to make a motion.)

Chairperson Camposano: Janet na diri hira ha imo.

Ms. Nacario: Nadiri hira.

Chairperson Camposano: Feeling ko ako ini, ako inin role, makarit ak hini. Oo sige. Ma'am kay imo for the moment. Oo sige. Anyone? Sige, Ma'am Beth.

Ms. Tabungar: Good morning again. I move, Mr. Chair. I move for the confirmation and the conduct of the 2025 Sequential General Assembly.

Ms. Agner: I second the motion.

Chairperson Camposano: Mayda na motion. Okay. Oo, I second the motion. Diri I seconded. It should be the second motion. Ano? baga-baga lan PTA election ba? Classroom election. Oo mga sugad la hito. Oo. Mayda kita discussion hito? Waray? May da objection?

Ms. Nacario: Waray sir.

Chairperson Camposano: Diri pa ngay an ak makarit it magpa motion. This time I failed. Sige, Waray man ada ma object. Nga na okay man kita hini nga tanan nga ano aton Sequential General Assembly?

Chairperson Camposano: Yes or yes?

Members (ALL): Yes.

Chairperson Camposano: O, so the motion is approved.

On motion by Ms. Lilibeth T. Tabungar duly seconded by Ms. Sarah T. Agner, the General Assembly confirmed the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 001 series of 2025

"*A resolution confirming the holding of Sequential General Assembly Meetings of Perpetual Help Multi- Purpose Cooperative (PHCCI- MPC Tacloban)*"

CARRIED UNANIMOUSLY

Chairperson Camposano: Agi nahuhulog, kapti dai kay nahuhulog. Alright, sige. Sunod naton is pagtratar han minutes han 2024 General Assembly Meeting. Kakan-o ini gin-conduct an aton 2024 GA? March 24, 2024 ha Leyte Academic Center. Naka-receive ba han aton MIGS hini nga papel? Piraka pages? – 22 pages ini hiya nga minutes. Ini hiya highlights nala. Kay han aton previous GA, an aton agreement is we will print out the highlights, pero an detailed nga minutes will be uploaded ha aton website. Alright, babasahon ba naton ini nga minutes page by page? Diri na. Diri na, ano? Kay, maabot kita hini buwas kung basahon ta ini tag-usa usa. Alright, sige, mag-ano man kita? Motion to dispense with the reading. Sige, Jannet, mayda ka na dida?

Ms. Irina M. Cuartero: I move to dispense with the reading of the minutes of the 53rd Annual General Assembly Meeting and Election.

Chairperson Camposano: Very good si Ma'am.

Ms. Nacario: Thank you, Ma'am.

Chairperson Camposano: There is a motion to dispense with the reading of the minutes of the 53rd Annual General Assembly meeting. Any second to the motion?

Ms. Marilou R. Magayes: I second the motion.

Chairperson Camposano: Perfect namamati. I second the motion, diri seconded. Balitaw, seriously. Thank you. Any objections?

Ms. Coritana: None so far, sir.

Chairperson Camposano: Any discussion? More objections? The motion is approved.

Chairperson Camposano: Alright, sige. Well, it does not preclude you, our member-owners, para maghatag hin mga corrections if any, kun mayda pa kita corrections nga makita diri hini nga aton minutes. So, even if we are not going to read the highlights and not read this page by page, let us go through the Minutes para han matters arising. Alright, sige, matters arising: Kun mayda kamo gusto i-discuss nga matters nga dinhi gin-discuss last year, you can just raise your hand and then let us know kun ano ito nga area of concern. Page 1, matters arising from the minutes: this is just attendance. Page 2: still part of the program. Page 3: still part of the program. Page 4: alright, do you have matters on page 4? Page 5: Do you have matters? Han may ada copy, sunod nala kamo ha. Page 6 and Page 7: review done. Page 8: already the business proper, where we will see the approved Board Resolutions included ha aton Annual Report for last year, including pages 9 and 10. Page 11: Do you have matters up there? Waray? Page 12: reports of the management, and of course, our election. Page 13: moves to Audit Committee report. Pages 14 and 15: Amendments that were not approved last year, asya nga gibabalik ta yana. Page 15: Approval of the consolidated reports. Page 16: malaksi kami ha. Sunod na la, kung mayda matter, please let us know; if not, puwede pa later actually. Pages 17, 18, 19, 20, 21, 22: completed. Tapos na. Sige, balitaw. Seriously, bangin later pa niyo ipasabot ha amon. Okay la, we will be able to discuss that during the open forum of our activity. Okay, sige. Since there are no matters raised at the moment, shall we now proceed to the approval of the minutes of the 2024 General Assembly Meeting? Janet, motion from the floor.

Mr. Lolito Aures: I do move.

Chairperson Camposano: Thank you, Sir. Already moved. Any second?

Ms. Doretta Cleofe D. Aniñon: I second the motion.

Chairperson Camposano: Perfect! Magsapit la gud hira. Laban! Alright, Okay sige. Any discussion? Any objections?

Ms. Coritana: None so far, Sir.

Chairperson Camposano: The motion is approved. Makarit na hi Janet, mas makarit na ha akon si Janet yana magpa motion. Alright let us give everyone a big round of applause.

Members (ALL): (Applause).

On motion duly made by Mr. Lolito Aures and seconded by Ms. Doretta Cleofe D. Aniñon, the General Assembly adopted the minutes of the 53rd Annual General Assembly Meeting dated March 24, 2024, held at the Leyte Academic Center, Palo, Leyte, subject to further corrections. Any corrections shall be submitted to the Board Office within five (5) days

GA Resolution No. 002 series 2025

"A resolution adopting the Minutes of the 53rd Annual General Assembly Meeting of PHCCI-MPC Tacloban"

CARRIED UNANIMOUSLY

Chairperson Camposano: Again, may I just remind you nga bisan gina-approve ta na han aton minutes, puwede pa guihapon kamo mag-raise hin concerns later during aton open forum. Sige, puwede ka pa mag-claim han door prize yana. Sige na, door prize na, Janet.

(The program continued with the awarding of special door prizes to the lucky winners)

Ms. Nacario: Mayda pa kasi adi didi kuno ha likod nga box? Aw, mayda na? Kadi. Kinahanglan tan tatawagon hit aton door prize. Ah, adi ha, mawaray ngani, ada kay matawag kitan bag-ong winner. Sige, ah adi ba? Aadi pa hi Sir Ignacio Zolento? Ay, Ignacio Tolentino diay. Ma'am Rosana Dacara, oy kadi Ma'am. Victoria Añover, passbook number 452569. Adi pa Ma'am Victoria Añover? Another winner, Jubel Florendo. Jubel Florendo, ah adi? Rowena Pange, passbook number 1361. Maria Vanessa Terencio, Ma'am Maria Vanessa Terencio. Leticia Cumpio, Ma'am Letecia Cumpio, ah adi? Kadi dayon ha front ha. Agi daw makuri basahon. Mary Jean Javines, Mary Jean, Mary Jean Javines. Vilamor, Eugene. Oy, aadto ha likod, ka very good. Kahuman pag-claim han door prize, malingkod ka ngadi ha front ha kay may bakante pa. Kadi na, Congratulations Sir Tolibas, Marsha. Lumakat na, ay

waray na. Sige, o natawag na adi kanina. An waray kumadi, ada kay better luck next time. So ayan, Congratulations ha aton winners han aton Door Prizes!

Chairperson Camposano: Alright, we would like to remind everyone nga it aton mga Board of Directors ngan it mga empleyado han aton Co-op, diri api hit kanan Door Prizes. Why? Kay an Door Prizes are solely intended for our members. Oo. Pero hira, kay diri paman hira officer, diri pa ini hiya raffle. Hi kami, no. Cannot be, improper fraction. Oo. Basta an empleyado or Board of Director, Committee Officer, diri api hit Door Prizes. That is only for our members. Pero didto it paid nga raffle ticket, kay ginbaydan man namon, api na kami. Diri liwat puwede nga nagbayad la, diri na puwede magdaog.

(Presentation of the Board of Directors Report)

Chairperson Camposano: Anyway, sige, padayon kita han aton agenda for today. Ig-sunod naton an paghatag han reports han Board of Directors, han Management, Audit Committee, ngan Election Committee. So, ako na an magre-report para han Board of Directors. Alright, sige. Mayda kita two slides. On this side, mas maupay hiya kay LED wall. Adi hiya. An adto nga projector, ada an kadaan pa ini hiya. Ano tawag ini? Oo, projector na mas hanap pa. Mas diri klaro, kun baga relasyon na diri klaro ano. Adi hiya, klaro na. Natawa hira—relasyon na diri klaro. Projector ito hiya. Adi hiya, LED wall. So usually, nakikita kamo adto kay klaro man.

Chairperson Camposano: Oo, sige. Padayon kita ha paghatag han aton reports. From January to December, nagkamay-ada kita hin total nga 23 Board Meetings, ngan regular Joint Meetings. So usually, diri na kita nagco-conduct hin special meetings, unless called for talaga. Pero we make sure nga efficient an aton meetings. Diri na kita nalalapos hin alas 7 han gab-i, because that would also mean more expenses — power, light and water, including food, and of course our employees. Ngan pati guihap mga officials, kay nakakapoy pagminirigting tikang alas 10 han aga ngada hit gab-i. So we make sure that our meetings are efficient. That's why amo la ini an number of meetings naton.

So, we would also like to share with you an aton mga Resolutions han 2024 nga napasa ngan na-approve han aton Board of Directors. Ini hiya, majority han mga Board Resolutions makikita ha aton Annual Report. Hino mayda mga Annual Report? Diba mayda kamo yana? An report nga akon ig-share aadto ha pages 19 to 23 han Annual Report. Ini hiya — Annual Report, diri ini minutes. Kay an minutes tubtob la page 22. So pages 19 to 23, aadto dida an akon babasahon. Pero bisan man kamo udog hiton, kay diri man kita magre-recitation. Ano ini, classroom ba ini? May recitation? These are grouped into Key Result Areas. *Member–Customer*. Resolution No. 3 – Allocating ₱220,000 for the 6th Annual GA Meeting and Election han aton Lab Co-op. Resolution No. 49 – Allocating ₱8.8 Million for the 53rd Annual General Assembly Meeting han aton last year. Resolution No. 101 – Approving the deduction of ₱300 for raffle tickets and ₱50 for annual dues tikang han aton dividends distribution for 2023. For 2024, naghatag na kita han aton dividends and patronage refund. Na-receive na niyo ini, aadto ini ha iyo passbook. Kung diri kamo sigurado, mapaki-ana nala kamo han aton mga empleyado kun hain dida nga amount an dividends ngan patronage refund. Kung pipira an iyo share capital, around 6.55% an dividends ngan patronage refund for 2024. *Health and Dental Services for Members.* We also approved the following contracts for *dental services*: Resolution No. 120 – Renewal of contract with Dr. Tamayo (Dentist), Resolution No. 121 – Contract approval for Dr. De Veyra (Dentist), Resolution No. 272 – Contract of service with Ikigai Dental Center. Resolution No. 473 – Contract approval for Dr. Guiroy (Dentist), Resolution No. 519 – Contract approval for Dr. Antor (Dentist), Resolution No. 520 – Contract approval for Dr. Gorgonia (Dentist), Resolution No. 521 – Contract approval for Dr. Bongbonga (Dentist), Resolution No. 522 – Contract approval for Dr. Geonzon (Dentist). We would like to let you know, member-owners, nga mayda kita mga contract of service with dentists because of our Free Dental Services for members every year. These include: Tooth extraction, Oral prophylaxis (pag limpyo), Dental filling (pagpasta). These are services nga libre ginahatag ha aton mga miyembro every year. Right? *Eye and Medical Services*. Resolution No. 471 – Contract approval for Dr. Morano (Optometrist), Resolution No. 472 – Contract approval for Dr. Espina (Optometrist). Para naman han mga miembro nga may problema ha mata. *For medical services*: Resolution No. 413 – Renewal of contract with Dr. Capungcol (Medical Doctor), You might have heard nga hi Dr. Capungcol na-promote tikang ha DOH Regional Office ngadto ha DOH Central Office. However, one request made by Dr. Capungcol is puwede hiya maghatag online consultation. So puwede ini ma-avail pinaagi han assistance han aton mga empleyado ha Tanauan, para ma-connect kamo ha iya if kinahanglanon an online medical consultation. We also approved: Resolution

No. 414 – Contract approval for Dr. Tante (Medical Doctor), *Pharmacy Partnership:* Resolution No. 449 – Contract extension with Generika Pharmacy. So kung mapalit kamo ha Generika, ipakita la an aton Member ID, ngan mayda kita discount. Kung waray pa kamo ID, pwede niyo i-claim ha Tanauan Office. *Other Operational Resolutions:* Resolution No. 458 – Designating the Board Chair and the General Manager as authorized representatives to execute and sign the MOA with EC Pay. Resolution No. 402 – Approving the conduct of the Sequential General Assembly for the year 2025. Asya ini nga gin-confirm naton kanina han pagtikang han Business Meeting, because there was already Board approval, ngan kinahanglan ma-confirm gihapon han General Assembly.

Next Key Result Area: Financial. Resolution No. 21 – CAPEX 2024 in the amount of ₱68 Million. Resolution No. 100 – Approving the Net Surplus for 2023 in the amount of ₱82.5 Million. For 2024, an aton Net Surplus is ₱84.7 Million. Asya ini nga an aton Dividends and Patronage Refund for 2024 mas mataas kaysa 2023. Makikita niyo ini nga difference ha iyo passbook. *Investments:* Resolution No. 89 – Approving the switch of existing Retail Treasury Bond (RTB) investment worth ₱30 Million at Land Bank of the Philippines, with an interest rate of 6.250% per annum for 5 years. Resolution No. 90 – Approving an additional RTB investment of ₱20 Million at Land Bank of the Philippines, with the same interest rate of 6.250% per annum for 5 years.

You will see nga ini nga mga investments para ini ha aton Co-op. So kung mayda kita available nga cash, ngan diri pa nahuhuram han aton mga miembro, an aton kwarta ginbubutang ha investment nga mas dako an income kumpara ha regular la nga savings. Para mas dako an aton other income tikang hini nga investments. Pero kung mahuhuram na han aton mga miyembro pinaagi hin loan, mayda kita available nga kwarta para mahatag ha ira. Diri man kita puwede nga dako an aton kwarta ha vault, kay violation ito hiya ngan diri hiya allowed ha aton mga reglamento. That is why mayda kita Treasury and Investment Group nga nabulig han Board of Directors para mabutang an aton kwarta ha mga investments nga mas dako an income para ha aton Co-op, which redounds to the benefit of our members.

Chairperson Camposano: Oo, nasiplat it Elecom Chair, karuyag signgon magyayakan hi Mana Evelyn Clarin.

Ms. Clarin: Salamat Chairman Leo. Maupay nga aga ha aton nga tanan!

Members (ALL): Maupay man…

Ms. Clarin: The time is 10:45. An aton announcement kanina, siring kita nga an registration is from 8:00 AM ngada 10:00 AM. Pero gin-extend naton ini ngada 10:45 AM. So gin pasabot namon yana nga sarado na an aton registration. But for those nga karuyag pa magpa-register, pwede guihapon hira magpalista la to be recorded as present in this assembly. Pero kay sarado na an aton Treasury, diri na kita makaka-process han iba nga transactions related to registration.

Now, for this EleCom time, karuyag nakon i-explain kun paano an aton pagbotos. Number one: An pwede la makabotos amo an mga Member in Good Standing. So kung diri ka Member in Good Standing, ayaw nala pagpila didto. Bangin diri na makapoy pa pagpinila, kay pag-abot nimo didto an aton machine magsisiring nga diri ka pwede bumotos. So see to it nga Member in Good Standing ka bago ka mahingadto didto ha pila para bumotos. Okay? Naiintindihan kita, ano? Kay ha iba naton nga SGA, mayda didto nagpila bisan diri kuan, sayang la iya time. Yana, magpipila kita. Kahuman, dapat mayda kita sistema han aton pagbotos basi diri kita magsaramok. Kung nanotice niyo kanina han damo pa kita, nagkagulalang kita kay karuyag mag-una gud ngadto, nga puwede man unta basta mappila kita hin maupay. So an aton hihimuon: Mayda kita rows nga tutugotan paglinya ngadto ha pagpila. Syahan nga pagpila: ini dinhi nga first 3 rows. So an mga Member in Good Standing nga nalingkod dinhi ha akon atubang, first 3 rows, hira an syahan nga makadto pag pila. Pagkatapos nira, makadi liwat kita han sunod nga 1, 2, 3 nga rows. Mayda mag-assist nga mga empleyado ha pagpila niyo didto basi diri kita nga tanan magdudruso ngadto, kay bangin magkawarawara na it mga sapatos kay mag-uuru-unahay na kita. So asya ito an aton sistema.

So yana, ready na an aton Election Committee pag-conduct han aton election. Ready na kami didto. Mayda kita didto unom (6) nga voting stations. Mayda gihapon mga lingkuran nga pwede niyo lingkuran didto habang naghuhulat ha pagpila. Pero karuyag ko anay ipasabot, labi na didto ha mga nanunokdaw ha luyo. Kung adto kamo ha luyo, diri kamo api han election area. Alayon pakadi kamo ha prente ngan panlingkod kamo didi, basi magma limpyo an area didto ha luyo para han mga

mabotos. Kay an makadto ha luyo amo la an mabotos. Ano? An aadi na lingkod ha prente — mga maghusay ngan guwapo. An ha luyo — anuman?

Members (ALL): Maghusay…

Ms. Clarin: Maghusay ngan guapo liwat. Okay? So ginahangyo ko unta didto, kung nakakabati kamo… Manager, diri na hira nakakabati. Pakadi na didi ha prente, basi maghawan an area didto ha luyo, para magtikang na kita han aton election. I think diri hira nakakabati. Papasakayon ta kamo eroplano lugod.

Chairperson Camposano: Mana, ano an dadad-on ni Member in Good Standing ngadto? Yes. Oo. Magdadara kamo han iyo QR card para pagbotos. Amot iyo dadad-on niya ngadto ha voting station. Mayda liwat kamo dapat sample ballot, para didto diri na kamo magkinuri. Although mayda didto pipilian, mas maupay nga andaman na dida kun hira hin-o iton iyo bubotosan nga mga kandidato. Basta diri na maiha an paghuna-huna niyo ha lugar mismo.

So, No. 01 – an iyo QR Card; No. 02 – dad-a niyo an sample ballot nga mayda na check marks para madali niyo makita ha voting station kun hira na lang an pipilion. Reminder: Waray pa guihapon maghawan an mga aada ha luyo. Tan-awa Manager, diri la hira namamati. Alayon, pagpalingkod it mga diri api hit election para maghawan an dalan ha voting. Ah, okay, okay, naghawan na. So, we'll now go to the serious matter.

Chairperson Camposano: Nawarayan na buhok hi manager, tungod an pagpinanguan han aton members.

Ms. Clarin: Ah, get ko. Diri pa anay magbotos. Lingkod anay, lingkod anay. Reminder: Waray pa kami mag-open han voting centers. First 1, 2, and 3 rows nga Member in Good Standing la an una nga makadto pag pila. Anay-anay la, ha orderly nga paagi. Mayda pa hi Manager para mag-guide, so maghulat lang anay, and watch for instructions.

Mr. Juanico: Bangin ini nga 1,2 and rows Ma'am diri maigo adto, ini lang anay nga usa.

Ms. Clarin: So, siring han Manager: Una, syahan nga linya la anay ang makadto pagpila. Kahuman, kada row by row la ang musunod, an orderly nga paagi. Ini para diri magkamurug, diri magsamok, ngan para mabati guihapon an gihihimangrawan hit aton General Assembly. *Attendance update*: Member in Good Standing ha Tanauan: 425 Present yana: 411; 96.3% attendance! Congratulations to PHCCI-Tanauan! Ginhimo ini nga setup para smooth an pagbotos later, ngan para safe ngan orderly an tanan.

Chairperson Camposano: Oh my God, big round of applause.

Members (ALL): (Applause)

Ms. Clarin: Okay. So, by the power vested on the Election Committee by our PHCCI By-laws, I, the Chairperson of the Election Committee, Evelyn D. Clarín, now declares our voting precincts open.

Chairperson Camposano: Alright. Sige, first row na. Oh, maaram man kita, masunurin it mga taga-Tanauan na, noh? So, first row is first row. Ganun. Oh, signgon ta na la nga istorya. Padayon naman kita it aton reporting. Resolution No.: 102 – Ayaw anay. Diri kita ma-stop it aton General Assembly kung diri nga tanan maka-botós. Alright? Ayaw lang kamu kalisang; nga tanan maka-botós han Members in Good Standing. Diri kami mangunguli it alas onse it aga. Tatapuson ta it aton Business Meeting, pati it Election. Again, precisely because an aton purpose nga para maging mas maupay an experience han aton mga miembro. Resolution No.: 102 – Approving the remittance of CETF 2023 in the amount of ₱1.6 Million with NATCCO, VICTO, and NAFECOOP. Resolution No.: 91 – Approving the sale of real property with an area of 150 square meters for ₱1.2 Million. Resolution No.: 118 – Approving the sale of real property with an area of 228 square meters in the amount of ₱1.8 Million. Resolution No.: 137 – Sale of real property with an area of 239 square meters for ₱700,000. Ini hiya nga mga property it tawag ini ha aton Co-op, Real and Other Properties Acquired. So karugsigngon an member nag-loan, waray makabayad han loan. Aniya, ano tawag ini? Ini hiya collateral nga tuna na kuha han PHCCI. Para mabalik it kwarta nga diha aton Co-op, igbabaligya ta han tuna. Para mayda kita kwarta, mabawi ta an aton kwarta nga ginpahuram ha iya. Pero waray na niya tuna. Oo. Sige. Mayda liwat kita Technical Working Group nga lead para han aton Bids and Awards Committee. Para ginbibiding hiya, pagkadi ha board. Mayda na niya recommendation as to the amount han pagbaligya. Kay ig-uupod pa man an other expenses nga incurred, para makadi ha aton an title. And

then, pag nabaligya na, return to the Co-op na aton kwarta. Hain na ako adto, nawara na ako… Resolution No.: 198 – Pagratify han time deposit placement at Bank of Commerce, fixed rate bond in the amount of ₱50 Million with an interest rate of 6.5% to 6.8% for one year and five months. Resolution No.: 245 – Approving to invest with Megawide Construction Corporation in the amount of ₱20 Million for five years with an indicative rate of 8.21%. Again, as I have said kanina, an aton kwarta iginbubutang in investment para mas dako it income bumalik ha aton Co-op. Resolution No.: 244 – Pag-approve liwat han kanan time deposit rate han aton Co-op para han aton mga miyembro. Resolution No.: 312 – Approving the additional investment in the amount of ₱175,457 ha CLIFSA Share Capital Investment. Resolution No.: 313 – Approving to acquire han property located at Brgy. Buntay, Tanauan, Leyte in the amount of ₱7.5 Million with a lot area of 469 sq.m for the construction of the new building for PHCCI-MPC Tacloban-Tanauan Satellite Office. So, adi siyahan nga picture an aton groundbreaking. It tadi naman butnga nga picture amo iton proposed design. So, within the year, hopefully matapos ito pag-construct it aton building. Diri na kita nga mga miyembro makadto iton gini-rent. Makada na kita it aton new building, kay mayda na kwarta it aton Tanauan Satellite. Oh, diba? Bongga na? Happy?

Members (ALL): Happy!

Chairperson Camposano: Oh. Ika-pira pala it Tanauan aton nga office nga mayda kalugaringon nga building? Oh, kay ginbuligan niyo an aton Manager ngan mga empleyado nga makatara hin area where PHCCI will still be visible. Kay an aton yana ginre-rent, masyadong kamahalan, and we are renting. Tapos, diri man nakikig-istorya han maupay pa para mabaligya ha aton. So, we cannot do that forever, and then we have this. Ongoing guihapon it atong Technical Working Group, para ma-approved finally. In fact, kagabi, usa han ma-iha nga na-discussion ngan board meeting it design hiton nga building. Finally, it iyo makikita diri na iton mga silver. Ano? Kay kagab-i, mayda pa suggestion an aton board tikang han Technical Working Group. Gintrabaho nira ini during the board meeting, and mayda pa final touches before mag-start han construction or magpa bidding an aton construction, para maupay it aton branding hit aton Co-op. So, big round of applause for Tanauan, for having this one. Hopefully, aton sunod will be Ormoc already, kung makatara liwat hira hin lote. Kaya aton ini Co-op, and then kita la it magbuburublig para maging mas maupay pa. Resolution No.: 538 – Approving the bidding process han construction. Resolution No.: 363 – Approving the 2024 recalibrated target han aton Co-op. Resolution No.: 407 and 408 – Ratifying the opening and transferring the amount of ₱5 Million to Green Growth Deposit Account with Land Bank of the Philippines. Resolution No.: 412 and 470 – Approving the writing off of accounts of deceased members ha aton Co-op. Pero ini hiya, before gin-present ha board, gina-audit. Gini-make sure, gina-investigate nga patay na an member. Kay siyempre, kung patay na, waray na way to collect. So, ig-write off ta hiya, but we make sure nga waray na talaga way para mabayaran an iya utang. Resolution No.: 527 – Ratifying the membership of our Co-op to the Renewable Energy Co-operative of the Philippines and investing One Million Pesos thereof. Resolution No.: 537 – Disposal of 5 vehicles. Mga naimbargo liwat ini nga sarakyan, kay han member nangalimot pagbayad han iya utang, so aton gin kukuha an sarakyan, ginbabaligya liwat hit Co-op para mabawi it aton kwarta. Resolution No.: 539 – Pag-write off guihapon han accounts under Batch 1 and Batch 2, sufficient deposits only.

Next Key Result Area: Internal Business Process. Resolution No.: 65 – Pag-approve han 2024 Amended Election Guidelines. And for today, we'd like to let you know nga diri na kamo bubutangan hiton ink. Kay ano? Gin-try namo sugod, pag sugad han QR code, kun naka-botos ka na, mayda na didto ma-notify nga you already have voted. Paka alo ba bumotos utro? So diri ka na talaga makakabotos utro. Ang nag-try, hi ako ngan hi Ma'am Marissa, taga Elecom. Just to make sure nga diri na talaga makabotos hi member. So diri na kinahanglan butangan hit nga mahugaw ha kulo. Ano? Pipinanggalon liwat kita hiton. Secured naman hiya; mayda naman control mechanism an aton system. Resolution No.: 98 – Approving the Institutionalization of Bonus Loan Policy. Okay, second row na kono nasiring hi Manager, naubos na ang buhok ni Manager pag pinanawag haton mga member. Last time nga gin-report naton han Bonus Loan, diri pa hiya Institutionalized. So this year, gin-approve na han board. Kung mayda kamu bonus, tapos nauuna hit iyo panginahanglanon, you go for this Bonus Loan. Resolution No.: 129 – Approving the Auditing Engagement with Quilab & Garsuta as our External Auditor. Resolution No.: 157 – Approving the Enhanced Policy on Special Loan of Employees. Resolution No.: 248 – Approving the Revised Code of Conduct and Ethical Standards han aton Co-op. Resolution Nos.: 192 to 195 – Designating the Authorized Representatives on the Submitting Entity Information Sheet para ha Credit Information Corporation kay required man ini ha aton balaod. Resolution No.: 201 – Designating the General Manager to represent para mag-execute

and sign ha MOA with GCASH. So, in the coming months, puwede na kita magbayad hit aton loan pinaagi hit GCASH. Di ba? Hino nagbabayad through GCASH? Water, light, PLDT… ano pa? Oo. Sa sunod, adto na aton ngaran, PHCCI-MPC Tacloban, para didto na kita mabayad. Puwede na diri kumadto ha opisina. Mayda la sulod tim GCASH kay bangin waray sulod? Ano ba? Resolution No. 268 – Authorizing the new composition of the Trust Committee for the retirement plan han aton Co-op. Kay han Trust Committee dati, nag-retire na, waray na ha aton Co-op. So dapat, an current nga empleyado hira na it aton Trust Committee para it aton retirement plan hit mga empleyado. Resolution No.: 290 – Approving the Climate Action Team Policy. Para ini support naton Environmental Protection. Resolution No.: 291 – Policy Guidelines on Conversion from Satellite Office to Branch Office. An usa naton gin work out, an aton Tanauan Satellite Office. In the coming years, magin usa na hiya nga branch. Especially kay mayda na kita building and later tatrabahuon. Masayon la hiya pag-convert into a branch office, and with the size of more than 2,000 members and its assets, pwede na hiya magin branch, icoconvert la hiya. Resolution No.: 342 – Amended Loan Recovery Program para han Matured Past-Due Accounts. Parti niyan, pag-reduce han aton Delinquency han aton Co-op. Resolution No.: 367 – Guidelines on Delinquency Reduction Incentive for Individual Employees. As you might have heard han aton Ownership Meeting, ngan han aton Delinquent Members damo, nan dako gihapon it loan amount nga diri na babalik. So asya nga mayda kita Delinquency Program nga implemented para mabalik it kuwarta it aton Co-op. Resolution No.: 401 – Enhanced Policy on Special Loan of PHCCI Board of Directors and Officers. Resolution No.: 447 – Enhanced Express Loan Policy. So gin-rereview naton mga palisiya, kay kikitaon naton kung paano pa mas maco-control, mas ma-make sure nga nababalik an ginloloan han aton mga borrowers. Resolution No.: 403 – Pag-approve han Proposed Amendments in the Articles of Cooperation and By-laws han aton Co-op. Asya adto kanina. Kanina, asya adto an iyo gin-botosan dida han pagpa pre-register han aton mga MIGS an botos nga Yes or No kanan amendments adto. Alright, yana an aton pag-botos kanan Board na ngan han other Officers. Resolution No.: 448 – Policy on the Replacement of Outstanding, Stale, ngan Lost nga mga Cheque. Ini in usa nato nga pagsunod hin balaud. Resolution No.: 455 – Approving the Revised Policy on Incentives and Allowances for Officers, Volunteers, and all sorts of Staff. Kay, an aton mga Board of Directors ngan Committee Officers, waray kita narereceive nga Honorarium every meeting. Pero ginahatod kita, hit aton sarakyan pag-uli. Gin-tatagan gad kami hin food, snacks, lunch, ngan snacks during Conduct of Meeting. But we do not receive honorarium every meeting. Right? Resolution No.: 501 – Improved Star Member Policy with Life Insurance. Amo aton kanina, na aton gintawag nga mga members nga more than six years. Six years or more, mayda nira Certificate kanan NATCCO MBAI nga Micro Insurance. Usa nga benefit ginahatag ug libre para ngadto ha mga Star Members nga six years or more. So, an iba nga diri pa six years, kung five years, project guihapon kamo being a Star Member kay pagka next year, para api na kamu han mayda libre nga ginahatag aton Co-op. Diri niyo babayaran; it is the Co-op that will pay for you. Hatag ko para aton mga Star Members. This is our way of making sure nga it aton mga members will work para maging Star Members guihapon. Resolution No.: 502 – Suspending the acceptance of personal loan applications except for Star Members. Usa guihapon nga maiha na discussion last night han joint meeting. Ini nga personal loan kay hataas ang delinquency. So pamimilngon ta paagi para an mga nagloloan han personal loan diri magin delinquent. Pero an aton Star Members, kay mag-upay man gud hini nga mga payers, diri upod han suspension. Diri puwede maka-avail han personal loan? Exempted hira hin suspension and personal loan.

Last Key Result Area: Organizational Capacity. Resolution No.: 20 – Approving the Strategic Action Plan han aton Co-op. Resolution No.: 155 – Board Committee Appointment. Aton ngadi mga Board of Directors, nan huyo la hira kun Ownership Meeting or General Assembly. Pero throughout the year, nagtatrabaho hira kay mayda nira mga Committee Chairmanships. So, Chairperson hira han specific Committee. Asya nga aada hira nakadesignate per key result area para mayda discussion nga committee prior to the presentation ha board. Diri la hira usual nga board nga ma-perma la, ma-attend hin meeting, tapos na ang buhay. No. Our Board of Directors and Committee Officers are very active in policy formulation and in the discussions during our Board Meeting. Kay asya man talaga it functions han board – policy formulation and strategic planning. Resolution No.: 106 – Authorizing the attendance of our AGM Pagayanan and the Manager of Tacloban, Engr. Beltran, to the International Cooperative Educational Exposure of VICTO National on June 12-16, Bali, Indonesia. Resolution No.: 239 – Allocating ₱450,000 for the conduct of 2024 Sportsfest on August 17, 2024. Resolution No.: 325 – Allocating ₱35,000 for the Journalism Workshop. Mayda kita, ano to tawag, Ate Louie? Newsletter! Thank you, Rell. Mayda kita Newsletter han aton Co-op – tawag niya Co-op Pagurusa. Gintrain naton an aton employees ngan mga volunteers' para masiguro nga exacto it

magawas naton nga newsletter. Resolution No.: 240 – Allocating ₱350,000 for the Mid-Year Assessment and Planning on July 19-20, 2024. Resolution No.: 288 – Engagement with Ma'am Bing Villania to facilitate the Mid-Year Planning. Asya adto nga mayda kita new businesses kay for the first time, an aton consultant diri taga co-op, kundi taga Corporate Sector. Mayda liwat new ideas nga ginhatag hiya para sa new ventures han aton Co-op kay nakita niya nga pwede pa kitang mag-grow, mag-venture into other businesses. Resolution No.: 18 – Promotion of Mr. Asilo as Branch Manager. Resolution No.: 306 – Mr. Metran as Branch Manager. Resolution No.: 249 – Appointment of our Gender and Development Committee. Busy pag-senel phone? Oo, ada. Chair? Ma'am Malou. Vice-chair? Tukdaw ka Ms. Secretary. Pero may asawa na iton, diri puwede. Oo. Nag-appoint na kita as Gender and Development Committee. Pero gin-upod pa naton ha aton By-laws ang pag-amend, kay nasiring si CDA, dapat ada ha aton By-laws. Resolution No.: 250 – Re-appointment of Mommy Rosing Pedrosa as Credit Committee. As you can see, Mommy Rosing is more than 70 years old. Kaya pwede pa hiya? Oo, kay Founder. Usa hiya han unom nga living founders han aton Co-op. Mayda kita special privilege kay willing and able pa hi Mommy Rosing pag serve as Officer. Resolution No.: 516 – Approving Attorney Kate Mengullo, CPA, as legal retainer han aton Co-op. Resolution No.: 166 – Designating your Chairperson, Director Quebec, Director Arias, and Director Cumla as Board of Trustees han aton eskwelahan. Di ba gin plug-in na kanina han aton eskwelahan? Adto ha El Reposo. Hi Ate Babes Custodio, DYVL. Hiya pa it aton President it aton eskwelahan, more than 70 years old gihapon, kay siya liwat ang nagpatikang han aton eskwelahan. Resolution No.: 426 – Authorizing the attendance of your Chair and 1st Vice-Chair, Director Quebec, to the Inaugural Global Cooperative Climate Summit ha Thailand on November 27 to December 2. Ako representing PHCCI as board of CLIMBS, si Ate Louie as board of NAFECOOP. Expenses are charged to the federation, not ha aton Co-op. Kay Board of Directors man kami didto ha Federation. Pero we need a Resolution from the primary, an aton Co-op. Resolution No.: 429 – Attendance of Director Bernardo to the International Cooperative Alliance Global Conference and Annual GA Meeting, spearheaded by VICTO National on November 25-30 ha India. Expenses are ginpadara han VICTO, pero kinahanglan gihapon Board Resolution from PHCCI. Resolution No.: 434 – Approving the Election Calendar for 2025 Sequential GA. Resolution No.: 440 – Allocating ₱50,000 for the Area Coordinators 2024 Performance Appraisal and Fellowship on December 7, 2024. Next, Resolution No.: 456 – Allocating ₱400,000 for Year-End Operations Review and 2025 Business Planning. Resolution No.: 457 – Allocating ₱550,000 for Performance Appraisal and Fellowship. By the way, our employees duduha it ira gin lolook-forward nga activities: first, Sportsfest; second, Christmas Party. So amo la it time na nagkikirigta hira, wellness guihap. Bonding. Pero pagka December, nagpaka-make up talaga hira – napalit, na rent hin bongang-bongang attire. Only twice la it hira nagkikirigta, and they always look forward to these types of activities. Resolution No.: 533 – Approving to renew the contract with Intellicare as HMO han aton Co-op. Resolution No.: 534 – Approving the 2025 Calendar of Activities han aton Co-op. So, aton mga activities for the year ginplaplano na hiya December pala, para pag January gina-approve hiya, and ginkikita na han aton employees kung ano sunod nga activity. Naka-design na and approved by the Board of Directors. *PHCCI representations as your BOD*: Chair – Member of the Board of Directors of CLIMBS. 1st Vice-Chair, Director Quebec – Board of Director at NAFECOOP. 2nd Vice-Chair – Representative at NCCB. Director Bernardo – Board of Director at VICTO National. Director Quintero – Vice-Chair, Board of Director of Tacloban City Credit Surety Fund Co-op and Vice-Chair of Finance Co-op's Cluster. Director Meribeles – Alternate representative to Tacloban City Credit Surety Fund Cooperative. Director Sevilla – Authorized representative at NAPC. General Manager, Ma'am Beth – Authorized representative for Tacloban City Civil Society Organization and Philippine Chamber of Commerce and Industry Tacloban Leyte Chapter. For the first time, gin-API natun it aton Co-op through our General Manager para it iya kakirigta mga businessmen liwat ha aton area.

For Awards and Recognitions. We would like to let you know nga we have received these awards from CDA and other award-giving bodies. Big round of applause for everyone! We have received these awards, and we hope to continue thriving. Of course, it awards Pasubra Nalat hiya. Importante nga our members are happy and we get to enjoy the services of our Co-op. From CLIMBS, we have received these awards as well: Champion for Climate Action, Top 5 Investor, Top Premium Producer, CAC Achiever Award. So again, on behalf of the Board of Directors, we thank you all for coming. Pero, the General Assembly is not yet over. Nag-election pa kita, mayda pa kita mga reports. If you have questions, suggestions, or anything to say to improve the affairs of our Co-op, we will have an open forum later. Or kung diri kamo makakahulat, you just have to write it on a sheet of paper and give it to our employees or to any one of us here para ma-discuss naton hiya. We collate all the suggestions, and then we discuss them in the Board of Directors para nga tanan hiya ma-address. Again, damo

nga salamat. Janet, pag-raffle anay hin door prize. Kay we will now call our General Manager for her report. Janet, please. Thank you.

(Continuation of Giving away special Door Prizes to three lucky winners)

Ms. Nacario: Thank you, Mr. Chair. Before kita kumadto han aton door prizes, this month of March, ano it aton gina-celebrate? Huh? International Women's Month. In that regards, we'd like to acknowledge a few female members of the Tanauan Satellite Office. Siyahan, unahon naton. Though mayda kita pre-registration ha office, di ba? Para ini nga assembly, may ada kita it pinaka-early la. Pinaka-early nga, bisan naka pre-register na hiya, kumadi la guihapon hiya ha venue at 6 o'clock kanina. Oh, ito hiya – waray iba kundi hi Ma'am Rosalie Cinco. Hain Ma'am Rosalie Cinco? Hi Ma'am Rosalie naka pre-register last February 8 ha Tanauan Satellite Office, 67 years old, ngan 8 years na of being a member of Tanauan Satellite Office. Adi-di-di, Ma'am!

Another awardee, and aton mga tutulo nga pinaka-oldest pero matibaksi pa nga members han aton Tanauan Satellite Office. Unahon natun an aton 87 years old nga member, hi Ma'am Belizar – Star Member hiya. Another is 87 years old gihapon, Hi Ma'am Pelagia Tecson. Hi Ma'am is 86 years old na, and a member of Tanauan Satellite Office for 16 years now.

Oh, and last but not the least, Luzviminda Redovante. Hi Ma'am Luzviminda Redovante is 78 years old na and has been a member of Tanauan Satellite Office for 10 years na. Ayan. Ma'am, puwede ig-lusad ta han face mask? Ayan. Kay apil ini it aton gallery for next year's souvenir program. Ma-request kita han aton Gender and Development Committee. Adi ha ubos. Kinahanglan, adi ha ubos. Of course. Another photo opportunity with our awardees. Oh, diri talaga puwede. Dapat talaga may proper placing pag adi hi Mr. Chair. One, two, three… smile! Congratulations!

(Photo Opportunity with the Door Prize awardees)

Chairperson Camposano: Alright. Pira na it edad? 87? 87, 86. Pero damo it aton mga members talaga nga edad more than 70 na. Mayda ngani kita 89, di ba? Adto ha? Borongan? Oh, damo it aton mga members, and that is why our products and services – some of these really are designed para ha aton mga members nga idaran na. Kay they have been with us for 20 years, 30 years. Mag-iha na talaga mga members, mga loyal members. Look at them – still beautiful, still attending our activities. Sana all talaga! Let's now proceed to the reports. May I now call on the Management Report. This will be done by our General Manager. Big round of applause for GM Beth Pretencio!

Members (ALL): (Applause)

(Presentation of the Management Report)

GM Pretencio: Thank you, sir. Good morning. Maupay nga aga ha aton tanan!

Members (ALL): Maupay nga aga!

GM Pretencio: Good morning. Finally, Tanauan, mayda na kita soon building – which is masisiring naton nga aton. So actually, I'm just happy, kay it Tanauan, ako dati it nagkapot. So proud la ako to see most of our awardees, mga Star Members. Adi pa hira, because dako akon pasalamat ha hira, han time nga nag-open kita ha Tanauan. Hira it aton pinaka-kuan, nagmamarket, nagbulig to encourage more members nga mag-join ha PHCCI. So again, thank you so much, Ma'am, ha iyo nga tanan, for supporting PHCCI Tacloban, especially ha aton Tanauan.

So to start with my report, yana. Kanina, most of the reports came from Sir Leo, about the approval of mga resolutions for us to implement.

So this time, makikita niyo nga I will report more on han aton accomplishments for the year 2024. Let me start with aton *assets*. So, from ₱1.9 Billion, now at ₱2.1 Billion na kita – an increase of 9%. For *share capital*, makikita naton ang data – from ₱807 Million. An aton na share capital, we were able to generate a total amount of ₱854 Million. That's an equivalent increase of 6%. This share capital includes total deposits, including an aton Lab Co-op. Knowing an aton Lab Co-op, 7 to 17 years old, mayda gihapon ito na deposit ha hira share capital, which is 50 pesos an ira initial deposit. So for interest income on loans, these are the income coming from payments han aton loan. Di ba, every time na magbayad kita, han tap han principal mayda to loan, mayda to interest nga aton babaydan. So, from ₱127 Million, now at ₱154 Million – an increase of 21%.

So let's know, kitaon naton yana an aton *net surplus*. As I mentioned kanina, an aton income less an aton mga expenses. So this time, amo na ini hiya an aton sobra or net income. From ₱82.5 Million, now at ₱84.7 Million – an increase of ₱2.2 Million, equivalent to 3%. With that performance, na-enjoy natun ang dividend rate, which is from 3.89% to 6.55%. For those nga mapausa hain man ito hiya nakikita, ada ini ha iyo savings. As I mentioned po kanina, please check kung waray pa niyo kakita. Good news ini for everyone, kay dako an aton dividends nga na-receive this year 2024. Please continue to support PHCCI, kay the more we avail han products and services of the Co-op, mas damo an aton return.

Let me proceed han aton membership. For our *membership*, mayda kita increased by 8%. Out of this, mayda kita members in good standing nga 6,584 from 5,926 in 2023. So, aton total members in good standing is now 6,587. Aton Star Members ngada yana is 1,184.

So let me proceed han aton *Portfolio at Risk*. This time, more on han loans – related ini ha monitoring. Kung nakikita niyo ang graph from 2020 to 2024, ada kita ha 42.71%, now at 42.24%. Mayda la kita minimal decrease, but eventually, dako pa an aton for collections, meaning damo pa an mga diri nabayad on time. An Co-op management, padayon guihapon an aton sending of notices, nagconduct kita hin mediation process, and of course, through this process, gin-introduce naton an mga different programs para makabulig ha aton members – lalo na an medyo dako na ang mga payables in terms of interest. Mayda kita mga loan programs nga naghatag hin discount, para niyo ini ma-avail. I hope for those nga bagan hesitant or nag-alang, please directly visit na la han aton PHCCI office ha Dulag o ha Abuyog, or meet our Satellite or Branch Head. Para kamo ma-explainan kung ano ini nga program nga fit ha iyo budget. In that way, slowly, makaka-bayad kita, nga makaka-iban-iban han aton mga payables. Remember, kamo iton tag-iya han Co-op. In return, we will find ways paano kamo buligan. Diri man siring kay may dako kita nga baraydan, babayaan na naton an Co-op. Amo ini nga time lugod nga ma-reach out kamo para kami makabulig ha iyo kung paano pag-settle han iyo mga obligations. Of course, ma-enjoy niyo an mga benefits nga puwede ihatag han Co-op. So I just hope for those nga medyo naawod la, visit na la han aton opisina.

So now we will proceed han aton *Co-op Pagtutulungan Program*. Han last year, 2023, we were able to provide assistance to the beneficiaries of our members' equivalent to ₱7.4 Million. This year, 2024, it was ₱7 Million. But good news this year! Let me clarify. Nagpartner na kita han aton insurance partner, CLIMBS. And this time, mayda hira maupay nga offer aside han aton life insurance nga ₱60,000. Mayda na kita accidental medical reimbursement equivalent to ₱5,000 per year, and hospital income benefit, 300 pesos per day, maximum of 7 days. Ano it hiya? Di ba, an aton pagtutulungan, we're paying 600 pesos annually or 50 pesos per month. This is in response to your requests. Permi nala kita bayad, pero eventually, while buhi pa kita, diri man namo na-enjoy an assistance needed – like kung ma-aksidente or magkasakit, or ma-admit ha hospital. At least mayda guti nga assistance coming from the Co-op. Diri man 100% namon i-cover an total expenses, pero portion of that, makabulig kami ha iyo. *Condition*: Tanan nga active members as of 2024, from 2020 to 2024, nga mayda kamo payment, kami ito ma-enroll this year. After magka-ada na hin agreement with our insurance partner, ma-notify kag ma-announce. Pero eventually, tanan nga active members han Co-op Pagtutulungan, between 2020 to 2024, nga nagbayad hin 600 pesos, automatic yana nga tuig, year 2025, hi PHCCI it ma-enroll ha iyo. Including our Senior Citizens. This is good news, kay kung magpa-insure kita ha gawas, age matters. The Board of Directors recommended nga an aton Senior Citizens i-include para diri na hira magka-ada hin contestability period, waray evaluation, automatic cover na ha tanan. This year, free. Pero next year, 2026, mabayad na liwat kita. Kita na, mabalik an usual nga obligation nga every year, mabayad kita premium na 600 pesos. This year la, hi PHCCI iton ma-shoulder. Once mag-renew kamo next year, kamo na it mabayad. Still, mayda kita reminders and arrangements. For example, if malimot kamo, mayda kita auto-debit setup – automatic ig-iban ha iyo savings deposit para assured kamo nga even kung malimot kamo, hi PHCCI na ito mag-iiban as payment an iyo one-year premium, which is 600 pesos only. Waray increase. *Additional benefits*: Accidental Medical Reimbursement: ₱5,000 per year, Hospital Income Benefit: 300 pesos per day, max 7 days. Klaro bak adto? Yana nga tuig, hi PHCCI iton ma-enroll, including our Senior Citizens. Next year, maparemind na kamo, nga tikang na hiyo an payment. Okay, klaro? Thank you so much. Pero kung may iba pa nga diri naka-intindi, puwede kamo bumisita ha opisina. Bilngon naton an aton Satellite or Branch Head. Thank you.

And then let me proceed han aton *highlights of the Member's Welfare and Marketing Initiative*. Part of this was already reported by our chairman, so this is just an update regarding the services we

provide for both members and non-members. For our dental care services, mayda na kita 13 accredited dentists. Out of these 13, anywhere kamo pwede magpagabot or pa-cleaning, basta may referral slip kamo ha aton opisina. Good news – diri la ha Tacloban, kundi diri mismo ha Tanauan, mayda na kita accredited dentist, which is Doc De Veyra. Regarding appointment schedules, mayda kita details ha aton opisina and posted liwat ha aton Facebook page. For medical care, our doctors are available for check-ups and consultations. Hi Doc Capungcol and hi Doctora Tante pwede kamo ma-contact via online, especially if diri kamo makakita hin time to visit the clinic personally. Now, going back kanina about payments – what if diri ka makabayad this year? Yana nga tuig, free tanan e-enroll. Pero pagka next year, if waray ka-update, you will start your evaluation as a new enrollee, and it will depend on your age. Only members aged 18 to 69 are accepted initially. Pag ma-reach ninyo 70 and above, you will undergo a contestability period. This is mostly to assure our Senior Members nga updated an payment. You can visit the office and fill up the auto-debit form, so ready na ito for the year. PHCCI will coordinate as long as your savings deposit has sufficient balance – minimum 1,000 pesos, preferably more than ₱1,600 to cover the full year including premiums. If makalimot ka for the year, ikaw i-treat as new enrollee, and benefits will not be given if payment is not updated. I just hope ini hiya, e-calendar la ito ha iyo. Hopefully, maka-visit kamo ha office this year para ma-fill up an form, if you want to assure nga diri kamo makalimot next year. The rest of the details will be provided by aton Satellite or Branch Head.

So to proceed han aton discussions, let me share gihapon ha iyo an aton annual Pap Smear, Prostate Exams, and Eye Consultation Activities. Through these programs, we were able to serve 226 members and non-members. Ini nga health and wellness services are offered for free by PHCCI. Regarding Eye Care, we have a new partnership with Espina Eye Care starting last December 12, 2024. For those who want to have their eyes checked, mayda special discounts. Their clinics are located in Abuyog, Dulag, Palo, and Tacloban City. You can choose which clinic is most convenient for you. Just introduce yourselves as PHCCI members using your passbook, and you can avail of the special discount through Doc Espina.

And then, our annual *Big Health Day*. So, kwan guihapon ini—continues ini it aton pag-provide hin free nga mga services which kamu makaka-enjoy, like aton trade fair, medical consultation, vitamin and medicine dispensation, bloodletting activity, feeding activity, massage, haircut, manicure, checking blood sugar, and other services nga makukuha guihapon niyo. Ma-enjoy ini, and at the same time, for free hiya nga gina-offer ha aton members. Now, we also have our Operation Tuli. We're able to serve 301 members and non-members. Last 2024, the locations han aton offices nga nag-serve was Tacloban Branch, Alang-Alang, and Ormoc. Hopefully, dinhi ha Tanauan, kung an aton kasi way ini, we are partnering with the LGU para maserbisyohan guihapon naton an aton community.

And then, an aton Members Education Program—mayda kita summer class this year. By May, mag-o-open na kita. So, we're trying guihapon yana to negotiate para magkamay-ada kita additional nga programs. Kasi, an aton existing nga gina-offer last year were Arts and Crafts, Dance, Guitar, Voice, Taekwondo. We will announce ito han mga additional programs once magkamay-ada na kita maupay nga partnership with the LGU or mga private institutions nga puwede maka-hatag hin additional programs nga facilitated hin aton mga Lab Co-op Officers. Di ba, as mentioned ko kanina, mayda kita 7 to 17 years old. Kung may umangkon kamo o mga kilala, please i-invite niyo hira para maging member ha aton Kiddy Laboratory Cooperative.

And then, of course, an aton annual guihapon nga ginahatag nga Mass Wedding. So, we're able to have 10 couples exchange vows and embark on their journey as husband and wife, which aims to make marriage more accessible and affordable for all. So, all expenses are paid by PHCCI—an iyo la kinahanglan magpapa-reimbursement. Last year, ha Tacloban naton gin-conduct an aton free Mass Wedding. An tawag naton hini? Kasalang PHCCI.

So, hopefully this year, ma-kuan gihapon kita—maplan kita kun hain nga area, and then we will invite everyone nga gusto liwat mag-join hini nga aton program. And then, our Holiday Gift Giving. We provide gift packs to our orphans and elders, including an aton Star Members and MIGS. This is one way of giving back for your trust and loyalty to the cooperative. So, tanan, naka-receive ba kamo last December? Naka-rawat ba an aton mga MIGS and Star Members—Members in Good Standing? Nakarawat kamo?

Members (All): Nakarwat.

GM Pretencio: Yehey, okay! And then, of course, an aton marketing initiatives guihapon—continuous guihapon an aton PMES and pre-membership education seminar, which we were able to convert 72% out of our 932 attendees. So again, we are asking for your assistance to spread an aton maupay nga experience sa PHCCI. Para kita makakamay-ada hin new recruits, or maka-generate hin bag-o nga members within our locality. Kung ha iyo family o mga friends niyo nga diri pa members, please invite them. Puwede guihapon kami ang kumadto ha iyo place, or kung ada kamo opisina. Willing kami to conduct an Outreach Orientation or PMES, para ma-explain an aton mga benefits, products, and services nga puwede ma-avail han aton mga prospect members. And then, of course, our FB video content for products, services, and members' testimonials—continue guihapon niyo makikita an aton FB page. Just visit lang an aton page, The Perpetual Help Multipurpose Cooperative. Didto niyo makikita an aton mga announcements, promotions, and other activities nga puwede guihapon kamo maka-join. And of course, makikit-an niyo liwat an mga testimonies han aton members, kung paano kita nakakatabang ha ira pinaagi han aton paghatag hin loans, especially ha aton mga business members or entrepreneurs.

And then, an aton next topic is about *participation in Job Fairs*. We were able gihapon to join aton Job Fairs ha Palo, Leyte, and ha Astrodome, Tacloban. This is also one way pagbulig ha mga job seekers, para matagan hira hin opportunities and support ha ira career growth within the region. In fact, damo an aton available or vacant positions this year. So, for those who are interested gihapon nga namimiling hin trabaho, mayda kita mga vacant positions. All you have to do is visit our site or come to the office, para maka-ask kamo kun ano an mga positions nga fit ha iyo—lalo na an mga members nga an ira anak namimiling pa hin trabaho.

And then, we also have our *Father Flan Daffy Scholarship Program*. So, PHCCI-MPC Tacloban continues the legacy of Father Flan Daffy by uplifting the economic status of its members through education. So, this full scholarship grant supports the college education of deserving members or their children helping low-income families improve their quality of life. By investing in education, we empower future leaders and strengthen our community. So, as of now, mayda na kita an aton first recipient serving as the Accounting Associate at PHCCI-MPC Tacloban-Carigara Satellite Office. So, an aton second recipient, currently a third year college student at EVSU pursuing Bachelor of Science in Mathematics. So, the expenses by PHCCI. So, kita ito na bayad through our Father Flan Daffy Scholarship Program. Of course, nag-a-undergo gihapon kita inin process, criteria, para mahatag naton ito ha deserve nga family nga na need talaga han bulig han aton Cooperative.

Then, of course, *our GCASH collaboration through EC-PAY*. Hopefully this year, magkakamay-ada na kita, maka-onboard na kita ha aton GCASH kay para at least for your convenience guihapon ito, nga diri na kita danay magkikigkadto ha opisina if aton purpose is to pay or update han aton deposits. So, remember, aton kasi gini-aim this time is also to make everything kuan guihapon ha iyo, convenient ha iyo nga part. So, this is one way nga makakabulig kami. We have also to innovate and embrace kun anot maupay nga mga technologies that can help guihapon, that will enjoy or satisfy an aton mga member-owners. And then, we also have the update han aton, nag conduct kita hin environmental scanning in Naval Biliran for the co-op plan expansion as part of our 2025 approved action plan. So, this is one of the action plans naton this year. Nga nagkakamay-ada kita hin additional or ma-expand kita inin branch ha Naval. So, ongoing na ito atun pag comply han mga needed requirements para atleast, once mag-open kita didto assuredly, liwat kita na makakagenerate guihap kita members and ma market naton an products and services ngadto.

And lastly, with your ongoing commitment, we're able to receive gihapon hin award as top one Best Performing Cooperative in Tacloban City and Eastern Visayas. So, again, let's clap our hands for this good news and awards received. Salamat and Good morning!

Member (ALL): (Applause)

(Continuation of Giving away special Door Prizes to the lucky winners)

Ms. Nacario: Thank you, Ma'am Beth. This time, before kita mag-proceed han next reporter, mag raffle anay kita na aton door prizes. Sige daw, aadi pa ba hi Maria Gemma Flores? Maria Gemma Flores, aadi pa? How about kan Ma'am Opina Fereline? Ma'am Lalaine Pumanes? Maria Mitzi Tatierra? Maria Violeta Daylo? Sir Nilo Albao? Sonia Buhay? Oy, hi Ma'am Sonia, ma daog. Urbano, Aldrin? Ma'am Darleth Durana? Ten Adto hira, Uusa lat aadi? Otrohon ta? Maria Gemma Flores, Fereline Opina, Lalaine Pumanes, Maria Mitzi Tatierra, Maria Violeta Daylo, Nilo Albao, Balano

Generoso, Ma'am Sonia, sya pala adi. Urbano Aldrin and Darleth Durana. Alright, so amo pala ini. Sige, okay lang. Sige. Ayan, let's give a big hand aton. Door prize winners.

Member (ALL): (Applause)

Chairperson Camposano: Alright. At this point, padayon kita aton program. Tawagon naton han Chair han Audit Committee, para han Audit Committee Report. Ma'am Levita Calamaya. Big round of applause everyone. Thank you.

*(**Presentation of the Audit Committee Report**)*

Chairperson Calamaya: Hi, magandang buhay! Happy Sunday everyone!

Members (ALL): Magandang buhay!

Chairperson Calamaya: On behalf of our Audit Committee, aadi kami para i-presenta an overview it aton PHCCI's Financial Performance as of December 31, 2024. Ini nga Assessment, makakabulig ito ha aton to understand how well our cooperative is doing and where we can improve. Ano? Na gamit kami hin lima (5) nga Key Indicators to measure our Financial Health known as STEPS. S is *Stability*, Ito nga stability, mayda kita Financial Security and Debt Management. Pag manage sa mga utang. T is *Turnover*, how well assets generate revenue. An E naman is *efficiency*, how well resources are used. P is *Profitability*, income generation ito, siyempre. Han *Structure of Assets*, how assets are allocated. Based on our graph presented, nakikita naton diha aton Graph, mayda hira mga colors. Ito nga blue color, kanan December 2023. Ito nga green, December 2024. An orange color naman, kanan CDA ito. Regulated kita han CDA (Cooperative Development Authority).

Ha aton *stability*, na measure ito hiya ha aton Cooperative Financial Security. Including how well it manages debt an mga utang pag manage ito. An aton total score dida na remain la hiya unchanged, waray hiya pag balyo. Unchanged hiya tikang han December 2023 ngadto ha 2024. Indicating consistent performance. However, bisan pa ito hiya below an ideal target of Nineteen (19), Nineteen (19) kanan CDA. Meaning, karugsigngon mayda pa kita room for improvement.

Ha aton *turnover*, ini nga indicator na evaluates ini how efficiently the cooperative uses its assets to generate revenue. Ma include dida an assets turn over, Ini nga assets turn over na measure ito hiya how well our cooperative generate income from its assets. A receivable turnover tracks how often loan payments are collected within and doing within the year. Our total turn over remains the same in both years. Suggesting continuing challenges in revenue generation and loan collection.

Ha *efficiency* kita, efficiency reflects well the cooperative uses resources to cover operating cost. Our score slightly decreased from 25 in 2023 to 24 in 2024. Though, we are still performing better than the ideal standard han 35 on CDA na strengthening ito han operational efficiency could further enhance our financial position.

Ha *profitability*? Han profitability, na measure. measures the cooperatives ability to generate income from its assets. Ano? May ada ito dida return on assets. Han return on Assets; nag remain la ito hiya hin one score both years. Significantly, below the standard kita han CDA nga five. Pero nag indicates ito hiya, the need for better asset utilization. Return on member's shares. Improve, nag-improve kita diha han aton, return on member's share from three in 2023 to five in 2024. Now meeting the ideal standard, naka meet na kita han ideal standard, di na kita han aton rate of debt surplus. Na maintain ito nga score of five. Nagmaintain hiya aton score of five both years. Showing strong and stable profitability.

Now, the *Structure of Assets*, ito nga indicator na reflect ito hiya how well an assets are managed and allocated. Although, the score slightly declined from 16 in 2023 to 15 in 2024. Highlighting the areas for improvement. Particularly, in investments and member's share capital financing. An aton summary. An aton summary, overall hit aton PHCCI financial performance remains stable with a positive growth in profitability but challenging kita diha it efficiency and revenue generation. Ky ito, macchallenge kita by number one, improving loan collection. Number two, optimizing assets utilization. And number three, enhancing operational efficiency. With this, we can further strengthen our financial position. Salamat amo iton an aton report. Good day and happy Sunday everyone,

Members (ALL): (Applause)

Chairperson Camposano: Thank you, bisan nagkukuri. Na report guihapon kay asya man ini. Katuyo man la ha aton. Oo, sige padayon kita Ma'am Marissa ayaw na hi smile, ikaw naman didi. An Elecom liwat, mag rereport. It mag report, Secretary hit Elecom hi Ma'an Marissa Pilapil.

Members (ALL): (Applause)

Ms. Pilapil: Okay, thank you.

(Presentation of the Election Committee Report)

Ms. Pilapil: Okay, so on behalf of the Election Committee, allow me to report ha iyo kun ano an aton ginbuhat last year. First of all, as members of the Election Committee, obligado kami mag-attend hiton aton Board Meetings and Joint Board and Officers Meetings. Last year, siyempre, monthly ini, so nag-attend kami hin 12 joint BOD and Officers Meetings. Aside hito, nagconduct gihapon kami hin mga Committee Meetings—14 in total for the year. Of course, during the General Assembly, amon man gud trabaho-on mag-supervise han conduct han election. Last year gihapon, nagkakamay-ada kita orientation para han mga kandidato—Board of Directors, Audit, or Election Committee Officers, ngan iba pa nga committees. Gin-orient namon hira para, paglilingkod nira ha ira position nga gindalaganan, prepared hira—mayda idea kun ano it co-op, ano it ira responsibilities, ngan duties. Kun mayda ginhahatag it Board of Directors nga tasks o activities, nag cooperate gihapon an EleCom kay masunurin kami. Next, an Organizational Meeting—every time matapos an GA or election of officers, nagkakamay-ada kita hin Organizational Meeting within 10 days. Last year, gin conduct hito on March 26, 2024. Han meeting nga ito: BOD Chairperson – Director Leo Camposano, 1st Vice-Chairperson / Education Committee – Director Luisita Quebec, 2nd Vice-Chairperson / Delinquency Committee – Director Ma. Jenny Advincula. Regarding the Board of Directors vacancies, lima an available position. Pagkandidato unom, ngan na-elect hira except kan Ma'am Amplayo. *The elected members were*: Ma'am Jenny Advincula (2nd term), Sir Nelson Bernardo, Director Regine Marie Cumla (new blood, very active, brings fresh ideas), Director Erlida De Lira (new, very active as PMS facilitator), Director Rellier Meribeles (former Board Secretary and Mediation & Conciliation Committee member), *For the Audit Committee*, three vacancies last year. Only two nag-kandidato, so automatic na-elect hira: Ma'am Melanie Orendez, Ma'am Levita Calamaya. This year, with Ma'am Lorna Cinco running, ma-kumpleto na gihapon an Audit Committee. *For the Election Committee*, duha ang vacancies last year, and duha kami nagdalagan. Elected kami—ako, Marissa Pilapil, and Chair Ma'am Evelyn Clarin. Next year, ma-rest na kami, pero willing gihapon kami mag-assist kun mayda bag-o nga mag-serve. *Now, regarding membership*: Total members as of Dec 31, 2023 – 30,585. Total members as of Dec 31, 2024 – increased 8.5%, that's 2,598 new members. MIGS – increased 11.15%. For those attending, remember—being a Member in Good Standing (MIGS) gives privileges that Non-MiGs do not enjoy. *Requirements to be a MEV / member entitled to vote*: Attendance – present in meetings (check!), Share Capital – minimum ₱1,200; add ₱100 monthly or in lump sum (three months, six months, or one year), Bigger Share Capital = bigger dividend next year. Loan payments – pay on time, better if ahead (rebate available) If you loaned and your share capital is not yet full, part of your loan goes to share capital. Once full, loan deductions stop.

Member (ALL): Asya.

Ms. Pilapil: Okay, so amo it hiya. Pero, magbubutang kamo daan ha iyo Share Capital, the one-year minimum, para diri na ibanan it iyo loan proceeds. Ngadto kita ha Member in Good Standing (MIGS). Di ba mayda kita CAC and GA? Either of those, consider na iton attendance. Pero mas maurupay gud kun GA na attend gud kamo, kay dida ada an Summary kun nag inano an aton performance last year—kumpleto. Ano man, para ma-MIGS ka, ano in benefits? Ano't maupay hit Member in Good Standing? Syempre, kung member ka and maupay ka nga member, you get to participate and vote. Maski Non-MIGS ka, makakaparticipate ka guihapon kay puwede ka mag-attend han GA and nakakakarawat guihapon allowance. *Pero kun MIGS ka*: Pag may amendments, you get additional ₱100. Pag election, you get an additional ₱200. Makakabotos ka—if nakita mo nga maupay ini nga kandidato, may say ka. When you maintain your MIGS status, puwede ka maging Star Member. *Benefits of Star Member*: Pag naglo-loan ka, may service fee 50% lat na gin-babayaran (instead of 2% regular member), Every GA, mayda ka t-shirt, Pag over 6 years na nga Star Member, may insurance pa. Paningkamot kita maging MIGS! *Other privileges*: As MIGS, puwede ka mag-seek hin Elective or Appointive Position. Elective Positions: BOD, Audit, Election Committee. Appointive Positions / Other Committees: Submit ka la Letter of Intent / Application Letter, prerogative han Board of Directors kun i-appoint ka. Kun Non-MiGS ka, diri ka puwede ani. Kaya amo it importante nga benefit hit being

a Member in Good Standing—kay kun diri ka MiGS, diri ka gud makabotos. Before I close, mapakiana ako—mayda pa ba diri mga MiGS nga waray pa makabotos? Para kita mag-close na aton election, alayon pagkadto ha likod, yana na. Okay, asya la adto. Damo nga salamat!

Members (ALL): (Applause)

Chairperson Camposano: Again, we would like to remind han aton members in Good Standing nga waray pa makag-cast hin botos didto ha luyo. In a few minutes, i-close na han EleCom an aton election for Tanauan Satellite Office. Alright, sige. Tapos na maghatag hin report an BOD, Management, Audit, and Election Committees. We now proceed to, of course, the approval of the Consolidated Report of the Board of Directors, Management, Audit Committee, and Election Committee. We need to have a resolution / motion from the floor. Janet… oh hi Janet, nahigaw na? Diri man hito Janet ha imo hira? Ah, mabulig ako… Bangin ha akon nadiri in hira? Diri ako natuod nga mga taga Tanauan awdunon. Oh, sige. Adi hi Ma'am… okay na? Oh, sige. Ma-motion ka na. Sige, okay. Ah, sige.

Ms. Maria Violeta E. Daylo: I move for the approval of the consolidated report of the Board of Directors, Management report, Audit report, Election Committee.

Chairperson Camposano: Pasosyal, o Madam kukuhaon ta it imo ngaran. Diri ka priprisuhon.

Ms. Visitacion R. Morano: I Second the motion.

Chairperson Camposano: O diba, na-second han thirty years nga member. Thirty years nga member—balitaw! Kay kun waray pa ha iyo nga ma-motion, ada kita ha igbaw, pipiriton ko it hira nga mag-motion ngan mag-second. Para kita diri mag-iniha. Okay, it has been moved and seconded. Any discussion on the reports? Any objections? None so far. The motion is approved. But then again, we would like to assure you nga mayda pa kita open forum later for any concerns that you might have as we go on with our General Assembly.

On motion by Ms. Maria Violeta E. Daylo, duly seconded by Ms. Visitacion R. Morano, the General Assembly decided to approve the consolidated reports of the Board of Directors, Management, Audit Committee, and Election Committee of PHCCI-MPC Tacloban.

GA Resolution No. 003 series of 2025
"A Resolution Approving the Consolidated Reports of the Board of Directors', Management, Audit Committee Report and Election Committee of PHCCI-MPC Tacloban"
CARRIED UNANIMOUSLY

*(**Presentation of the 2025 Operational Budget, Targets and Action Plan**)*

Chairperson Camposano: Yana, magpapadayon kita han aton pagpa-aproba han 2025 Operational Budget ngan Action Plan. We now request our General Manager to present the Operational Budget for 2025 and aton Action Plan. GM, big round of applause for GM. Thank you.

Members (ALL): (Applause)

GM Pretencio: Thank you, Sir Leo. Okay, so again, adi na naman ako in front of you to report an aton 2025 Operational Budget, Targets, and Action Plan. Kanina, gin-present ta an aton accomplishments han 2024. This time, ini nga Action Plan amo it aton trabahuon nga tanan—from the management, the Board, and iyo assistance—para ma-meet naton ini nga targets this year and, at the same time, ma-execute and ma-implement an aton Action Plans. So, let me start han aton Assets. Kanina, as reported, mayda kita actual nga ₱2.1 Billion as of 2024. This year, magtatarget kita hin ₱2.5 Billion total assets. Han details, makikita niyo ini ha aton Annual Report, pages 46 to 47, para ma-review niyo an specific nga mga accounts. So let me proceed han aton *2025 Statement of Operation*. Di ba, ini nga Statement of Operation—revenue less expenses—then makikita naton kun pira an aton expected net surplus. Kun baga, an aton income amo an basis para han dividend nga mabalik ha aton members. Last year net surplus: ₱84.7 Million, Projected net surplus for 2025: ₱145 Million. *Breakdown*: Revenue, Financing Cost, Gross Surplus, Other Income, Administrative Expenses, Operating Expenses, *Financial targets summary*: *Asset level*: Increase by 5% (from ₱2.1 Billion to ₱2.5 Billion). *Return to Members / Dividend Rate*: Last year 6.55% → projected 10% this year. This reflects your continuous support and timely loan payments. *Par Rate*: Reduced from 42% to 37%.

Membership Generation: Targeting 8,400 new members across 10 offices. To attain these targets, we need to align with our key perspectives: Member and Community Service, Increase membership and provide member satisfaction. Retain members by addressing concerns—visit the co-op, clarify loans, assist members directly. Strengthen affiliation and sustainable social impact, including partnerships with the LGU. *Finance and Resource Management:* Enhance financial structure, fund management, and systems. *Internal Business Processes:* Strengthen systems, policies, and procedures. Ensure transparent and uniform implementation across all branches (Tanauan, Tacloban, Alang-Alang). Keep members informed—transparency is crucial because you are one of the owners of the co-op. *Organizational Capacity:* Improve organization structure, Enhanced leaders' competence, improve physical infrastructure, Optimize technology. Ini nga mga perspectives serve as our guide to meet the 2025 Action Plan targets. So again, thank you so much for taking the time to attend this Sequential General Assembly. Damo nga salamat! Thank you!

Members (ALL): (Applause)

Chairperson Camposano: All right, GM, iklaro naton, pira han aton target nga net surplus for this year?

GM Pretencio: Again, ₱145 Million.

Chairperson Camposano: If that will be realized, piraka-percent it mababalik ha aton members?

GM Pretencio: Sana sana, hopefully, with your assistance, 10% ito. So, mas durudako ngan, mas damo pa it aton mababuligan.

Chairperson Camposano: So, in that regard, ma-solicit kita in motion to approve the 2025 operational budget, targets, and action plan.

Ms. Alma A. Lagarto: I move to approve the 2025 operational budget, targets, and action plan.

Chairperson Camposano: Any second?

Ms. Raquel S. Ramirez: I second the motion.

Chairperson Camposano: Perfect! I like that. Maupay gud ka-orient didto. Kanina pak nag kikinita. O, di ba, nag-enjoy ang mga members. Ka-exacto. All right, any discussion? Any objections? The motion is approved.

On motion by Ms. Alma A. Lagarto, duly seconded by Ms. Raquel S. Ramirez, the General Assembly decided to approve the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

GA Resolution No. 004 Series 2025

"A Resolution approving the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025"

CARRIED UNANIMOUSLY

Chairperson Camposano: Let's now proceed to the presentation of the proposed amendments in the Articles of Cooperation & By-laws. This will be presented by the 1st Vice-Chair, Director Luisita Quebec. O, Radyo! Radyo an labanan.

*(**Presentation of the proposed amendments to the Articles of Cooperation & By-laws**)*

Director Quebec: Thank you, Mr. Chair. Salamat, madamu. Una han tanan, salamat madamu, ha iyo for staying. Pasensya na, Mr. Chair, pero I value the seconds, I value the minutes—an aton didi mga kabugtoan nga aanhi yana until this time. So, thank you for staying. An aton pangapaniguro nga maiban-ibanan—iton aton kagul-anan, it aton medyo may kasamukan paminsan ha oras nga nagdudumara kita han GA—is ginpipinanigurohan han aton management, mga directors, ngan officers, para mahibaro kita paunan-o makahatag hin maayos nga serbisyo. Kumbaga, may pagkakumportable an aton pagkahampang han General Assembly. So, yana, nag-testing kita hini nga Sequential General Assembly. Pero para hit bug-os, mayda kita option kun hain nga oras puwede naton pipili-an para magdudumara kita han GA. Adi, may ada kita halipot la nga material, please.

*(**Video Presentation of the proposed amendments to the Articles of Cooperation & By-laws**)*

Director Quebec: Di ba? Unta ig-check niyo an iyo mga balota. Maaram ako nga ha Tanauan, lugar ini han kamag-araman. Tuod, that is why madasig ako pag-atubang ha iyo yana. You know ano, paunan-o kita? Mas malilig-on pa han cooperative. Maupay nga udto ha iyo tanan. I hope naintindihan naton ini nga aton mga kinahanglan bag-uhon—dida ha aton By-laws ngan iton aton Articles of Incorporation. Kay kun bumalik liwat hiton inspection hiton CDA, ini exercise hira regulatory function. Kinikita kun tama ba an aton mga ginbubuhat sugad hiton aton By-laws ngan Articles of Incorporation. Kun diri amo, sisigngon na liwat kita nga "Oy, diri kamo sakto." Usa han mga rason nga napapausa ako amo ini: diri naton ipapasa an iba nga mga butang nga para sa aton gym o sports facility—no-brainer ini, diba? Pero diri pa man naton napapasar. Perme kita gin sisiring han CDA nga diri la kamo matinood-anon han iyo mga serbisyo. Pero yana, mas importante nga pagka-hampang, tagan hin higayon an aton mga opisyales, and see the changes and amendments nga gin-sisiguro, just like what we are doing now. Nagte-testing kita hini nga Sequential General Assembly. Waray ini dida ha aton By-laws—amo ini igpapaabot ngan isusurat pinaagi han iyo pag-siring "Yes." Diri la tubtob hini aton Sequential General Assembly—may mga variations. Pero an importante, masayunay pero exacto an pagpaabot han mga desisyon ha aton GA.

What we are experiencing now reflects an in-person Regular General Assembly—medyo makuri, pero amo ini an option. Among han aton mga pamaagi, kun hain mas sayon, mag-hybrid kita: puwede ka ha balay pero maka-join guihapon ha GA online or puwede ka physically present. So, amo ini an aton in-person Sequential General Assembly. Tanauan, nagkamay-ada kita hin GA—how is the experience niyo? Mas makalilipay, diri kita naguhuroot, diri nagpapa-kababati hin reklamo, halaba linya—see? This is one of those things nga gin-sisiguro naton: transparent, accessible, and convenient. Pero diri la tubtub dida—ada guihapon kita Hybrid Sequential General Assembly Meeting. Bisan komportable kita yana physically, puwede guihapon online. Sequential guihapon. Pag abot han adlaw, scheduled, Tanauan—puwede ka physically or online. This system ensures continuity, flexibility, and member participation. Amo ini an ginpapaniguruhan han aton mga opisyales ngan volunteers. We hope nga whatever inyong contribution, maipadangat guihapon. Although kita nga nag "Yes" han aton amendments, malilipay kami nga napadayon kamo ha co-op, hin anuman nga karuyag niyo ipahamtang—para mas masayon an pagpahigayon han impormasyon, serbisyo, ngan pagpakilala han aton cooperative. So, with that, thank you so much, and we hope to hear from you soon. Maupay nga udto ha iyo nga tanan!

Members (ALL): (Applause)

Chairperson Camposano: Thank you, Director Quebec. At this point, we are. Ibalik kadto nga slide, Ronel, Kay amo it hiya for action, ayaw pag paraa, imu ginpara, sunod, kay naturo na didi ha stage, may uran. Ada kay may uran man naturo, kun waray uran di man naturo. At this point, gin-presenta han aton taga Amendments Committee. Janet hain kana dapit? for action man ini General Assembly, depende kug anot situation, amo aton gagamiton pag conduct hit General Assembly. Janet, please, motion from the floor.

Mr. Martin B. Maroto: I move to approve the inclusion of the modes of General Assembly meeting.

Chairperson Camposano: Wow, kung makabasa.

Mr. Richard O. Copino: I second the motion.

Chairperson Camposano: Perfect! Sunod, waray na talaga iton hira babasahon. Memorized na. Alright. Any discussion on the matter? Any objection?

Ms. Coritana: None so far, Sir.

On motion by Mr. Martin B. Maroto, duly seconded by Mr. Richard O. Copino, the General Assembly decided to approve the inclusion of the modes of conduct of the General Assembly Meeting of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 005 series of 2025
"A Resolution approving the inclusion of the modes of conduct of General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"
CARRIED UNANIMOUSLY

(Hiring of External Auditor)

Chairperson Camposano: Oh, kay ngan tanan gusto na umuli, kay lunch time na. Hearing none, the motion is approved. Thank you so much, everyone. We shall now proceed to the last item for action, which is the Hiring of External Auditors.

Ms. Calamaya: Hello. An Audit Committee nagrekomenda han hiring han aton External Auditor. Amo ini an Quilab & Garsuta Certified Public Accountants.

(Audio system technical issue)

Ms. Camposano: Diri gud ini babayaran nga sound system. Nagka-kawarawara gud. Kuya, upaya iton kay… GM, alayon ha tin diri. Natatapos na la kita it microphone—di talaga natutuhay. 22 na ini ka bug-os, makapoy. Nag-Sequential GA kita, microphone… may problema. Kuya. Diretso na kita ha Hiring of External Auditors. Janet, hain ka na dapit? Waray na? Sige, amu na. Motion from the floor. Maupay ka, smile ni Janet. Alright, mas maupay na. Janet, motion from the floor for the hiring of our external auditors. Nagchututor pa. Alright. Sige. May I now hear a motion from the floor? Sige, Ma'am Sarah. Oo.

Ms. Agner: I am moving for the hiring of the External Auditor, which is Quilab & Garsuta Certified Public Accountants for the Year 2025.

Chairperson Camposano: Any second to the motion?

Ms. Genelyn L. Gabon: I second the motion.

Members (ALL): (Appluase)

Chairperson Camposano: Mayda man ibarayad hi PHCCI—2 Billion tat assets! Hello! Palit gad kita an aton kalugaringon nga sound system, ano? Oo, sige, balitaw. Intrimis gad la kamo gad. Alas dose na, gingugutom na giyap kamo. Okay, balitaw, sige. Any discussion? Any objection? None so far, sir. Hearing none, the motion is approved.

On motion by Ms. Sarah T. Agner, duly seconded by Ms. Genelyn L. Gabon, the General Assembly decided to approve the hiring of Quilab & Garsuta Certified Public Accountants of Cagayan de Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025.

GA Resolution No. 006 series of 2025
"A Resolution approving the Hiring of Quilab & Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025"
CARRIED UNANIMOUSLY

Chairperson Camposano: We shall now proceed to the open forum.

Ms. Pilapil: Mayda pakiana?

Chairperson Camposano: Mayda pa ba pakiana? Kun mayda, use the microphone. Kun waray, ipaagi hin papel, ipadangat ha amon. In the meantime, nga waray pa, Janet, mag-raffle na. Tapos, malusad kami kay mapapicture kami ha iyo. Okay? Kadto ha luyo, please move forward para kamo makapagpa-picture.

(Photo opportunity with Directors, Committee Officers and Members, followed by Open Forum and Raffle Draw)

Ms. Pilapil: Open forum.

Chairperson Camposano: Oo, Open forum. Nasapit hi GM ha akon. Kay amot panalipdan. Okay, announcement from the ELECOM Board Committee. Please go downstairs, kay magpa-picture kita ha ira.

Ms. Pilapil: Okay, as of 12:35PM, nahuman guihapon aton election. Asya la ito. Thank you so much for your cooperation.

There being no other business to discuss, the General Assembly decided to adjourn the meeting at exactly 12:35 P.M.

Chairperson Camposano: Yes, Janet. Oh, while nagpapapicture kamo, maapi ako didi stage. Balitaw, ah, diri paman tapos it aton Sequential General Assembly, may ada pa kita ha Tacloban hit ika March 30, so para matapos dinhi aton Sequential GA, magpapa-motion kita for recess. Any motion from the floor? Sige. Ma'am, Ma'am Lilibeth.

Ms. Tabungar: Mr. Chair, I move for recess of our 2025 Sequential General Assembly.

(Member): I second the motion.

Chairperson Camposano: Any objection? Any discussion? Hearing none, the motion is approved. Thank you very much, Tanauan Satellite Office.

40 Winners of 5 Kilos of RIce

1. Albao, Nilo L.
2. Andrade, Ma. Cecilia D.
3. Añover, Victoria G.
4. Asdilla, Francisco I.
5. Belizar, Ceriaca C.
6. Buhay, Sonia R.
7. Cabsag, Marilyn A.
8. Cajeles, Narcisa T.
9. Cañas, Elma Jenneth B.
10. Canonigo, Karen V.
11. Castil, Rey O.
12. Caya, Amelita A.
13. Cinco, Rosalie S.
14. Dacara, Rosanna S.
15. Daylo, Maria Violeta E.
16. Delodado, Maricel G.
17. Durana, Evangeline B.
18. Entino B. Almira
19. Escabas, Cherry C.
20. Flores, Evelyn F.
21. Guevara, Julita B.
22. Javinez, Mary Jean B.
23. Lagahit, Vivina P.
24. Lariba, Shirly S.
25. Maasin, Ofelia G.
26. Malate, Lilibeth B.
27. Manda, Ramon A.
28. Naboya, Faye P.
29. Po, Catalina P.
30. Pumanes, Lalaine T.
31. Redovante, Luzvisa
32. Roa, Alyssa L.
33. Roa, Ponciano T.
34. Tecson, Pelagia M.
35. Tolentino, Ignacio P.
36. Ubaldo, John Cedric A.
37. Vargas, Eufracia E.
38. Venezuela, Mary Jake L.
39. Villamor, Jojane R.
40. Villero, Alona M.

7 Winners of Flat Iron

1. Aguipo, Ederlyn L.
2. Corres, Luzmarie B.
3. De Paz, Lorna L.
4. Macapanas, Jenecruz S.
5. Mesias, Aileen C.
6. Salvaña, Felicitó A.
7. Santo, Niño B.

3 Winners of Electric Kettle

1. Flauta, Diosdado R.
2. Malate, Delia B.
3. Sardillas, Fe T.

3 Winners of Rice Cooker

1. Copino, Debbelyn M.
2. Lumen, Elma E.
3. Morano, Visitacion R.

4 Winners of Stand Fan

1. Nirza, Cristina L.
2. Orcullo, Hilda R.
3. Tabao, Lolita A.
4. Vertudes, Miracelo L.

2 Winners of Double Burner Stove

1. Migriño, Luisito L.
2. Odevilas, Wenifreda L.

1 Winner of Washing Machine

1. Sabido, Divina M.

(Photo Opportunity with the Door Prize Winners)

Ms. Nacario: Salamat hin madamu han aton mga member-owners of Tanauan Satellite Office. Pagkirigta kita para ha next ownership meeting. Salamat hin madamu ha iyo active participation han aton Sequential General Assembly Meeting. Once again, congratulations han tanan winners ngan han Door prizes. Pagkirigta kita ha aton next co-op activity this October 2025. Today is Sunday, 1:08 PM pala—human na an aton Sequential General Assembly ngadi ha Tanauan Satellite Office. Hinay-hinay kita pag-uli. Medyo nauran, so paabri daan an iyo mga payong. Para ha iba nga waray payong, may ada kita merchandise didto. Nakatago na ba? Oh, puwede mag-abri para ha iyo kon may maruyag pagpalit. Maalayon kita hin kuan—support staff will assist, sugad kay nanay pag-alsa han bugas. Mga kuya nga ada ha likod, buligi gud hi Nanay. Thank you everyone!

TACLOBAN BRANCH & BABATNGON SATELLITE OFFICE
30 March 2025, Leyte Convention Complex, Main Hall, Palo, Leyte

(Eucharistic Mass Celebration)

Ms. Nacario: Hello! Once again, tagaan naton hin makusog nga pakpak an aton officiating priest for today's Mass, Rev. Fr. Rey Julo Biliran, CSsR. At this time, we would like to take this opportunity gihapon to hand over a token of appreciation to our community parish for the continued support to every endeavor of PHCCI-MPC Tacloban. With that, may we request on stage our BOD Chair, GA Committee Chair, and our General Manager as we hand over our token to Rev. Fr. Biliran. Also we would like to give due recognition po han aton lay ministers, altar servers, collectors and of course our choir (Fatima Choir) for today. Tagaan hira naton makusog na pakpak.

Member (ALL): (Applause)

(Photo Opportunity with Rev. Fr. Biliran, members, lay ministers, altar servers, and collectors.)

Ms. Nacario: And also, an aton mga Member-Owners nga temprano pa nagkadi para maka-witness ngan maka-attend han aton Sequential General Assembly Mass. After ha stage, hi Padre malusad liwat ngan magpapa-picture together with our members. Of course, may we request as well an aton

Officers to join us. Settle down la anay an aton mga members. Malusad hi Padre para maki-join han aton photo opportunity together with our Members, Lay Ministers, Altar Servers, and Collectors.

Please occupy the seats here in front po. Let's join Fr. Rey Julo Biliran A. Olia for our photo opportunity. Danay la ini hi Padre, tas for the information of everybody, hi Padre is a bag-o nga ordained priest dinhi ha Redemptorist Parish. Group picture kuno, Kuya. Dapat naka-smile! So, first time ni Padre mag-join ha aton today. In a count of 1, 2, 3 — smile! Padre, puwede maka-request? Letter "C" for Co-op. Ayan, ang right hand. Tapos dapat naka-smile didi ha likod an aton mga members. 1, 2, 3 — smile! Ayan! Thank you hin madamo, Padre.

Usa pa nga pasabot para ha aton mga members nga human na pagpa-register. Please occupy po an mga vacant seats didi ha front. Ngan para hadto nga gusto pa magpalit hin raffle tickets para han aton Grand Raffle Draw later on, nagbabaligya pa po kita. Padayon pa an pagbaligya ha aton raffle ticket booth. Kay an aton Nissan Navara, naka-park po ha gawas. Waray gud hiya madara dinhi ha sulod kay diri na hiya masulod ha venue. Pero para hadto nga mga members nga gusto makakita han aton Grand Prize, naka-display po hiya ha gawas han aton venue. For sure, damo na an nangangadi didto. Hinaot unta nga usa ha aton mga members an makakauli hiton nga Grand Prize yana nga adlaw. Di ba?

Ngan of course, adton mga members nga nakasurat na han ira raffle tickets, make sure nga na-drop na ninyo ito. Bangin adto la ha iyo bag o bulsa — agidaw, diri ka gud mabubunot kun asya la ito. facing the stage. Kung naatubang kamo ha stage, to your right adto an aton Raffle Ticket Booth. Para naman hadton waray pa naka–fully settled han ira raffle tickets, mahimo guihapon kamo magbayad didto ha Raffle Ticket Booth. Kay kinahanglan an raffle ticket nga ig-huhulog dapat bayad na. Kay in case mabunot an ticket ngan pag-validate kay diri pa bayad o waray pa fully settled, mawa-warayan kamo hin chance nga makadaog han aton mga premyo. Tapos, mayda guihapon kita gin-andam nga mga boxes para han aton door prizes. An gutiay nga raffle ticket nga ginhatag ha pagpa-register, amo ito an Door Prize Ticket, ngan kinahanglan ighulog liwat ito ha mga green nga boxes nga nakakalat ha venue. Gugusion la po, Ma'am ngan Sir: an usa nga parte ighulog, ngan an usa nga parte claim stub. Ini para han aton Door Prizes in case tatawag kita o makita niyo ha screen later. Para han Door Prizes, kinahanglan po nga physically aadi kamo ha venue para ma-claim an iyo premyo. Pero para han aton Grand Raffle Draw, an nababaydan nga raffle ticket, bisan waray kamo dinhi ha venue basta mabunot ngan bayad an ticket, mayda kamo 90 calendar days to claim your prize. Naka-butang po ini ha likod han aton raffle ticket booklets, didto makikita an complete mechanics. An bayad nga raffle tickets, bisan waray kamo dinhi, mayda guihapon 90 calendar days pag-claim ha designated office.

Usa pa nga pasabot para ha aton members. May-ada po kita Lab Co-op nga may mga display nga snacks ngan iba pa nga items nga pwede naton kadtuon ngan paliton at minimal cost. Aadto po hira didto nga side. Kun nalingkod na kamo facing the stage, adto po hira to your right side. Sugad man, may-ada guihapon kita marketing merchandise nga gin baligya — mga customized items sugad han payong, tumbler, notebook, ballpen, ngan paypay. Aadto gihapon ini didto nga side, sapit la han kabataan.

Ngan an aton liwat mga Star Members aadi na ha venue. Hinaot unta nga na-claim na ninyo an iyo mga T-shirts, an aton Star Member shirts. May-ada po kita Star Member Booth nga aadto didto ha right side guihapon. Didto po ninyo makukuha an iyo shirt ngan Certificate of Membership para hadton mga Star Members nga 6 years to 9 years. Pero adton aton mga Star Members nga 10 years and above, amo ini hira an ginsisiring naton nga Hall of Famers – Star Members. Di ba, matagingting — 10 years to 17 years na nga Star Members. Maalayon guihapon kami ha iyo, Ma'am ngan Sir, nga once nakuha na ninyo an iyo shirts, alayon po naton pag-sul-ot. And please, occupy ngadi han mga seats in front, para later on during han aton awarding to our Star Members, mas sayon nala an pagkadi ha front.

Ngan nakita niyo ba didi nga side? Ngadi ha right side. Ada dida an aton bag-o nga giant tambiolo. Likod hini, may-ada kita mga door prizes. Diba, durodamo gud an aton door prizes! Para ma-iban naton ito, matawag kita han first set of winners to receive grocery items. Ini hira amo an first 25 members – Early Bird nga timprano nga kumadi nagpa-register today. An lista naka-flash ngadi ha screen. Mayda kita two screens, so kitaa niyo kun ada it iyo ngaran. Please kadi ha front ngan dara la hin ID para ma-claim an iyo grocery items.

Congratulations to the following Early Bird Members:

25 EARLY BIRD MEMBER WINNERS OF GROCERY ITEMS

1	Amor, Cristina M.	14	Floretes, Adrielle Kisseiah T.
2	Badidles, Shiela P.	15	Garrigo, Rodrigo G. Jr.
3	Betasolo, Melbeth V.	16	Labian, Aiza B.
4	Brazas, Nenita M.	17	Maraya, Erwin M.
5	Cabreros, Eugene C.	18	Pabilona, Gil T.
6	Cabreros, Lucila Fe C.	19	Pabilona, Zenaida B.
7	Calinao, Dante O.	20	Ripalda, Charlita L.
8	Calinao, Jacqueline A.	21	Salas, Geremias S.
9	Dacatimbang, Northon G.	22	Sequito, Rose G.
10	Dagal, Paulino C. Jr.	23	Soriano, Cecilia R.
11	Fabricante, Khyra Joy R.	24	Tejome, Rex L.
12	Fevidal, Jovita A.	25	Young, John S. III
13	Fevidal, Leonardo B.		

Ms. Nacario: Once again, natawag po an first 25 Early Bird Members, please proceed didi nga side. Kung facing kamo ha stage, to your right, dala la hin ID para ma-claim an iyo door prize. Usa pa nga pasabot: an pag-claim han door prizes puwede mag-kutob kuno kahuman han program. Pero of course, diri kinahanglan maghuhulat hin maiha — makaka-adto dayon kamo ha aton Door Prize Booth para ma-claim an iyo prizes. Ka very good ba hini an aton mga Early Bird Members!

Ms. Nacario: Additional nga pasabot po para han aton bayad nga raffle tickets; an paghulog han tickets puwede la hasta 12:00 noon. Kun mag-declare later an aton DTI Representative nga sarado na an tambiolo, diri na kita puwede mag-drop. Please, ihulog na daan an iyo raffle tickets para mayda kamo chance nga apil han mabubunot nga winners han aton Grand Draw.

(Video Presentation of Amendments of Cooperation & By-laws)

Ms. Nacario: Mayda pa kita guihapon other batch of winners later on. This time, an aton mga members nga adto ha likod nagkakatukdaw. Ma'am ngan Sir, may-ada pa lingkoran didi ha front ngan mayda guihap ha butnga. Ngan adi liwat nga mga members adidi. Okay la kamo? Gusto niyo magpa-Door Prize la anay kita? Sige, kinahanglan ko hin namamati. Mintras naka pila, ayaw la anay aringasa. Para hadto nga mga members nga nag-settle down ngan nagpakalingkod, mayda kita something para ha iyo, pero hihinayon ta ha. Para ha mga members nga nagpakalingkod, ma-request kami ha iyo nga pag-check ha ubos han iyo lingkoran — may-ada sticker nga nakabutang "Congratulations". Mamay-ada ngani ito, igbaw iton kamot, then maghahatag kita hin instructions kun hain kamo ma-claim. Hinaya la ha pagkuha, diri maigo it sapit. An pag-claim diri dudurongan: kukuhaon anay, tapos mabalik pag lingkod. Sige, hinaya hit sapit, diri maigo. Upaya la. Kapti la anay, kay it imo sapit intalon, nanginginano pa hit lingkoran kay bangin mayda. An mayda, makukuha kapti la anay ngan lingkod. Makahatag kita hin instructions after. Okay na? Di ba, ngadto ha likod nakakuha kamo? Igbaw kamot

kun may-ada. Mayda? Ay, wow! Tikangan ta ngadi nga side — mayda isle. Ayaw pag dudurongan hit aton in-charge, guti-ay la. Nganhi nga side anay. An mga members nga nagka-lingkod ha first five nga lingkoran tikang didi ha front, puwede kumadto pag-claim han door prize. Dadad-on an sticker nga "Congratulations" upod an usa ka valid ID. An tanan nga sticker equivalent hin usa ka item nga e-claim. Tanan nga may sticker, mayda makukuha nga door prize. Sige, mapa-assist ako han aton Door Prize Committee para apprised kita kun puwede na magkuha hin another batch of winners.

Ms. Nacario: While padayon an aton damo nga ginhihimo, kinahanglan na kita mag-tikang para makahuman kita hin early. Ano man? Ready na ba kamo? Are you ready? Mga Members of Tacloban and Babatngon Satellite Office, ready na ba kita?

Member (ALL): Ready na!

Ms. Nacario: Ready na daw? Sige daw, kung ready na tanan… We would like to request an aton former Chairpersons and Founders — if you're around, please proceed ngadi ha front. Ngan aton invited guests, service providers, medical doctors, dentists, optometrists nga aadi yana, please proceed ngadi ha front. Sugad man, an aton Volunteers, PMEs Facilitators, ICAT, and of course, from the Academy. Oy, nakita ko kay School Principal! Nasiring kamo kanina, ready na kamo? Tinuod? Hello! Happy Sunday, Everyone! Signga daw imo sapit: "Happy Sunday!" Tapos dapat naka-smile. Oy, ka miyembro: "Happy Sunday!" Kung ready na tanan, ma-request kita pag tukdaw para ha aton preliminaries.

PRELIMINARIES

Opening Prayer
Philippine National Anthem
PHCCI Hymn
Cooperative Pledge
Vision and Mission

Ms. Nacario: Ngan tanan ba kamo nakakuha hin souvenir program—an aton Annual Report? Nakakuha na ba? Ha pinakalikod han Annual Report aadto an lyrics han aton PHCCI Hymn. Ngan ha ubos hito may-ada QR code nga puwede niyo i-scan para ma-guide liwat kamo han iya music. O diba, sugad kita ka-innovative! Very good gud an PHCCI. Para naman han aton mga members nga human na makapag-register, mahimo na kamo maglingkod. May-ada pa mga bakante nga lingkoran dinhi ha butnga. Ayaw kamo kabaraka, kay an aton registration nagpapadayon tubtob hiton 10:00 AM. Pero kun may-ada pa nakapila bisan cutoff na, gina-aaccommodate ta la guihapon, kay sayang liwat an pag-kadto han aton mga ka-miyembro.

Also, aadi guihapon yana an aton mga volunteers ngan aton invited guests. Kaupod guihapon naton yana nga adlaw an aton Board of Directors ngan Committee Officers. Maaram na kamo kun hino hira. So at this point, we would like to acknowledge the following: The Chairperson of the Board of Directors – Dr. Leo D. Camposano; The 1st Vice-Chair of the Board of Directors – Director Luisita J. Quebec; The 2nd Vice-Chair of the Board of Directors – Director Ma. Jenny C. Advincula. Members of the Board of Directors: Director Jose Eric L. Aguilar, Director Benjie G. Arias, Director Nelson D. Bernardo, Director Regine Marie S. Cumla (the youngest among the BODs), Director Erlinda A. De Lira, Director Rellier B. Meribeles (another young member of the BODs), Director Reynario Maria G. Quintero, Director Michelle D. Sevilla.

Also present this morning are our officers. To start with: Audit Committee Chair – Ma'am Levita S. Calamaya; Vice-Chair of the Audit Committee – Ma'am Melanie B. Orendez. Election Committee Chair – Ma'am Evelyn D. Clarin; Vice-Chair of the Election Committee – Ma'am Socorro Q. Ramos; Secretary of the Election Committee – Ma'am Marissa M. Pilapil. Chairperson of the Mediation and Conciliation Committee – Sir Raul O. Sabas Chairperson of the Ethics Committee – Dr. Anita G. Cular Chairperson of the Credit Committee and one of the living founders of PHCCI – Mommy Rosalia R. Pedrosa; Secretary of the Credit Committee – Ma'am Nilda B. Docil. Chairperson of the Gender and Development Committee – Ma'am Annalyn R. Encomio; Vice-Chair of the GAD Committee – Ma'am Marilou S. Nacilla; Secretary of the GAD Committee – Ma'am Joanne Irish A. Dimaano. Board Secretary – Ma'am Corazon L. Coritana. And our newly appointed Legal Retainer – Atty. Kate A.

Mengullo Some of them may be seated and will introduce themselves shortly, but let us give them a big round of applause for their service and dedication!

Member (ALL): (Aplause)

Ms. Nacario: Syempre, may trivia pa kita para kan Padre para niyan. Para maghuna-huna guihapon hira, hino ba hiya? Later on, as we go along with our program, makikilala naton hiya. Of course, present guihapon today an aton Top Management, headed by our General Manager, Ma'am Elizabeth L. Pretencio — ayan, good morning, Ma'am. Our Assistant General Manager for Administration, Ma'am Rhina A. Pagayanan. Our Managers from our different Branches and Satellite Offices: From Alangalang Branch – Mr. Archimedes D. Asilo. From Dulag Branch – Mr. Ernesto H. Reyes, Jr. From Ormoc Branch – Mr. Roy D. Metran. From Sogod Branch – Mr. Ryan M. Zabala. From Abuyog Satellite Office – Ma'am Maricellie M. Angue. From Babatngon Satellite Office – Mr. Mark Anthony P. Orias. From Borongan Satellite Office – Mr. Rey Noel L. Guibao. From Carigara Satellite Office – Mr. Anthony Myrfred T. Eñola. From Tanauan Satellite Office – Mr. Evelio V. Juanico, Jr. And of course, our Manager of Tacloban Branch — let us give a hand to Engr. Vincent C. Beltran.

Kaupod guihapon naton an mga personnel from Head Office and Tacloban Branch, and some support from our other offices. Of course, kaupod guihapon naton an aton invited Guest Speaker for today. Padre, maupay nga aga. Hinaot unta nakakaturog ka hin maupay last night. At this time, we would also like to recognize our former Chairpersons. Kun aadi na kamo, please proceed didi ha front: Sir Valente Quintero, Atty. Adolfo Ibañez, Sir Rey Marmita, Sir Anastacio Abad, Sir Manuel Marta, Sir Fructuoso Baliton, Ma'am Evelyn Clarin, Ma'am Flordeliz Menzon, Director Luisita J. Quebec, Atty. Pedro Panis, Sir Nelson D. Bernardo.

Of course, kaupod guihapon naton an aton affiliates and federations, our invited guests from CDA Region VIII Office: OIC Regional Director Maripaz M. Del Pilar, Ma'am Irene Petilla, Atty. Jasper M. Carias, J.D. From VICTO National, we have Sir Rodolfo A. Idano. From NATCCO Network, Sir Ceasar Kenz O. Gualvez. From CLIMBS Life and General Insurance Cooperative, Ma'am Rosemarie Aling, together with Sales Area Manager Sir Ezra Alea A. Gamolo. From Tacloban City Credit Charity Fund, Director Ricardo Cagara. From Tacloban City Cooperative Development Council (TCCDC) and City Cooperative Development and Livelihood Assistance Office (CCDLAO), represented by Ma'am Mariel T. Mate.

Also our special guests from Quilab & Garsuta CPAs, we have Sir Vince Jerome Bautista, Senior Audit Associate. We also have with us the School Principal of PHCCI-MPC Tacloban Academy Inc., Ma'am Lourdes S. Creer. Present guihapon an aton co-op volunteers, especially our Pre-Membership Education Seminar (PMES) and Information Committee on Alternatives to Termination (ICAT) facilitators. Of course, our Coopagurusa volunteers. Atty. Jam and Ma'am April Joy Abit. Also our Area Coordinators, led by Ma'am Daisy S. Cueryzon. We would also like to acknowledge our Service Providers — our Dentists and Medical Doctors: Dr. Donna Cecilia B. De Veyra, Dr. Elenita C. Antor. Our partners from Philippine Red Cross – Leyte Chapter, Palo Auxiliary Traffic Unit, and the Philippine National Police. And our DTI Representative, Ma'am Anna Eunice A. Baylen, CPD Chief of DTI. Also with us this morning our Laboratory Cooperative, an aton young leaders han aton kooperatiba. Aadi an Board of Directors and Committee Officers of the Lab Co-op, led by the newly elected Chairperson, Kylienne Janne C. Cardeño. And siyempre, an aton Member-Owners from Babatngon and Tacloban Branch Office.
Let's give ourselves a big round of applause!

Member (ALL): (Applause)

Ms. Nacario: Sige daw, puwede kita magsamok ha aton members didi nga side. Gusto ko unta hin story, kay aadi an aton news writers — aton Coopagurusa volunteers. Sumatan ta an aton mga miyembro: Paano niyo ginpa-register ini aton Sequential General Assembly meeting? Ngan ano an iyo experience? Mas maupay ba ini kumpara ha nag-agi nga tuig? Ngain ka nagpa-register — ha opisina o kanina pag-abot ha venue? Anybody nga gusto mag-volunteer? Waray? Di, ako matawag nala. Sige, adi hi Ma'am, naka Star Member nga shirt, kadi Ma'am. Ma'am, nadaog gani ako, mayda ito pakapin kahuman pag yakan, dali na buhat anay, Ma'am. Sumati anay kami, Ma'am. Member ka ngain nga

opisina? Ngan ngain ka nagpa-register? Ngan ano an imo experience kumpara ha nag-agi nga tuig? Tagaan naton hin makusog nga pakpak hi Ma'am. Ayan!

Member (ALL): (Applause)

Ms. Oqueño: Ako hi Elma Oqueño. Ha office ako nagpa-register, ngan an akong experience, maupay hin duro.

Ms. Nacario: Nasiring hi Ma'am, maupay kuno an iya experience. Diri hiya nakaka-express hin damo nga words kay naawod kuno hiya. But, because nagkapot ka han akon microphone, Ma'am, buhat anay. You may claim your door prize ngadto nga side. Ohh, O diba? Hinot gusto mag-volunteer? O, adi hi Sir.

Mr. Wong: Hello, ako usa nga miyembro dinhi ha PHCCI-MPC Tacloban. Pero an akong experience hini yana, mauro-upay kay diri masamok. Mayda QR Code, diri pareha han una nga tuig nga bubugiot ngan maiha. Maupay ini nga pamaagi yana. Na-bilib ako yana nga tuig. Damo hin salamat han aton mga igsuon nga miyembro!

Ms. Nacario: Wow, dahil diyan, Sir! You may claim your door prize ngadto nga side. Sir, ano iton imo ngaran?

Mr. Wong: Allan Wong

Ms. Nacario: Sir Allan Wong, salamat hin madamo han pag-share han imo experience. Please proceed ngadto nga side para ma-claim an imo door prize. Siring pa ni Sir Allan, nalilipay hiya han aton proseso ha pagpa-register. Kay madagmit pinaagi han QR Code, ngan diri bugiot, diri halaba an pila. Kay ikaw ba naman, mayda kita hin kwarenta ka lamesa para registration. O di ba? Waray na halos napila para pagpa-register. It ginpipilahan liwat an door prizes ngan items para ha Star Members.

So, dahil diyan, tagaan naton hin makusog nga pakpak an aton Officers ngan Top Management for being very responsive han requests han aton members' ha nag-agi nga ownership meeting, pinaagi han paniguro nga nag-come up hin sugad nga process flow para mas madagmit during General Assembly meeting. Nalilipay kamo hini? Kun nalipay, pabatia kami hin makusog nga pakpak!

Member (ALL): (Applause)

Ms. Nacario: Oy, happy hira mga Ma'am ngan Sir! So, at this time, salamat hin madamo utro han aton mga members nga nag-share han ira experience. At this time, may we now call in the Chairperson of the Election Committee to present the candidates for the Board of Directors, Audit Committee, and Election Committee. Let's give a big round of applause to Ma'am Evelyn D. Clarin!

Ms. Clarin: maupay nga aga ha aton nga tanan! Siring pa kanina ni Janet. maupay it aton sistema yana. Diri kita sugad han una nga nagbubugiot. Yana nga 2025, nga aton Sequential General Assembly. Kay ini yana atong Assembly nga tanan, puro an mga miyembro han aton Tacloban City nga opisina. An aton yana ginpilian an una, magkamay-ada kita pag botos han aton amendments kung diin kadamo ha iyo nagbotos na. An ikaduha, nagkakamay-ada kita Election han aton mga bag-o nga opisyales han aton kooperatiba. So yana, karuyag ko ipakilala ha iyo an aton mga kandidato para maging opisyal han aton kooperatiba. Please note, it aton bakante han Board of Directors, lilima. Pero aton pagpipilian, uunom. So make sure pagbotos niyo niyan. Lima lat iyo pipili-on, kay kun mag pili kamo hin unom, diri magamitan iyo balota. Mayda liwat kita usa nga bakante hin aton Election Committee ngan Audit Committee. So ladies and gentlemen, may I now present to you the candidates for members of the board and officers of our cooperative.

(Video Presentation of Qualified Candidates for Board of Directors, Audit and Election Committee)

Ms. Sarah Agner: Maupay nga adlaw ha iyo ngatanan nga mga igkasi-myembro han PHCCI-MPC Tacloban. Ako hi Sarah Agner, usa nga kandidato para ha Board of Director hini nga maabot nga Assembly ngan Election of Officers. I am 58 years old, a resident of Palo, Leyte. I graduated with a

Bachelor of Secondary Education major in Mathematics, and I am also a Master's Degree holder in Mathematics. Currently, I am connected with Visayas State University as a Faculty Member. This is already my 23rd year as a member of PHCCI, and within these 23 years, proud ako nga masiring nga ako in usa nga Star Member for 15 years already. Before anything else, I would like to sincerely thank you for allowing me to serve as your Board of Director for the past two six-year terms. Thank you so much han iyo pagtapod. Yana nga higayon, ako po nangangalimbasog hin usa pa nga oportunidad nga makaserbisyo ha iyo bilang Board of Director. If given the chance, I will continue to support our management in crafting and strengthening policies that will empower our cooperative, especially since we are a multi-purpose cooperative. Tagan naton hin kusog nga suporta an aton kooperatiba agud magka-mayada kita hin dugang nga negosyo ngan dugang nga income — diri la tikang ha credit, kundi pati ha iba nga aspeto han aton operasyon. Remember: More income means more benefits for our members. Again, Sarah Agner, Board of Director — at your service.

Members (ALL): (Applause)

Mr. Benjie Arias: Maupay nga aga ha aton ngatanan! Ako po hi Benjie Arias, nangangaro hin iyo suporta para ma-re-elect bilang usa han mga Board of Directors han aton kooperatiba. I am very proud to have served our cooperative, ngan karuyag ko ishare ha iyo an akon mga nahimo ngan an akon mga vision para ha mas maupay nga kabubuwason. Han akon siyahan nga termino bilang BOD, nagkamay-ada kita hin pribilehiyo nga manguna ha pipira nga mga komitiba sugad han Planning and Research Committee ngan han Advocacy Committee. Pinaagi han pakig-urosa ha top management, nakahugna kita hin mga estratehiya agud mas mapakusog ngan mas mapaepektibo an aton mga serbisyo para ha aton mga miyembro. Ha sunod nga termino, pinaagi han iyo suporta, ginprioridad naton an pagpakusog han Research Committee han aton padayon nga nagtitikadako nga kooperatiba. Pinaagi hini, makakabiling kita hin mas scientific ngan strategic nga mga pamaagi agud mapadangat pa naton hin mas maupay ngan mas episyente nga mga benepisyo para ha aton ngatanan. Tatagan ta liwat hin dako nga importansya an development han aton mga empleyado, kay natuod ako nga an maupay ngan dekalidad nga serbisyo nagtitikang ha maupay nga pag-ataman ngan pag-develop ha aton mga tawo. Kun mag-upay an aton empleyado, mas mag-upay an serbisyo nga naabot ha aton mga igkasi-miyembro. Igpapasiguro ko ha iyo nga igpapadayon ko an akon commitment ha pagserbisyo ha aton kooperatiba. Magtatrabaho pa kita hin mas hugot agud makab-ot naton an aton mga hingyap — para ha aton tagsa-tagsa ngan para ha aton kooperatiba. Pinaagi han iyo boto ngan suporta, magigin kabalikat niyo ako — andam pamati ha iyo, andam magrepresentar han iyo tingog didto ha Board. Ha utro nga higayon, nangangaro ako han iyo suporta para ma-re-elect ako bilang usa nga Board of Directors han aton kooperatiba. Ako po hi Benjie Arias, an iyo ubos nga Board of Director. Damo nga salamat!

Members (ALL): (Applause)

Dr. Leo Camposano: Good day, fellow member-owners. My name is Leo D. Camposano, 51 years old, and I am a candidate for Board of Director of PHCCI-MPC Tacloban. Currently, I am serving as the OIC Chief Education Program Specialist at the Commission on Higher Education – Regional Office VIII. I am originally from Dagami, Leyte, and now residing in Palo, Leyte. I previously worked for 16 years as an English Instructor at St. Paul's School of Professional Studies. While working, I pursued further studies and earned my Master of Arts in Teaching, Major in English, and my Doctor of Education, Major in Educational Management, from Southwestern University in Cebu City. I am deeply grateful to PHCCI because the loans I availed from our cooperative greatly helped me in achieving my professional and academic goals.

In 2019, I was granted Career Executive Service Eligibility by the CES Board. I have also served our cooperative in various leadership roles — as Youth Board Member, Regular Board Member, and Board Chairperson. These experiences have equipped me with the knowledge and perspective needed to help lead our cooperative effectively. If given another opportunity to serve, I strongly believe that the Board plays a vital role in: Direction-setting, Policy formulation, Strategic planning. My platform as Board of Director focuses on three key areas: Leading Change, Driving Execution, Creating Impact. I believe we must ensure that our cooperative remains sustainable and financially strong, so we can continuously fund programs, activities, and projects designed to uplift the quality

of life of our members — as originally envisioned by our founders. Thank you very much for your trust and support. Leo D. Camposano — at your service.

Members (ALL): (Applause)

Atty. Vernon Jolibitado: Ngada ha akon mga igkasi-miyembro, han aton kooperatiba, an aton General Manager, an aton Board of Directors, ngan han tanan empleyado han aton kooperatiba — maupay nga adlaw ha aton ngatanan. Ako hi Atty. Vernon Jolibitado, nagdalagan kumo usa nga kandidato para pagka Board of Director han aton kooperatiba. Ako usa nga abogado ngan usa guihapon nga negosyante, dida han bungto han Alangalang. Bilang kandidato para ha Board of Directors, andam ako pagrepresentar han mga interes han mga miyembro pinaagi hin paghimo hin mga palisiya nga makahatag hin maupay nga serbisyo finansyal ngada han ngatanan nga miyembro. Kun ako matagaan hin higayon para maging usa nga Board of Director, an akon una nga buhaton amo an pag-review han existing management and operational policies para makita naton kun epektibo pa ba ini, kun kinahanglan pa i-improve, o dapat bag-uhon o amyendahan. Kasumpay hini, maghihimo ako hin plans and strategies para makab-ot naton an mga goals and objectives han aton cooperative, subay han mission and vision han PHCCI, labi na ha aspeto han: Management and financial operations, Credit and collection, Fund management and investments. Tatagan guihapon naton hin importansya an pagpadayon han benepisyo han mga miyembro, an ila privileges and incentives, ngan an welfare han aton employees, kay pinaagi hini, napapalig-on naton an kinatibuk-ang welfare han aton cooperative. Amo ini an akon mga plano kun ako matagaan hin higayon nga magserbisyo kumo usa nga Board of Director han aton kooperatiba. Ha utro, maupay nga adlaw ngan damo nga salamat ha iyo ngatanan.

Members (ALL): (Applause)

Ms. Ursula Labita: Maupay nga adlaw ha atong tanan! Hello to my fellow cooperative members, senior citizens, volunteers, officers, and hardworking staff. Thank you for your service. For those who don't know me yet, I am Ursula M. Labita, a proud co-op member since 1999, an Educator for 29 years, a TESDA Trainer and Assessor, and a Manager in a University Laboratory Hotel. I am running for a Board Member position to bring in new initiatives that will benefit our members.
My platform includes: Industry-relevant courses in partnership with government agencies — providing NC2 certifications to help members secure better jobs, increase earning potential, or start small businesses.
Customized training programs — offering specialized programs tailored to co-op members' needs, creating more opportunities for career growth and higher education.
Overseas employment assistance — connecting interested co-op members to DOLE-accredited agencies and reputable employers abroad. I am therefore asking for your support because together, we can strengthen our cooperative and ensure that it remains a place where everyone succeeds. I am excited about the possibility of serving all of you and I look forward to connecting with as many members as possible in the coming days.
Let me leave you with this thought: "Ang gihay, diri madali-dali maka-tirok hin sighot kung iyan nag-uusahan. Pero kung ang mga gihay atong butokon, hiya ang madagmit maka-human an iya mga trabahuon. Kapag kaurusa, we can make and sustain this cooperative even better."
Maupay nga adlaw mga ka-miyembro ng PHCCI! Salamat.

Members (ALL): (Applause)

Engr. Socorro Ramos: Maupay nga adlaw ha mga igkasi-miyembro ng PHCCI-MPC Tacloban. Ako hi Socorro Q. Ramos, 65 years old, kandidato para pagka Board of Director. Ako usa nga Star Member for 11 years, nag-serve ha aton cooperative ha iba-iba nga committees sugad han Ethics Committee, Credit Committee, Election Committee, ngan bilang Board Member.
I am a Chemical Engineer with a Master's degree in Agribusiness Management from UP Los Baños, and a former government employee who retired as Division Chief of Commission on Higher Education Region VIII. With my work experience and having served the cooperative for many years in different capacities, I am committed to contribute and work for the efficient use of the cooperative's resources, both financial and human. As a billionaire co-op, it is important that policies and procedures are in place to ensure the continuous growth and progress of our cooperative. We should not be complacent; PHCCI should continue to grow as one of the leading co-ops in Eastern Visayas. At

the same time, the members should experience the benefits of our services. One way to ensure this is by having sound policies and procedures that will guide the officers, volunteers, and personnel of PHCCI as they perform their respective tasks. Again, ako hi Socorro Q. Ramos, naglalaom han iyo boto para pagka Board of Director.
Damo nga salamat, and may God bless us all and PHCCI-MPC!

Members (ALL): (Applause)

Ms. Lilibeth Tabungar: Mga ikasi ko-miyembro han PHCCI-MPC Tacloban, maupay nga adlaw ha aton tanan! Ako hi Lilibeth Tabungar, usa nga MIGS ngan Star Member for 11 years, diri ha aton co-op, kandidato para pagka Board of Director yana nga PHCCI-MPC General Assembly.
Ako usa nga empleyado ha Commission on Audit, pero yana retired na ako. Bilang usa nga retired employee, mas madamo na an akon oras ngan kapasidad para mag-bulig ngan mag-serve ha aton PHCCI. Labot pa, karuyag ko magpasalamat ngan mag-balos han tanan nga bulig nga naihatag ha akon ngan ha akon pamilya han PHCCI, labi na during han mga financial crisis. Ha atubangan niyo, nagpapakita ako han akon tinuod, sinsero, ngan tapat nga pagpaningkamot. Nangangaro ako han iyo suporta ha akon kandidatura pagka Board of Director han aton minahal nga kooperatiba. An akon commitment, ipapadayon ko an hul-os, sinsero, ngan matinuoron nga pag-serbisyo basi makab-ot naton an aton mga hingyap, mga proyekto, mga programa, ngan iba pa nga mga plano para han kooperatiba. Basi ha akon pag-alagad, an aton PHCCI magpadayon nga tumubo, magdako, ngan mas damo pa an matabangan nga miyembro.
Again, PHCCI — you are my today, tomorrow, and forever. Damo nga salamat ha iyo tanan. Ayaw pagkalimot, ako hi Lilibeth Tabungar, kandidato pagka Board of Director.

Members (ALL): (Applause)

Ms. Lorna Cinco: Kitang tanan, mga Visayan speaking, maayong adlaw ha atong tanan! Ako hi Lorna Cinco, 66 years old, a government retiree, residente han Brgy. 84, Manlurip, San Jose, Tacloban. Siguro, ha iba, diri na ako bago kay nagserbisyo na ako ha aton co-op ha iba-iba nga mga komite. Ako hi premierong Chairman han Ethics Committee, diin ang komitiba nag-ayos han aton ethical code nga yana nakapaskin ha atong business center. Sugad man, nagserbisyo guihapon ako bilang Board Secretary, diin ginsugod an pag-digitize han aton mga balaodnun. Nagsilbi guihapon ako ha Education and Training Committee, nga responsable han membership generation, ngan karuyag ko ipadayon an akon serbisyo. Bilang miyembro han Audit Committee, dala ko an akon eksperyensya ha gobyerno bilang Regional Head han Presidential Management Staff, ngan miyembro han Special Audit Unit, nga naga-audit han tanan nga proyekto nga ginapundohan han President's Social Fund. Tungod hini nga eksperyensya, natuod ako nga makabulig ako sa paghan-ay han polisiya han kooperatiba, basi magin mas maupay ngan mas malinampuson an aton pagpadalagan han pundo han PHCCI.
Damo nga salamat, ngan maupay nga adlaw ha atong tanan!

Members (ALL): (Applause)

Ms. Daisy Cueryzon: Maupay nga adlaw ha iyo tanan mga ikasi ko-miyembro han PHCCI-MPC! Ako hi Daisy S. Cueryzon, 51 years old, Bachelor in Elementary Education graduate ha Pamantasan ng Makati, residente han San Jose, Tacloban City, kandidato para ha Election Committee. Ako usa nga volunteer bilang Area Coordinator han PHCCI, ngan yana, nagseserbe ako bilang Presidente han mga Area Coordinator Volunteers. Usa guihapon ako nga Star Member han kooperatiba. Nagpapadayag ako han akon kandidatura para makabulig ngan maipaambit an maupay nga pagtinabangay, basi magin malig-on pa an aton kooperatiba. Pinaagi han akon nahibaro, eksperyensya, dedikasyon, ngan gugma para han serbisyo, handa ako mag-alagad ha tanan nga miyembro.

Damo nga salamat ha iyo tanan, maupay nga adlaw, ug mabuhay an PHCCI-MPC!

Ms. Clarin: Salamat han aton mga kandidato yana. Nakilala niyo hira pinaagi han presentation kanina. Yana naman, ipapakilala ko hira ha iyo in person para mas makilala niyo hira. Tatawagon naton an aton mga kandidato. But before I do that, I would like to correct something. Kay kanina nasayop ako pag-announce han number han aton pagpipilian. Para han Board of Directors, an aton mga kandidato pipito (7), pero an aton pipili-on uunom (6). So please make sure, pagbotos niyo niyan, unom (6) la an iyo igsusurat didto ha balota. Kay kun masobra, diri magagamit an iyo balota. Para naman han Audit

Committee ngan Election Committee, tag-usa la an aton kandidato, so automatic nga mga daog na hira. So at this time, may I now introduce to you in person the candidates for members of the Board of Directors of PHCCI. Number one, may I call Ms. Sarah Agner. Si Sarah, dati na hiya nga miyembro han aton kooperatiba, and she used to be the Vice-Chairperson of our cooperative. An masunod, an pinaka guwapo nga kandidato… Mr. Benjie Arias! Pakpaki gud ninyo an pinaka guwapo!

Member (ALL): (Applause)

Ms. Clarin: Sunod, an aton Chairperson nga nagre-re-election, Dr. Leo D. Camposano. Let's welcome Chairman Leo D. Camposano. An ika-upat, nalilipay kami nga may nagkandidato tikang ha Alangalang. May I call on Atty. Vernon I. Jolbitado. Where is Attorney? He wasn't able to come in? Okay. An sunod liwat, Ms. Ursula M. Labita — bag-o guihapon ini hiya nga kandidato. Our next candidate, Engr. Socorro Ramos, usa hiya ka miyembro han aton Election Committee yana. Ngan an ika-pito nga kandidato, syempre kilala niyo ini nga tanan, Ms. Lilibeth T. Tabungar. For the Audit Committee, may I call on my former officemate, Ms. Lorna S. Cinco. And for the Election Committee, an aton kandidato, Ms. Daisy Cueryzon. Let's give them a big round of applause! Thank you!

Member (ALL): (Applause)

Ms. Clarin: Mayda la ako gutiay nga reminders para ha aton tanan. As of today, an aton nag-register na umabot na hin 6,209, which is equivalent to 94% han aton Members in Good Standing (MIGS). Didto ha aton program nakasurat nga registration until 10:00 AM, pero gin-extend naton ini kay mayda pa 6% han aton mga Members in Good Standing nga nagre-register pa yana. Gin tatagan naton hira panahon para maka-register ngan maka-botos by 11:15 AM, kun ready na an tanan, we will announce the opening of the voting precincts. Please be ready han iyo QR Code para ha pag-botos. Kahuman, ayaw pagkalimot pagdala han iyo sample ballot. puwede niyo ini i-check didto kun hino an iyo bobotosan, para kun adto na kamo ha voting area, diri na kamo maghuna-huna kun hino an iyo pipili-on. Makikita niyo na dayon ha iyo sample ballot. Also, an aton voting system yana diri pareho han una nga nagche-check kun mayda lidong. Yana, an nawong na an ginagamit. So make sure nga an nawong gud an iyo ginpindot para ha kandidato nga iyo ginbobotosan. Ngan an iyo napili mahahighlight, para sigurado kamo nga naupod hiya ha iyo ginbotosan. Kahuman niyo pagbotos, tatagan kamo hin receipt. Kitaa niyo kun sakto ba an iyo ginbotosan nga nakabutang didto ha receipt. Kahuman, pipirmahan niyo an receipt ngan ihuhulog ha ballot box. So amo adto. We will announce later the opening of the voting precinct.
Once again, thank you so much!

Member (ALL): (Applause)

Ms. Nacario: Thank you, Ma'am Evelyn Clarin, for presenting the candidates for the Board of Directors, Audit Committee, and Election Committee. So yana, mas nakilala na naton an aton mga candidates, ngan kun hino it aton bobotosan later on, once mag-declare na an ELECOM for voting. Hinaot unta nga nagiyahan kita han aton mga candidates yana. So, tagaan ta anay hin makusog nga pakpak hi Ma'am Evelyn Clarin for presenting the candidates.

Member (ALL): (Applause)

Ms. Nacario: This time, let's give another round of applause to the Chairperson of the Board of Directors for his Welcome Message. Once again, let's give a big hand to Dr. Leo D. Camposano.

Member (ALL): (Applause)

(Welcome Message of Chairperson Leo D. Camposano)

Chairperson Camposano: Thank you so much, Janet. I would prefer to use this microphone kay feeling ko mas maupay hiya kontra aadi. Maupay nga aga ha aton nga tanan! Gusto ko nga makusog pa.

Member (ALL): Maupay nga aga!

Chairperson Camposano: That's better, diba Atty. Jam? Oo. Makalilipay nga hini nga aga, nag-attend an aton Guest Speaker, despite his very busy schedule. The Provincial Superior of the Mother of Perpetual Help, Padre — in advance, damo nga salamat. Ngadi han aton Member-Owners, aanhi liwat kita yana para han aton Sequential General Assembly han PHCCI-MPC Tacloban. Our theme for today is: "Diversify for Growth: Empower our Members and Community." This shows our continued commitment to find workable solutions and efficient ways of ensuring that we will continue to serve the marginalized and underprivileged, as envisioned by the 33 founding members han aton kooperatiba. Padayon kita nga magburublig para makab-ot an aton gin-uungara nga kaupayan para han aton kooperatiba ngan para ha aton tanan nga mga miyembro. Especially our shared goal of poverty reduction, as enunciated by President Ferdinand R. Marcos Jr., and the Filipino vision of "matatag, maginhawa, at panatag na buhay," as articulated in Ambisyon Natin 2040.

On behalf of the Board of Directors and Committee Officers, I would like to express my heartfelt gratitude to all the employees and staff han aton co-op for all the hard work that you have extended to give our member-owners the best service possible. To all our volunteers—an aton mga PME facilitators, an aton mga ICAT members who are also seated here, an aton mga Area Coordinators, ngan an aton Coopagurusa Editorial Board—thank you very much. To our service providers—doctors, dentists, optometrists, ngan iba pa—thank you for always being ready to help our member-owners. To the previous chairpersons han aton board, an mga Board of Directors, mga Committee Officers, ngan mga empleyado nga waray na ha aton co-op, thank you for showing your undying support to our cooperative. To the Lab-Coop Officers and Members, thank you for trusting PHCCI in molding you to become the second liners of the cooperative movement. Again, to the Redemptorist Community, thank you for your continued prayers and guidance to us. To the Cooperative Development Authority (CDA), bisan diri hira damo—upat gud hira ka bug-os—thank you for being with us today. And of course, to the Tacloban City Cooperative Development Council (TCCDC) and the Ormoc City Cooperative Development Council (OCCDC) for being our developmental partners. To VICTO National Cooperative Federation and Development Center (VICTO National). Of course, to CLIMBS Life and General Insurance Cooperative (CLIMBS). To the National Federation of Cooperative Primaries in the Philippines (NAFECOOP). And to the Tacloban City Credit Surety Fund Cooperative (TCCSFC) and the National Confederation of Cooperatives (NATCCO Network) for assisting our co-op through lifelong learning opportunities and training consultancy services. Also to the Department of Trade and Industry (DTI) for supporting our raffle needs every year. And to aton eskwelahan, PHCCI-MPC Tacloban Academy, for providing quality basic education for our Pre-school, Kindergarten, and Elementary pupils. And most especially, to all the member-owners of PHCCI-MPC Tacloban, para han ngatanan nga ginbulig han aton co-op.

Yana nga General Assembly, usa ini nga higayon para ma-update kita pinaagi han mga reports tikang ha aton Officers ngan Management, ngan para liwat makapaki-ana kita kun mayda man kita concerns nga dapat igpahamtang. Importante liwat nga makabulig an aton Members in Good Standing (MIGS) para han pag-amend han aton Articles of Cooperation and By-Laws, ngan sugad man para han pagpili han aton mga Board of Directors, Election Committee, ngan Audit Committee Officers. Of course, usa guihapon ini nga opportunity para ma-meet naton utro an aton mga kasangkayan dinhi ha co-op, or kun diri man, makakilala kita hin bag-o nga mga sangkay dinhi ha aton organization. May-ada guihapon kita higayon nga makadaog hin mga pahalipay pinaagi han Door Prizes. It aton door prizes para la hit aton mga member-owners. An aton mga opisyales ngan mga empleyado diri apil hit raffle. So para la hit aton member-owners, waray kami chance nga magdaog hit nga mga door prizes. Buratas pa amon ref, ngan hin duro kadako nga TV kontra han TV nira Jam ha ira balay! Of course, may-ada guihapon kita chance nga makadaog han aton naka-display nga sarakyan, nga aadto ha gawas. Diri na hiya masulod didi, sanglit gin-display ta nala hiya ha gawas. Ini an paid raffle ticket naton para han aton PHCCI raffle. Padayon an aton mga opisyales ngan mga empleyado hin paniguro para han kauswagan han aton co-op. In return, we encourage everyone to be more actively involved in the conduct of our cooperative activities. Please be mindful of our duties and responsibilities by attending our Ownership Meetings every October and our General Assemblies every March. Also, pinaagi han pag-avail han aton mga products, services, credit, ngan deposit facilities, ngan siyempre, pagbayad han aton mga loans kun may-ada kita mga obligasyon. Ini an pinaka-importante han ngatanan, para maibanan pa an aton delinquency ngan magin hitaas an aton net surplus, para ha kaayohan naton nga tanan nga mga member-owners hini nga aton co-op.

Congratulations to all Member-Owners of PHCCI-MPC Tacloban, and welcome to the 2025 Sequential General Assembly Meeting! Maupay nga aga ha aton nga tanan!

Member (ALL): (Applause)

Ms. Nacario: Thank you Mr. Chair, for giving that message to our members. Tagaan naton utro makusog nga pakpak hi, Mr. Chair.

Member (ALL): (Applause)

(Recognition and Awarding Ceremony for the Five (5) Awardees of the Six (6) Years Loyalty Service Award. Followed by Photo Opportunity with the Six (6) Years Loyalty Service Awardees.)

Ms. Nacario: This time, we now proceed to the awarding ceremony for our Loyalty Service Awards. Ini an pagkilala han aton mga officers who have been in service with the cooperative for six (6) years. Hin-o hira? Of course, nakaflash na dida ha aton LED wall an ira mga ngaran. With this, may we request our BOD Chair, Director Leo D. Camposano, our GA Committee Chair, and our General Manager to please come forward as we hand over the Plaques of Appreciation to our five (5) Loyalty Service Awardees. Let us start with a big round of applause for: Director Jose Eric L. Aguilar, Director Luisita J. Quebec, Director Reynario Maria G. Quintero, Director Michelle D. Sevilla, And last but not the least, the Chairperson of the Mediation and Conciliation Committee, Sir Raul O. Sabas. These BODs and Officers were able to complete their three (3) terms of service in our cooperative. Based on our existing By-laws, after completing three terms, they are required to rest for one (1) year. After that, they may run again or re-apply to serve as volunteers in the cooperative.

We would like to request an aton Awards Committee to kindly hand over the Plaques of Appreciation to our awardees. While waray pa, picture anay kita, danay la kita anay hira makaupod. Once again, a big thank you to our BODs and Officers for your loyal service to our cooperative. Also, may we request our 2nd Vice-Chair to please join the photo opportunity with our five (5) Loyalty Service Awardees nga BODs and Officers. Karawata an mabug-at nga Plaque ngan Token of Appreciation tikang ha PHCCI-MPC Tacloban as our simple way of recognizing your dedication and service to the cooperative.

So, we would like to extend our heartfelt thanks to our outgoing Officers and BODs for their six (6) years of distinguished service, loyalty, and dedication in helping attain the goals of the cooperative while improving the lives of our members and the community, as members of the Board of Directors and Committee Officers of PHCCI-MPC Tacloban. Once again, congratulations and damo nga salamat to our five (5) BODs and Officers: Ma'am Louie, Ma'am Michelle, Sir Eric, Sir Roy, and Sir Raul.

So, after yana nga Assembly, ma-rest anay hira for one (1) year. After han one (1) year nga rest, they may re-apply for re-election or for re-appointment, based on our existing By-laws. Sanglit, tagaan ta hira utro hin makusog nga pakpak!

Member (ALL): (Applause)

(*List of Loyalty Service Awardees (BODs & Officer*)

1. Luisita J. Quebec — 1st Vice-Chairperson
2. Michelle D. Sevilla — Board of Director
3. Jose Eric L. Aguilar — Board of Director
4. Reynario Maria G. Quintero — Board of Director
5. Raul O. Sabas — Chairperson, Mediation and Conciliation Committee

Ms. Nacario: We hope nga magkikirigta guihapon kita, mga Ma'am ngan Sir, with your continued support ha co-op. Hinaot unta nga han mga future activities han co-op, makikit-an guihapon namon kamo. So, this time, we now proceed to the introduction han aton Guest Speaker. Di ba, mayda na nakabusag nga adi ha front? All the way from Cebu pa ini hiya, ang layo! To introduce our Guest

Speaker, may we request the 2nd Vice-Chair of the Board of Directors, Director Ma. Jenny C. Advincula, to please present our Guest Speaker.

(Introduction of the Guest Speaker)

Director Advincula: Hello. Good morning everyone!

Member (ALL): Good morning!

Director Advincula: I am humbled to introduce to you our Guest Speaker, who hails from Dauin Municipality in the Province of Negros Oriental. He is an Alumnus of Silliman University, where he completed both High School and College. He brought great honor to his alma mater as a board topnotcher in the Registered Electrical Engineers Licensure Examination. As an Electrical Engineer by profession, he worked with National Steel Corporation in Iligan City before joining the Redemptorist Community. He professed his vows on May 7, 1999, and was ordained on April 24, 2004. For some of you here, he may be a familiar face, as his first assignment was right here in Tacloban City from June to December 2024. As a Redemptorist, he transitioned from being an Engineer to becoming a Scripture Exegete. He earned his license at the Pontifical Biblical Institute (PBI) in Rome in 2013. He has also been teaching Scriptures at St. Alphonsus Theological & Mission Institute (SAT-MI), the regional major seminary in Davao City, since November 1996 up to now. He serves as a missionary with the Congregation of the Most Holy Redeemer. As Provincial Superior, he assumed leadership following the death of his predecessor in August 2021. As the Provincial Superior of the Redemptorist Missionaries, Province of Cebu, whose mission territories covers in the Visayas and Mindanao regions, he joins us today not only as our Guest Speaker, but also as a representative of the Redemptorist Community—the same community that played a key role in establishing our co-op back in 1969 as the PHCCI-MPC Tacloban family continues to honor its legacy. Everyone, I am privileged and happy to present to you our Guest Speaker, a remarkable individual who embodies many roles: Priest, Missionary, Teacher, Brother, Friend, my good friend, and now Superior of the Redemptorist Province of Cebu. My fellow cooperators, let's warmly welcome an aton guwapo nga padi han Redemptorist, Rev. Fr. Edilberto Cepe, C.Ss.R.!

Let's give Fr. Bert a big round of applause!

Member (ALL): (Applause)

Father Cepe: Thank you, please sit down. Thank you very much, Jenny. For that such a very generous introduction. Naawod ak, damo-damo introduction. Good morning members of PHCCI!

Member (ALL): Good morning!

Father Cepe: Mayda ak request ha iyo. Diri gud ako Waray-waray, Cebuano ak. So mayda ak usa nga request ha iyo. Please, mamati kita. Kay ginpa-translate ko ini into Waray-waray, para gad maka-siring man ak ha iyo, ngan makayan man ak hin Waray-waray. So, request la ako, dagmit la ini, one (1) hour la.

Members of PHCCI-MPC Tacloban, the Officers and Members of the Board of Directors, guests, fellow workers in the Lord's vineyard, ladies and gentlemen, Maupay nga aga!

Member (ALL): Maupay nga aga!

Father Cepe: Yana nga adlaw, nagkakatirok kita pagselebrar han mahinungdanon nga ika-56th Anniversary han PHCCI-MPC Tacloban. Ini nga milestone diri la paghinumdom han paglabay han panahon, kundi nagpapamatuod han pag-uswag, kadasig, ngan kamarig-on han pagka-urusa ha iyo kooperatiba ngan han bug-os nga komunidad. Samtang ginhihinumdom naton an iyo journey as PHCCI-MPC Tacloban, we also look forward. Nagdadahom kita han ti-arabot pa nga mga higayon para han padayon niyo nga paglambo, pagpakusog, ngan pagserbe. Sana ko mag-expand anay kita gamay bahin han iyo tema: "Diversify for Growth: Empower our Members and Community." Dumdumon anay naton an tinuod nga kahulogan han kooperatiba ngan kun hin-o an kaapi hini. An pulong nga cooperative tikang han Latin nga pulong "cooperari," nga karuyag sidngon pagtrabaho nga

nagkakaurusa, pagburubligay, ngan paggi-os para hin usa nga panuyo. So, cooperatives are not simply business entities, but a movement defined by a shared philosophy. Usa han mga kina-iyahan han kooperatiba amo an pagtag-iya ngan pagpadalagan hini han mga indibidwal nga nagkakaurusa para matuman an ira common economic, social, ngan cultural nga mga panginahanglan. Ha sulod han kooperatiba, nagkakamay-ada higayon an kada tagsa nga makabulig ha iya kalugaringon, samtang gin-aako niya an iya responsibilidad. Didto makikita an democracy, equality, equity, ngan solidarity — pagkaurusa ha ngatanan. Nahimugso an kasaysayan han kooperatiba sugad usa nga pamaagi han pagsuway han tradisyonal nga business model, diin an kadam-an simple la nga kliyente han negosyo ngan diri amo an nagdudumara hini. Dida han 2015 Address to the Confederation of Italian Cooperatives, nagsiring hi Pope Francis: "*Cooperatives challenge everything—even mathematics—because in a cooperative, one plus one makes three*." Tungod kay han nga tanan nagbuburubligay, an kabug-osan nga paningkamot nagreresulta hin mas dako ngan mas maupay nga bunga. And in a cooperative, a failure is only half a failure, kay mayda man guihapon higayon nga magkabulig an iba. Kumo mga miyembro han PHCCI, diri la kamo basta stakeholders, kundi aktibo nga mga participante nga nagbuburubligay para han kabug-osan nga kaupayan han ngatanan. The heart of the Cooperative Movement extends beyond financial transactions. Nakahulob hini an tinuod nga pag-alagad ha tagsa-tagsa. It is about fostering a spirit of collaboration and service that empowers individuals and transforms communities. Ginpapahinumdom ini han mga tudlo han Simbahan, nga maiha na nagsuporta han kooperatiba sugad usa nga pamaagi han pagpauswag han hustisya ngan han common good. Ha iya encyclical "*Caritas in Veritate*," ginpahayag ni Pope Benedict XVI an iya suporta ngadto han credit unions ngan consumer cooperatives. Igintudlok niya nga "*profit is not a divinity — profit is not a god — but simply a compass or measuring stick of entrepreneurial activity*." Igindugang pa niya nga an kalibutan nagkikinahanglan hin economy of sharing — an ekonomiya han pagburubligay. Karuyag sidngon hini an ekonomiya nga nakakahatag kinabuhi ha mga negosyo nga gin-gigiyahan han prinsipyo han pakig-urosa ngan may kapasidad nga magpalig-on han mga komunidad. The Church calls upon us to be stewards of what we have, cultivating wealth not only for ourselves but sharing these resources for the good of our brothers and sisters. Salit hini nga pagsaurog han iyo ika-56 nga Anibersaryo, usa ini nga higayon hin pamalandong mahitungod han kina-iyahan han pag-alagad nga amo an tumong han kooperatiba. The spirit of service is at the heart of every cooperative. An pag-alagad diri la nahihimo pinaagi han paghatag hin financial assistance, kundi pinaagi han suporta nga iyo ginahatag ha kada-usa ha panahon han panginahanglan. Pinaagi han PHCCI-MPC Tacloban, waray tinas-an nga sugad kabug-at nga diri natatabangan. Sugad han nasiring ha PHCCI Hymn: "*When in cooperation and in love friends pull you up, and you give help for help, it's co-op life that's all about*." Pinaagi han pagburubligay, nagtitirok an paningkamot ha paghimo hin mga solusyon han mga hagit nga gin-aatubang han aton komunidad. Kalakip hini an: scholarship programs para han mga estudyante, magaan nga pautang para han gudti nga negosyo, mga programa han panglawas ngan edukasyon. Hini nga mga programa nagpapakusog han pag-alagad ngan han iyo kooperatiba. Labot han pag-alagad, usa pa nga haligi han kooperatiba amo an stewardship o pagtimangno. Stewardship is the responsibility to manage resources wisely, ethically, and with integrity. Ha iyo nga mga opisyales ngan miyembros, igintapod an gahom hin paghimo hin desisyon nga makaka-apekto han kinabuhi han komunidad. Salit kinahanglan an integridad, pagtimangno, ngan aktibo nga partisipasyon. An iyo tema "*Diversify for Growth: Empower our Members and Community*" usa nga tawag ngadto han aksyon ngan pamalandong. Diversification means looking beyond traditional business models and opening new opportunities — sugad han: pagpalapad han mga produkto, paggamit han teknolohiya, pag-explore hin bag-o nga merkado. But brothers and sisters, diversification should never come at the expense of your core values. Kinahanglan serbisyo an una, diri an maximum profit. Kinahanglan liwat an mga miyembro aktibo nga magpatronize han serbisyo han kooperatiba ngan magbayad han obligasyon ha sakto nga panahon. Hini nga pamaagi, an kooperatiba magpapabilin nga malig-on ngan makakahatag hin mas maupay nga serbisyo, samtang kamo liwat magpahimulos han rebates ngan dividends. Hini nga ika-56 nga anibersaryo han PHCCI-MPC Tacloban, hinumdomi: *Kamo an kasingkasing hini nga organisasyon*. PHCCI-MPC Tacloban thrives because of your dedication, stewardship, and spirit of service. Mga kabugto-an, padayon niyo ini nga espiritu han pag-alagad ngan pagtimangno. Pag-alagad ngan pagtimangno — himoa ini nga guiya han iyo mga desisyon ngan inisyatiba. Diri pa tapos ini nga panaw. An pinakamaupay aada pa ha ti-arabot. Salubonga an buwas nga may paglaom, pagkaurosa, ngan kadasig. Brothers and sisters, members of PHCCI-MPC Tacloban, as you move forward to diversify, hold on to your core values. Thank you very much for inviting me to be part of your

celebration. I appreciate and honor your commitment to PHCCI-MPC Tacloban. Padayon. God bless you all.

Member (ALL): (Applause)

(Photo Opportunity with Guest Speaker Rev. Fr. Edilberto B. Cepe, C.Ss.R., the Board of Directors, Officers, and Members. Followed by Awarding of Plaque and Certificate of Appreciation to the Guest Speaker.)

Ms. Nacario: Damo nga salamat, Padre. Ngadi anay, Padre, ha front. Tagaan ta utro hin makusog nga pakpak hi Rev. Fr. Edilberto B. Cepe, C.Ss.R., the Provincial Superior of Our Mother of Perpetual Help – Cebu. Padre, karawata anay an amon pasalamat ha imo. May we also request our GA Committee Chair to join us here in front. And after hito, may we request liwat an aton mga Board of Directors to please come forward for one photo with Padre. One picture anay. Ayan, smile! Kinahanglan ma-capture an aton mga officers dida ha picture. 1, 2, 3… Smile! Next, Padre, puwede ba ngadi anay ha ubos? Kay an aton mga member-owners gusto guihapon magka-photo opportunity ha imo. We will also have a photo opportunity with our members and officers. puwede kamo malusad anay, then makasaka la guihapon kamo later. Sige, please find a space ha front para makuha kita ha picture. Please wear your best smile. Ready na? 1, 2, 3… Smile! Usa pa… wave liwat! Ayan! Yehey! Very good! Damo nga salamat utro, Padre. And to our officers, puwede na kamo mabalik madagmit dida ha stage. Kaya ito nira — kinakaya gud ito nira!

(Recognition and Awarding Ceremony for the Seventeen (17) Awardees of the Ten (10) Year Star Member Award, followed by a Photo Opportunity with the Awardees.)

This time, may we request our BOD Chair, our Members' Welfare Committee Chair, and our General Manager to please come here in front, didi ha ubos, for our awarding ceremony for our Star Members. Kaya la? Didi nala kita ha ubos. And may we ask our in-charge for the plaques to please get ready for the awarding of our Star Members who have reached Ten (10) Years of membership. Di ba kanina nag-request kita han aton Star Members ngan Hall of Famers nga please proceed didi ha front, para mas madagmit an pagkarawat han iyo Plaque of Appreciation. At this moment, we would like to call on our Star Members for Ten (10) Years Now. So by Ten an aton hatag ha ira. First of may we request to join us ngadi ha front: Ma'am Hermenia C. Ambolario, Danny J. Balbuena, Adelfa B. Balmes, Mario M. Cagara, Thelma D. Carisma, Julio E. Celis Jr., Jeffrey G. Chua, Vilma L. Corbilla, Herminia F. Llemit, Ana S. Maraya, Sir Rellier B. Meribeles.

Our Star Members nga adi ha front will receive a Plaque of Appreciation, plus a Certificate of Membership with NATCCO MBAI. For the information of our member-owners, our Board of Directors has approved to grant an additional benefit to our Star Members for six (6) years and above. This is an additional life insurance coverage under NATCCO MBAI. And of course, waray ini ginbabaydan han aton mga miyembro—shouldered ini ngatanan han PHCCI. So again, this is an additional benefit granted to our Star Members for six (6) years and above. However, an aton gin-mention ngadi ha front—our Hall of Famers—these are Star Members for ten (10) years and above. For the rest of our Star Members, you may claim your Token and Certificate at our Star Members Booth. And for those nga diri makaka-claim yana, you may also claim it later at the PHCCI Office. At this moment, let us proceed to our next set of awardees for our Star Members. Congratulations to: Ma'am Norma A. Nabong, Marilou S. Nacilla, Alberto I. Pingol, Gina B. Renomeron, Venus S. Simborio, Cresencia S. Tomate.

(*List of Hall of Famers – Ten (10)-Years Star Members*)

1. Hermenia C. Ambolario — Tacloban
2. Danny J. Balbuena — Tacloban
3. Adelfa B. Balmes — Tacloban
4. Mario M. Cagara — Tacloban
5. Thelma D. Carisma — Tacloban
6. Julio E. Celis Jr. — Tacloban
7. Jeffrey G. Chua — Tacloban
8. Vilma L. Corbilla — Tacloban

9.	Rellier B. Meribeles	Tacloban
10.	Norma A. Nabong	Tacloban
11.	Marilou S. Nacilla	Tacloban
12.	Alberto I. Pingol	Tacloban
13.	Gina B. Renomeron	Tacloban
14.	Venus S. Simborio	Tacloban
15.	Cresencia S. Tomate	Tacloban
16.	Herminia F. Llemit	Tacloban
17.	Ana S. Maraya	Tacloban

(Recognition and Awarding Ceremony for the Thirty (30) Awardees of the Eleven (11) Year Star Member Award, followed by a Photo Opportunity with the Awardees.)

Ms. Nacario: For your guidance, kun may-ada kamo kapot nga Annual Report, you may refer to pages 62–69, where the list of our Star Members is posted. If you have your printed Annual Report, makikita niyo didto an kumpleto nga listahan han aton Star Members. At this time, we are now down to our Star Members for eleven (11) years now. Congratulations to: Ma'am Virgela V. Amplayo, Maila N. Bacabac, Eleanor R. Bico, Amparo C. Calipara, Ana Villa C. Camarines, Remedios E. Cesar. And for our next set of awardees: Carlos Y. Chan, Evelyn D. Clarin, Thelma B. Concepcion, Daisy S. Cueryzon, Visminda I. Custodio, Ethelreda A. Espiritu, Sonia P. Fausto, Meleza S. Gerdan, Marivic A. Gustilo, Estelita Q. Lauzon, Lucrecia D. Morillo, Milyn A. Olimpo, Jacqueline A. Ortonero, Jimmy V. Rago, Socorro Q. Ramos, Jufilyn I. Ruiz, Elisa J. Sabela, Joy L. Sambalilo, Annabel C. Samson, Lilibeth T. Tabungar, Virgina L. Ubaldo, Evelyn A. Udtohan, Almavida R. Villas, Grace B. Villones.

(*List of Hall of Famers – Eleven (11)-Years Star Members*)

1.	Virgela V. Amplayo	Tacloban	16. Estelita Q. Lauzon	Tacloban	
2.	Maila N. Bacabac	Tacloban	17. Lucrecia D. Morillo	Tacloban	
3.	Elanor R. Bico	Tacloban	18. Milyn A. Olimpo	Tacloban	
4.	Amparo C. Calipara	Tacloban	19. Jacqueline A. Ortonero	Tacloban	
5.	Ana Villa C. Camarines	Tacloban	20. Jimmy V. Rago	Tacloban	
6.	Remedous E. Cesar	Tacloban	21. Socorro Q. Ramos	Tacloban	
7.	Carlos Y. Chan	Tacloban	22. Ruiz I. Jufilyn	Tacloban	
8.	Evelyn D. Clarin	Tacloban	23. Elisa J. Sabela	Tacloban	
9.	Thelma B. Conception	Tacloban	24. Joy L. Sambalilo	Tacloban	
10.	Daisy S. Cueryzon	Tacloban	25. Annabel C. Samson	Tacloban	
11.	Visminda I. Custodio	Tacloban	26. Lilibeth T. Tabungar	Tacloban	
12.	Ethelreda A. Espiritu	Tacloban	27.Virgina L. Ubaldo	Tacloban	
13.	Sonia P. Fausto	Tacloban	28. Evelyn A. Udtohan	Tacloban	
14.	Meleza S. Gerdan	Tacloban	29. Almavida R. Villas	Tacloban	
15.	Marivic A. Gustilo	Tacloban	30. Grace B. Villones	Tacloban	

(Recognition and Awarding Ceremony for the Nine (9) Awardees of the Twelve (12) Year Star Member Award, followed by a Photo Opportunity with the Awardees.)

Ms. Nacario: Next, we proceed to our Star Members for twelve (12) years. Siyam (9) ini hira. May we request the following to please come forward: Ma'am Valentina G. Advento, Luz B. Antillon, Joan M. Balano, Sofronio G. Co Jr., Emerenciana B. Estrada, Maria Rona S. Monje, Rhina A. Pagayanan, Marissa M. Pilapil, Benedicto I. Rendora.

(*List of Hall of Famers – Twelve (12)-Years Star Members*)

1.	Valentina G. Advento	Tacloban
2.	Luz B. Antillon	Tacloban
3.	Joan M. Balano	Tacloban
4.	Sofronio G. Co Jr.	Tacloban

5. Emerenciana B. Estrada Tacloban
6. Maria Rona S. Monje Tacloban
7. Rhina A. Pagayanan Tacloban
8. Marissa M. Pilapil Tacloban
9. Benedicto I. Rendora Tacloban

(Recognition and Awarding Ceremony for the Six (6) Awardees of the Thirteen (13) Year Star Member Award, followed by a Photo Opportunity with the Awardees.)

Ms. Nacario: Next, we proceed to our Star Members for thirteen (13) years. May-ada kita unom (6) nga awardees. To start with: Bernardita G. Arceño, Myrna F. Cañete, Corazon L. Coritana, Milagros N. Destura, Teresita A. Gonzales, Sonia L. Pelicano. Once again, these are our Star Members for thirteen (13) years. And for your reference, if you have your printed Annual Report, please refer to pages 62–69 for the complete list of our Star Members.

(*List of Hall of Famers – Thirteen (13)-Years Star Members*)

1. Bernardita G. Arceño Tacloban
2. Myrna F. Cañete Tacloban
3. Corazon L. Coritana Tacloban
4. Milagros N. Destura Tacloban
5. Teresita A. Gonzales Tacloban
6. Sonia L. Pelicano Tacloban

(Recognition and Awarding Ceremony for the Eleven (11) Awardees of the Fourteen (14) Year Star Member Award, followed by a Photo Opportunity with Awardees.)

Ms. Nacario: Next, we proceed to our Star Members for fourteen (14) years. May-ada kita eleven (11) nga Star Members. May we call the following to please come forward: Sir Rodrigo D. Aguihon Sr., Berlito R. Andrada, Ma. Cristina M. Cagara, Rowena C. Daga, Purisima C. De La Cruz, Marilyn L. Llanto, Rosa A. Recto, Juliet M. Solayao, Violeta A. Sorila, Pacita G. Tibe, Marilou C. Tolibas. These are our Star Members for fourteen (14) years.

(*List of Hall of Famers – Fourteen (14)-Years Star Members*)

1. Rodrigo D. Aguihon Sr. Tacloban
2. Berlito R. Andrada Tacloban
3. Ma. Cristina M. Cagara Tacloban
4. Rowena C. Daga Tacloban
5. Purisima C. De La Cruz Tacloban
6. Marilyn L. Llanto Tacloban
7. Rosa A. Recto Tacloban
8. Juliet M. Solayao Tacloban
9. Violeta A. Sorila Tacloban
10. Pacita G. Tibe Tacloban
11. Marilou C. Tolibas Tacloban

(Recognition and Awarding Ceremony for the Two (2) Awardees of the Fifteen (15) Year Star Member Award, followed by a Photo Opportunity with the Awardees.)

Ms. Nacario: Next, we proceed to our Star Members for fifteen (15) years. May-ada kita duha (2) nga awardees. Please be ready. May we call the following to please come forward: Ma'am Concepcion I. Berbes, Ma'am Lourdes S. Creer Oyy! An aton School Principal ha Academy is also a Star Member for fifteen (15) years!

(*List of Hall of Famers – Fifteen (15)-Years Star Members*)

1. Concepcion I. Berbes Tacloban
2. Lourdes S. Creer Tacloban

(Recognition and Awarding Ceremony for the eight (8) Awardees of the Sixteen (16) Year Star Member Award, followed by a Photo Opportunity with the Awardees.)

Ms. Nacario: Next, we proceed to our Star Members for Sixteen (16) Years. We have Eight (8) awardees in this category. Please be ready. May we call on the following awardees to please come forward: Ma. Jenny C. Advincula, Sagrario C. Advincula, Sarah T. Agner, Letecia A. Bartolome, Maria Florita T. Escobal, Richiel L. Gacmatan, Concepcion R. Lloren, Lolita R. Mercado. These are our Eight (8) Star Members for Sixteen (16) Years.

(*List of Hall of Famers – Sixteen (16)-Years Star Members*)

1.	Jenny C. Advincula	Tacloban
2.	Sagrario C. Advincula	Tacloban
3.	Sarah T. Agner	Tacloban
4.	Letecia A. Bartolome	Tacloban
5.	Maria Florita T. Escobal	Tacloban
6.	Richiel L. Gacmatan	Tacloban
7.	Concepcion R. Lloren	Tacloban
8.	Lolita R. Mercado	Tacloban

(Recognition and Awarding Ceremony for the eight (7) Awardees of the Seventeen (17) Year Star Member Award, followed by a Photo Opportunity with the Awardees.)

Ms. Nacario: Next, amon ni hira aton pioneering nga Star Members for seventeen (17)-years now. Mayda kita pito (7) to start with our BOD-Chair, Dr. Leo D. Camposano, Jennifer M. Avila, Nimfa L. Baybay, Criselda A. Cañeda, Elma B. Oquiño, Victoriana E. Ubaldo, Victoria G. Baldon.

(*List of Hall of Famers – Seventeen (17)-Years Star Members*)

1.	Dr. Leo D. Camposano, CESE	Tacloban
2.	Jennifer M. Avila	Tacloban
3.	Nimfa L. Baybay	Tacloban
4.	Criselda A. Cañeda	Tacloban
5.	Elma B. Oquiño	Tacloban
6.	Victoriana E. Ubaldo	Tacloban
7.	Victoria G. Baldon	Babatngon

(Recognition and Awarding of Plaques and Tokens for the Coop Founders)
(Photo Opportunity with Coop Founders, Former Chairpersons and Fascilitators. Followed by a video presentation of the 33 founding members)

Ms. Nacario: An aton guihapon Star Members nga waray pa naka-claim han iyo Star Member Shirt, please proceed to the Star Member Booth to claim it, plus your Certificate of Membership. This is for all Star Members six (6) years and above. This time, we will proceed directly to the awarding ceremony for our Founders. So, an aton Founders—hi PHCCI may-ada pipira ka incorporators han pag-start han co-op. Maaram ba kamo hito? Pira? We had thirty-three (33) founding incorporators han aton kooperatiba. And out of thirty-three (33), we are lucky to have two (2) present here at the venue today. May we call Ma'am Rosalia R. Pedrosa and Sir Valente Quintero to please come forward. Sir Quintero, gintatawag na hi Uncle ni Sir on screen. Flashed on the screen, these are our Founders. And we would like to request our former Chairpersons to please join our Founders here at the front for a photo opportunity. Usually, hi Mommy Rosing is present in every activity, but today, we are lucky and truly blessed to have Sir Valente Quintero with us. A big thank you han aton Founders nga adi today, Ma'am Rosalia Pedrosa and Sir Valente Quintero. Let us give them a big round of applause!

Member (ALL): (Applause)

(Recognition and Awarding of Certificate and Token for the Former Chairpersons)

(Photo Opportunity with Former Chairpersons, General Manger, BOD Chairperson)

Ms. Nacario: So this time, we now proceed to the awarding ceremony for our guests, starting with our former Chairpersons. We would like to request the following to please come forward: Sir Rey Marmita, Sir Anastacio Abad, Atty. Adolfo Ibañez, Sir Manuel Marta, Sir Fructuoso Baliton, Ma'am Evelyn Clarin, Ma'am Flordeliz Menzon, Director Luisita J. Quebec, Atty. Pedro Panis, Director Nelson D. Bernardo. To join them, may we request our General Manager and our BOD Chair to come forward as we hand over their Certificates and Tokens of Appreciation. Once again, to our Former Chairpersons, if you are around, please proceed to the stage. Inin hira nagpadayon nga nasuporta iton tanan nga aktibidades han aton kooperatiba. We are also lucky to have them with us today at this Sequential General Assembly meeting. Ready? 1, 2, 3… Smile!

(*List of PHHCI-MPC Tacloban Former Board Chairpersons*)

1. Valente U. Quintero	1969
2. Atty. Adolfo Ibañez	1976; 1978; 1982-1985; 1989; 1997-1999
3. Rey B. Marmita	1991 – 1994
4. Anastacio C. Abad	March – April 2002
5. Manuel B. Marta	April – August 2002
6. Fructouso C. Baliton	September – December 2002
7. Rosalia R. Pedrosa	December – February 2003
8. Atty. Pedro B. Panis	2009 – 2010; March – June 2019
9. Evelyn D. Clarin	2010 – 2013
10. Flordelis B. Menzon	2013 – 2018
11. Director Luisita J. Quebec	2018 – 2019
12. Director Nelson D. Bernardo	July 2019 – March 2023

(Recognition and Awarding of Certificates and Tokens to Our Affiliates, Federation Members, Distinguished Guests, and Partners)

Ms. Nacario: Next, we proceed to our invited guests, starting with our representative from the Cooperative Development Authority – Region 8. May we request Ma'am Maripaz M. Del Pilar, OIC Regional Director, to please come forward to receive the Certificate and Token of Appreciation on stage.

Also, we would like to recognize the following invited guests and partners: From VICTO National, Sir Rudy Idano; From NATCCO Network, Sir Ceasar Kenz Gualvez; From CLIMBS Life and General Insurance Cooperative, Ma'am Rosemarie Aling, together with Sales Area Manager Sir Ezra Alea A. Gamolo; From Tacloban City Credit Surety Fund, Director Ricardo Cagara; From Tacloban City Cooperative Development Council (TCCDC) and City Cooperative Development and Livelihood Assistance Office (CCDLAO), represented by Ma'am Mariel T. Mate. And of course, we would like to request our BOD Chair, our GA Committee Chair, and our General Manager to join us here. A big thank you to our partners, federations, and affiliates for your continued support to PHCCI-MPC Tacloban. Let's give a big hand to our affiliates and federations for coming today in support of our Sequential General Assembly meeting. We look forward to your continued support to PHCCI-MPC Tacloban in the years ahead.

Member (ALL): (Applause)

List of Representatives (Affiliates / Federations)

• Maripaz M. Del Pilar	CDA Region VIII
• Rosemarie O. Aling; Ezra Alea A. Gamolo	CLIMBS Life and General Insurance Cooperative
• Rodolfo A. Idano	VICTO National
• Ceasar Kenz O. Gualvez	NATCCO Network
• Mariel T. Mate	TCCDC, & CCDLAO
• Ricardo Cagara	TCCSFC

Ms. Nacario: Our next awardees, we would like to request: Ma'am Lourdes S. Creer, School Principal of PHCCI-MPC Tacloban Academy Inc., please be ready Together with the representative of Quilab & Garsuta CPAs, our External Auditor for 2024–2025, Sir Vince Jerome Bautista, Senior Audit Associate. We also acknowledge our partners from: Department of Trade and Industry – Region 8 (DTI), represented by Ma'am Anna Eunice A. Baylen, CPD Chief of DTI. Philippine Red Cross – Leyte Chapter. Philippine National Police – Palo (PNP) and Palo Auxiliary Traffic Unit (PATU). Siguro, they are busy with their assignments, and that's okay. We can just hand over their Certificates and Tokens later on. So, a big thank you to Ma'am Anna Eunice A. Baylen of DTI. Hi Ma'am Ann, as I mentioned earlier, she will also oversee our Grand Draw later on, including the raffle for the vehicle and paid tickets. Later, we will read the mechanics, and then we can proceed with our Raffle Draw.

List of Partners:

- Anna Eunice A. Baylen — Department of Trade & Industry (DTI)
- Philippine Red Cross – Leyte Chapter
- Palo Auxiliary Traffic Unit (PATU)
- Philippine National Police – Palo Station (PNP)

Ms. Nacario: This time, we now proceed to another awarding ceremony. As we celebrate the month of March, we also honor the culmination of International Women's Month. In this regard, we would like to recognize and celebrate our women—for their invaluable contributions, strength, and dedication. To lead this presentation, may we call on the Chairperson of the Gender and Development Committee, Ma'am Annalyn R. Encomio. Let us give her a big round of applause!

Member (ALL): (Applause)

(Awarding of Certificates and Tokens in Celebration of the International Women's Month followed by Photo Opportunity with Awardees)

GAD Chairperson Encomio: So, thank you Jannet. Maupay nga aga han aton tanan!

Member (ALL): Maupay nga aga!

GAD Chairperson Encomio: So this month, as we all know, we celebrate Women's Month—a time dedicated to honoring the remarkable contributions and achievements of women in our society. This celebration is not just a tradition, but a powerful reminder of the vital role women play in shaping our world, and of the continuing journey toward gender equality. As we mark the culmination of Women's Month, we reflect on the incredible achievements and contributions of women—both throughout history and within our own communities. Here in PHCCI-MPC Tacloan, out of twenty-five (25) Board of Directors and Committee Officers, seventeen (17) are women. This clearly shows that women empowerment is truly alive in PHCCI-MPC Tacloban. Let us give a big round of applause to all the amazing women of PHCCI-MPC Tacloban!

Member (ALL): (Applause)

GAD Chairperson Encomio: So today, we will recognize and give special awards to the winners of "Kwentong Babae", featured through our Facebook page. We would like to thank everyone who participated in this meaningful activity. Your stories truly inspire and celebrate the strength, courage, and contributions of women. Let us continue to stand together, uplift one another, and work toward a more inclusive and equitable society for all. So, to all the women here in our hall—Happy Women's Month to everyone! Thank you very much.

Member (ALL): (Applause)

Ms. Nacario: Thank you, Ma'am Annalyn, for that inspiring message for our kababayin-an. Siring pa man, diri la kay babae ka—BABAe ka!! Kaya dapat, women empowerment kita! Now, let me ask—Hino an aton mga members nga nag-follow han aton social media page? Naka-like? Naka-share ba

kamo han aton Facebook page? Kun nag-follow kamo, sigurado nakita niyo an naka-flash kanina— aton Women's Month activity, "Kwentong Babae," tama ba? Out of all the participants, mayda kita top five (5) women nga nakakuha hin dako nga attention— as in, from the heart ngadto ha buto, ira ginbahin an ira mga istorya. So, in this regard, allow me to acknowledge our five (5) winners of our "Kwentong Babae" featured on our social media page. May we request to please come up on stage: Ma'am Angeline Francisco; Ma'am Mary Jane Marie; Ma'am Arlene Rona; Ma'am Marites Rabanes; Ma'am Generosa Advincula. An ngatanan nga entries nga iyo nakita were shared on our social media account, ngan ini hira an top five (5) nga waray kahadlok magbahin han ira istorya bilang kababayin-an. So, tagaan ta hira hin makusog nga pakpak!

Member (ALL): (Applause)

List of Awardees "Kwentong Babae"

- Angeline Francisco
- Mary Jane Marie
- Arlene Rona
- Marites Rabanes
- Generosa Advincula

Ms. Nacario: Sugad man guihapon, an aton mga members ha other offices nga nag-agi guihapon hin Sequential General Assembly, like Ormoc, Sogod, Dulag, ngan Alangalang. May-ada guihapon kita iba-iba nga activities nga gin-conduct didto para kilal-on an aton mga kababayin-an, pinaagi han pamuno han aton Gender and Development Committee. So once again, congratulations to our winners, ngan ha ngatanan naton awardees—damo nga salamat! And to all our guests nga aadi yana, thank you very much for your presence today. Important reminder, mga ka-members: May-ada na la kita mga 5 to 10 minutes para maghulog han iyo raffle tickets. Again, an mga paid tickets, alayon ig-drop na didto ha aton raffle ticket booth kay in less than 10 minutes, isasara na an aton giant tambiolo. Once ma-declare na nga closed na, waray na gud ito kahangyo-hangyo— diri na puwede maghulog, ngan magiging "better luck next time" na la. Sayang gud an chance nga makadaog hin sakyanan, di ba? So please, ihulog na an iyo mga paid raffle tickets yana mismo. After closure, door prize tickets na la an puwede ma-accommodate. And before we proceed, let's give a big round of applause to all our awardees!

Member (ALL): (Applause)

Ms. Nacario: And this time, we now proceed ha business proper. Mr. Chair, are you ready?

Chairperson Camposano: Yes, Janet, I am now ready. The meeting will now come to order. May we request everyone to please settle down and take your seats. And at this point, I would like to request our Board Secretary to please call the roll.

Board Secretary Coritana: Thank you Mr. Chair, please say present once your name is called.

PRESENT:

1. Leo D. Camposano	Chairperson
2. Luisita J. Quebec	1st Vice-Chairperson
3. Ma. Jenny C. Advincula	2nd Vice-Chairperson
4. Jose Eric L. Aguilar	Director
5. Benjie G. Arias	Director
6. Nelson D. Bernardo	Director
7. Regine Marie S. Cumla	Director
8. Erlinda A. De Lira	Director
9. Rellier B. Meribeles	Director
10. Reynario Maria G. Quintero	Director
11. Michelle D. Sevilla	Director

BOARD SECRETARY

1. Corazon L. Coritana	Board Secretary

BOARD TREASURER

1. Atty. Rodolfo A. Peñalosa, Jr.	Board Secretary

AUDIT COMMITTEE

1. Levita S. Calamaya	Chairperson
2. Melanie B. Orendez	Member

ELECTION COMMITTEE

1. Evelyn D. Clarin	Chairperson
2. Socorro Q. Ramos	Member
3. Marissa M. Pilapil	Secretary

MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas	Chairperson

ETHICS COMMITTEE

1. Anita G. Cular	Chairperson

CREDIT COMMITTEE

1. Rosalia R. Pedrosa	Chairperson
2. Nilda B. Docil	Member

GENDER & DEVELOPMENT COMMITTEE

1. Annalyn R. Encomio	Chairperson
2. Marilou S. Nacilla	Member
3. Joanne Irish A. Dimaano	Secretary

HEAD OFFICE

1. Elizabeth L. Pretencio	General Manager
2. Rhina A. Pagayanan	AGM for Administration

Chairperson Camposano: Do we have the quorum now Ms. Secretary?

Board Secretary Coritana: Yes, we have a quorum Mr. Chair.

Chairperson Camposano: Okay, maupay. Ginpasabot ba naton an aton mga miyembro hini nga aton General Assembly?

Board Secretary Coritana: Mr. Chair, nagpatawag kita hini nga aton Annual General Assembly ha mga miyembro pina-agi han masunod: Una, pagpadara han General Assembly notices pina-agi han mga collectors ngan Area Coordinators. Nagpasamwak kita ha radyo ngan simbahan. Nagbutang kita hin mga streamers ngan tarpaulins sa kada PHCCI office. Ngan nagpost kita ha aton Facebook page ngan pina-agi han text blast, Mr. Chair.

Chairperson Camposano: Thank you. Mayda ba kita enough numbers present today nga mga miyembro para magkamayada hin quorum para hini nga aton General Assembly, Ms. Secretary?

Board Secretary Coritana: Oo, Mr. Chair, may-ada kita quorum, base han Article III, Section 8 han aton PHCCI-MPC Tacloban By-Laws. Nagmamando ini nga para magkamay-ada kita quorum, kinahanglan an at least 25% han Members Entitled to Vote (MEV) an magtambong hini nga aton General Assembly. An aton kooperatiba yana may-ada 6,587 members entitled to vote as of December 2024. Sanglit, para magkamay-ada kita quorum, kinahanglan hin at least 1,647 members entitled to vote nga magtambong hini nga General Assembly. Para dinhi nga area—han Tacloban Branch ngan Babatngon Satellite Office—kanina han 8:49 AM, may-ada kita 7,186 total registered

members. Hini nga nagparehistro, may-ada kita 4,140 members entitled to vote. Therefore, Mr. Chair, may-ada kita quorum.

Ms. Nacario: Mr. Chair, may-ada la kita gutiay nga announcement. As advised by our DTI Representative, sarado na po an aton pagkarawat han paid raffle tickets. Kay ibabalhin na ini ngadto ha aton Giant Tambiolo, ngan nag-lapse na an gin-allot nga oras para han paghulog han tickets. Salamat han iyo pagsabot.

Chairperson Camposano: Alright, sige—mapadayon kita ha pagbasa han aton agenda for today. Ms. Secretary, mahimo ba naton hibaroan, ano an aton agenda para hini nga General Assembly?

Board Secretary Coritana: Mr. Chair, an agenda para han aton yana katitirok hini nga General Assembly meeting amo an masunod:

1. *An pag tratar han minutes han 2024 General Assembly Meeting.*
2. *Paghatag han reports han BOD Chairperson, Management, Audit Committee, Election Committee ngan pag presentar han 2025 Election Guidelines*
3. *Pag presenta ngan pag apruba han 2025 Operational Budget, Targets and Action Plan.*
4. *Pag presenta ngan pag apruba han proposed Amendments ha aton Articles of Cooperation & By-laws.*
5. *Pag hire an aton External Auditors*
6. *An RIPA or Raffle Draw hit door prizes*
7. *Iba pa na butang na issue nga angay naton pag tagaron.*

Chairperson Camposano: Alright, damo nga salamat. Ha aton mga miyembro, if you remember, an aton invitation para hini nga General Assembly may naka-butang nga agenda—usually found opposite han aton program—and ha luyo naman, an aton proposed amendments. At this point, may-ada ba kita mga gusto i-upod o idugang ha aton agenda nga waray mabasa han aton Board Secretary?

Director Arias: Mr. Chair, we would like to include the following items in our business meeting agenda: first, Confirmation on the conduct of the 2025 Sequential General Assembly. Second, Inclusion of the modes of conduct of the General Assembly meeting in our proposed amendments to the By-Laws.

Chairperson Camposano: Alright, sige. Ikaduha an inclusion of the modes of conduct of the General Assembly meeting. So, ha aton agenda, uunahon ta an kanina nga slide. An kanina nga slide magigin number one, kay e-revise naton an aton agenda. Katapos han kanan By-Laws, ig-iinclude naton an sunod nga slide, nga amo an inclusion of the modes of conduct of the General Assembly meeting. Ha sugad nga paagi, magigin revised na an aton agenda para han aton activity for today. Of course, kinahanglan naton i-approve an aton agenda. May I now hear a motion to approve the agenda?

Ms. Agner: Hello. Sarah T. Agner, passbook number 11186. Mr. Chair, I would like to move for the approval of the agenda as amended.

Chairperson Camposano: Any second to the motion? Adi, any second to the motion?

Ms. Emerenciana B. Estrada: I second the motion.

Chairperson Camposano: Adi na, I second to the motion daw. Harayo an microphone. Janet, adi hi Ma'am. An aton mga empleyado, kun mayda na motion, mayda na second. Ma approach para makuha an complete name, para mag appear ngadi ha aton minutes han aton meeting. Alright sige. It aton pamaagi as much as possible. It ma motion, ngan ma second aton miyembro, siring ni padre kanina. Dapat nga tanan kita involve pagpadalagan hit aton General Assembly. Any objection to the approval of the agenda? Any discussion?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: There being no objection and no further discussion, the motion to approve the revised agenda is hereby declared carried. Anay, mayda kuno Elecom time. Sige, mana Evelyn.

Ms. Clarin: Thank you for the time, Mr. Chair. Kanina pa kami andam para han aton election, pero kinahanglan anay naton ma-approve an aton agenda. I would like to emphasize again nga an puwede la magpila didto ha aton pagbotos amo la an Members in Good Standing (MIGS). Kay kun magpila ka didto ngan diri ka MIGS, diri kakarawaton an imo QR Code. Masisiring didto nga diri ka allowed magbotos. So, please make sure nga MIGS kamo antes kamo pumila. Ika-duha nga akon reminder ha iyo: Para diri kita magkarigumok ha pila, may-ada kita sistema nga susundon. An mga naka-pila na didto—aton anay hira pahumanon. Katapos, didi naman kita matawag per batch para magbotos. So kamo nga aada pa dinhi, please remain seated anay. May-ada kita ushers nga ma-assign nga matawag ha iyo pag oras na ninyo magbotos, para orderly ngan waray gulalang an proseso. Hinaot unta nga mag-cooperate kita tanan para magin smooth ngan maayos an aton election hini nga General Assembly. Also, please take note: Dad-a an iyo QR Code, para mas madali an proseso. Ngan pakicheck na daan an iyo sample ballot, basi pag-abot niyo didto, diri na kamo mag-iha pagdesisyon kun hino an iyo bobotosan. And now, by the power vested in the Election Committee, based on our Constitutional By-Laws, I, Chairperson Evelyn D. Clarin, hereby declare that the voting precinct is now OPEN. May-ada kita forty (40) voting precincts, ngan puwede kamo magbotos bisan diin nga available nga presinto. Thank you, and happy voting!

Chairperson Camposano: Damo nga salamat Mana Evelyn an aton Elecom Chair. Tawagon naton liwat an aton amendments. Ate Louie, you have some announcement.

Director Quebec: Thank you, Mr. Chair. Siring pa man, gin-abrehan na an aton voting precinct, kaya an aton mga members nga MIGS, puwede na kumadto didto para magbotos. Upod hini, tatagan guihapon naton kamo hin higayon nga makapahimulos ngan makasabot han proseso. Pero antes ito— maupay nga udto ha iyo nga tanan! May-ada la ako gutiay nga pagpahinumdom ha aton ngatanan. May-ada kita sistema ha aton pagbotos, ngan ini nga sistema ginbutang para magin mas maayos ngan organisado an aton proseso, ngan para liwat suportaran an aton mga kabag-ohan. Kanina, ha aton agenda, iginpasabot naton ini nga bag-o nga sistema ha aton piniliay. As part han aton General Assembly, may-ada kita upat (4) nga pamaagi para mas mapadali ngan diri kita makurian, labi na yana nga damo kita nga nag-attend. Maaram kita nga ha naglabay nga mga General Assembly, usahay nagkakamay-ada hin gulalang ngan kahuot. Amo ini an rason kun kay ano nga nagbutang kita hini nga sistema—para magin smooth, orderly, ngan episyente an aton pagdumara yana. So, nahangyo kami ha iyo nga mag-cooperate ngan sumunod ha aton mga pamaagi, para magin manilampuson an aton General Assembly.

Una, an aton *In-person Regular General Assembly Meeting*. Parehas han dati, diin kita ngatanan—tikang ha Tacloban hasta ha aton iba-iba nga branches—nagkakatirok ha usa la nga venue. Syempre, maupay unta kun dako ngan komportable an lugar para ha aton ngatanan, ngan mas enjoyable an aton pag-attend. Pero tungod han aton kasamtangan nga kahimtangan, usahay diri kita sugad ka-komportable, ngan mayda guihapon kita mga challenges nga gin-aatubang. Amo ini an rason kun kay ano nga ginpapadayon guihapon naton an aton In-person Regular General Assembly, samtang gin-iimprove naton an aton mga pamaagi para mas maging maayos ngan komportable an aton pagdumara.

May-ada naman kita ikaduha nga setup—an *Hybrid Regular General Assembly meeting*. Kun nasiring kita nga “hybrid,” nangangahulogan ini nga may duha kita nga paagi han pag-attend: mahimo kamo umabot face-to-face dida ha aton venue na urosa, o puwede liwat kamo mag-join pinaagi han online platform. Sanglit, kun mas komportable kamo mag-attend online, diri na kinahanglan magbiyahe ngadto ha venue. Bisan pa man, pareho la guihapon an proseso—usa la ka adlaw an pagdumara han aton Hybrid Regular General Assembly meeting.

Ikatulo, an aton *In-person Sequential General Assembly Meeting*—parehas hini yana. Diri na kita ngatanan nagkakatirok ha usa la nga lugar, kundi per branch an pagdumara, kaya nababawasan an kadamo han attendees ha kada venue. Tungod hini, nagkakamay-ada kita hin mas luwag nga lugar ngan mas komportable nga pag-attend para han aton mga miembro. Ginbubuhat ini nga pamaagi para madara naton an serbisyo ngadto ha kada branch, ngan masiguro nga an kada miyembro mayda higayon nga maka-atender ngan makapartisipar. Ini guihapon an usa nga paagi para mas magin mahusay, mas episyente, ngan mas klaro an pagdumara han aton General Assembly.

An ikaupat nga pamaagi han pagdumara han aton General Assembly Meeting amo an *Hybrid Sequential General Assembly*. Sugad guihapon ini han aton ikaduha nga option nga Hybrid Regular General Assembly Meeting, pero an kaibahan hini amo an iya schedule ngan pamaagi han pagdumara. Ha Hybrid Sequential General Assembly, ginbubuhat an meeting ha lain-lain nga schedule ngan lugar, depende kun hain nga branch office an aton pagdudusuan ha usa nga partikular nga adlaw. Bisan pa man, kun diri kamo makakadto ha venue, may-ada guihapon kamo kapilian nga mamati ngan mag-attend pinaagi han online streaming. Karuyag sidngon, puwede kamo mag-participate kun hain an mas komportable o mas sayon para ha iyo—ma-face-to-face man o online.
Amon la ini gin-emphasize yana, para tagan niyo hin konsiderasyon ini nga aton gin-implementar nga sistema hini nga aton katirok. Although later, i-remind guihapon namon kamo han aton mga proposed amendments, ini nga four (4) modes han General Assembly amo an importante nga bahin han aton pagdumara. Hinaot unta nga tagan niyo ini han iyo bug-os nga suporta, para mas magin maayos, organisado, ngan episyente an aton General Assembly yana ngan ha maabot pa nga mga panahon. Ha utro, damo nga salamat, ngan maupay nga udto ha aton ngatanan!

Member (ALL): (Applause)

Chairperson Camposano: Thank you very much, Director Quebec. Hain na hi Cory aton secretary? So padayon kita pag tratar hit aton Business Agenda for today. So, aton masusunod na buhaton amo na an, pag approve han minutes han 2024 General Assembly meeting. Okay sige, mapakiana ko, mayda kita 22 pages han aton highlights han aton minutes, mayda kita ginpanhatag ha aton Members in Good Standing (MIGS) nga 22 pages para han minutes han aton 2024 General Assembly. Ini hiya highlights la. An aton kumpleto ngan detailed nga minutes aton naka upload han aton website. Babasahon ini naton aton minutes or we will dispense the reading, but we are going to discuss matters arising from the minutes of meeting. babasahon ta o diri na?

Member (ALL): Diri na.

Chairperson Camposano: Diri na. Kun diri na, we now solicit a motion from the floor. Janet.

Mr. Mario S. Millano: Hello, I'm Mario Millano, I move the motion to dispense with the reading of the minutes of the 2024 General Assembly.

Chairperson Camposano: Alright there's a motion to dispense with the reading. Any second?

Ms. Rosa M. Cadilo: I second the motion.

Chairperson Camposano: Any discussion? Any objection? Hearing none? The motion is approved! Of course we are going to move on to the matters. Let's do this page by page. Page 1, kun mayda kamo concern han aton minutes mayda kita mga microphones, and let us know kun ano iyo concern. Page 2, page 3, page 4 of the minutes, page 5, page 6, page 7, page 8. page 9 part la ini ngan program. page 10, page 11, page 12 matters on the minutes? page 13, page 14, page 15, page 16, page 17, page 18, page 19 waray matters? Page 20, page 21 and 22. Okay sige, I now request Janet, that the motion be made on the floor for the approval of the minutes of meeting last year 2024. Any motion on the floor?

Ms. Ma. Luzviminda C. Ong: I move to approve the minutes of the Annual General Assembly dated by March 24, 2024 at Leyte Academic Center, Palo, Leyte.

Chairperson Camposano: Any second?

Ms. Silvia F. Lagsub: I second the motion.

Chairperson Camposano: Any objection? Any Discussion? Hearing none. The motion is approved! Alright ipapa approve ta guihapon. Sorry naman, nakalimtan ko ngay-an pag confirm han aton Sequential General Assembly. Dapat amon an aton una. Agi, nagdadali ako. Kay parehas ha iyo gipapasoan guihap ako. Ibalik ta an pag approve han confirmation on Sequential General Assembly. Janet, motion on the floor. Dapat una kasi hini hiya. Na ano ko, nalipat. Sorry na, nagdadali an BOD

Chair. Okay sige, confirmation of the. Adi ha LED wall. Any motion on the floor? Sige let's have the BOD. Sige na Ate Louie, imo na.

Director Quebec: Yes Mr. Chair, I move for the confirmation of the conduct of the 2025 Sequential General Assembly Meeting.

Ms. Lilibeth T. Tabungar: I second the motion.

Chairperson Camposano: Okay, any discussion? Any objections?

Board Secretary Coritana: None so far, Sir.

Chairperson Camposano: Thank you so much. The motion is approved. Okay, e-request naton ha aton minutes unahon naton hiya. Nasayop iyo BOD Chair. Sorry na. una dapat it hiya before an minutes. Hagoy kapaso. Okay la, ha aton proceedings. Unahon ta hini hiya. Damo nga salamat.

Upon motion by Director Luisita J. Quebec, duly seconded by Ms. Lilibeth T. Tabunger, the General Assembly confirmed the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 001 series of 2025
"A resolution confirming the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"
CARRIED UNANIMOUSLY

On motion duly made by Ma. Luzviminda C. Ong and seconded by Silvia F. Lagsub, the General Assembly adopted the minutes of the 53rd Annual General Assembly Meeting dated March 24, 2024, held at the Leyte Academic Center, Palo, Leyte, subject to further corrections. Any corrections shall be submitted to the Board Office within five (5) days

GA Resolution No. 002 series 2025
"A resolution adopting the Minutes of the 53rd Annual General Assembly Meeting of PHCCI-MPC Tacloban"
CARRIED UNANIMOUSLY

Chairperson Camposano: Okay, madayon kita pag hatag han aton reports han aton Board, Management, Audit ngan Elecom. So, ako la guihapon ini nga part. Tatawagon ko nala ak kalugaringon pag report. Tapos pakpaki kunohay ako niyo. Kanang kusog nga pakpak para iyo BOD Chair.

Member (ALL): (Applause)

Chairperson Camposano: Balitaw, udto naman. An gusto mapalit hin pagkaon, mayda man kita allowance, ano? Pero padayon it aton activity. Pero an mabotos, relax la kita. We will not close it aton election, unless maka botos na tanan nga aton members. So padayon it akon report kay dako man iyo pakpak. Oo, ada ak picture, ako iton ha.

An aton report nagkakab-ot tikang Enero tubtob Disyembre. Ha sulod hini nga panahon, naka-conduct kita hin kabug-osan nga 23 Board Meetings, ngan mayda liwat kita mga regular Joint Meetings. Kasagaran, diri na kita nagkikinahanglan maghimo hin special meetings kay ginpapaniguro naton nga episyente an pagdumara han aton mga meeting—amo ini an rason kun kay ano ini la an kadamu han aton meetings.

Isha-share liwat namon ha iyo an pipira nga Board Resolutions para han 2024 nga gin-aprubahan han aton Board of Directors. An kadam-an hini makikita ha aton Annual Report, pahina 19 tubtob 24, ngan gin-grupo ini ha iba-iba nga Key Result Areas.

Una: *Member–Customer.*

Na-aprubahan an *Resolution No. 3*, nga naglalaan hin ₱220,000 para han ika-6 nga Annual General Assembly Meeting ngan election han aton Lab Co-op. Ngani yana nga tuig, naka-conduct na liwat kita hin panibag-o nga election.

Resolution No. 49, naglalaan hin ₱8.8 Million para han ika-53 nga Annual General Assembly Meeting han naglabay nga tuig.

Resolution No. 101, nag-aapruba han ₱300 nga deduction para han raffle tickets ngan ₱50 para han annual dues tikang ha dividends distribution para han 2023. Para han 2024, naihatag na naton an dividends ngan patronage refund, ngan kadam-an ha iyo naka-receive na hini. Makikita ini ha iyo passbook—kun may duda kamo, puwede kamo magpakiana ha aton mga empleyado kun hain dida nga entry ini gin-record. Kasagaran, an rate han dividends ngan patronage refund para han 2024 aada ha mga 6.55%, depende han iyo share capital.

Sunod, *Resolution No. 103*, nga nagkukumpirma han 1,127 nga Star Members han PHCCI-MPC Tacloban para han tuig 2023.

May-ada liwat kita mga gin-aprubahan nga resolusyon may kalabotan ha aton mga *contract-of-service dentists*:
Resolution No. 120 – pag-renew han kontrata ni Dr. Tamayo.
Resolution No. 121 – pag-apruba han kontrata ni Dr. De Veyra.
Resolution No. 272 – pag-apruba han Contract of Service with Ikigai Dental Center. Ini hira kabahin han aton unom nga dentists.
Resolution No. 473 – pag-apruba han kontrata ni Dr. Guiroy, nga nagseserbe ha Sogod nga area.
Resolution No. 519 – pag-apruba han kontrata ni Dr. Antor
Resolution No. 520 – pag-apruba han kontrata ni Dr. Gorgonia
Resolution No. 521 – pag-apruba han kontrata ni Dr. Bongbonga bilang dental service provider

Pinaagi hini nga mga resolusyon, ginpapadayon naton an libre nga dental services para ha aton mga miyembro—lakip na han tooth extraction, oral prophylaxis o paglimpyo, ngan dental fillings.

Sunod, *Resolution No. 522*—an pag-apruba han Contract of Service para kan Dr. Geonzon, usa han aton mga dentista. Karuyag namon ipahibaro ha aton mga member-owners nga amo ini an rason kun kay ano may-ada kita mga contract-of-service dentists—tungod han libre nga dental services nga aton ginahatag. Lakip hini han tooth extraction, oral prophylaxis o paglimpyo, ngan pagpasta o dental filling. Ini nga mga serbisyo libre nga napapahimulsan han aton mga miyembro kada tuig.

May-ada liwat kita mga resolusyon may kalabotan ha aton health professionals' para ha mga miyembro:
Resolution No. 471 – pag-apruba han kontrata ni Dr. Morano bilang Optometrist.

Resolution No. 472 – pag-apruba han kontrata ni Dr. Espina bilang Optometrist. Ini para ha aton mga miyembro nga may-ada problema o concerns ha ira panhimo han mata.

Resolution No. 413 – pag-renew han kontrata ni Dr. Capungcol bilang Medical Doctor. Bangin nabatian na ninyo nga hi Dr. Capungcol gin-promote tikang ha DOH Regional Office aadto na hiya ha DOH Central Office. Usa han iya hangyo amo nga maghatag hiya hin online consultations. Mahimo ini ma-avail han aton mga miyembro pinaagi han paghangyo han bulig ha aton mga empleyado, para kamo ma-connect ha iya para ha online medical consultation.

Resolution No. 414 – pag-apruba han kontrata ni Dr. Tante bilang usa pa nga Medical Doctor para ha aton mga miyembro.

Resolution No. 449 – pagpadayon han aton partnership with Generika. Kun mapalit kamo hin bulong didto, ipakita la an iyo member ID basi makakuha kamo hin diskwento. Kun waray pa kamo ID, mahimo niyo ini ma-claim ha aton mga opisina ha Abuyog o Tanauan.

Resolution No. 458 – pagtalaga han Board Chair ngan General Manager bilang mga authorized representatives' para mag-execute ngan magpirma han MOA with Electronic Commerce Payments (EC Pay) Inc.

Resolution No. 402 – pag-apruba han pagdumara han Sequential General Assembly para han tuig 2025. Amo ini an resolusyon nga aton gin-kumpirma kanina han aton gin-tikangan an business meeting, tungod kay ini inaprubahan na han Board of Directors ngan nagkikinahanglan hin kumpirmasyon tikang ha General Assembly. As you might know, for the month of March, gin libot naton nga tanan nga branch ngan satellite office para han Sequential General Assembly. Nagkadto ta ha Dulag ngan Abuyog, Alangalang, Carigara, Borongan, Sogod, Ormoc, Tanauan ngan of course pinaka-urhi today an Tacloban and Babatngon. Just imagine kun waray kita mag SGA. Kun kanina puno kita hin duro. Bisan duha kita ka building, buyag diri kita eksakto. Tapos nag brown out pa. gin approve man aton request nga diri mag brownout. Bakit ganun ang buhay.

Alright, magpadayon kita ha sunod nga Key Result Area—*Financial*.

Resolution No. 21 – CAPEX para han aton co-op for ₱68 Million for the year 2024.

Resolution No. 100 – pag-apruba han net surplus nga ₱82.5 Million para han 2023. Para han 2024, nasaka ini ngadto ha ₱84.7 Million. Tungod hini, mas dako an dividends ngan patronage refund para han 2024 kumpara han 2023, ngan makikita ninyo ini nga diperensya ha iyo passbook.

Resolution No. 89 – pag-apruba han pagbalhin han existing Retail Treasury Bond (RTB) investment nga ₱30 Million ha Land Bank of the Philippines, nga may interest nga 6.250% kada tuig sulod hin lima ka tuig. May-ada kita Treasury Investment Group nga naga-assist ha Board para an aton sobrang pondo—nga waray pa nahuhuram—ma-invest ha bonds o time deposits basi makag-generate hin dugang nga income para ha aton cooperative.

Resolution No. 90 – pag-apruba hin laing RTB investment nga ₱20 Million ha Land Bank of the Philippines, nga may kapareho nga interest rate ngan term nga lima ka tuig.

Resolution No. 102 – pag-apruba han remittance han CETF para han 2023 nga nagkakantidad ₱1.6 Million ngadto ha NATCCO, VICTO, ngan NAFECOOP.

Mga resolusyon may kalabotan ha sale han real properties:
Resolution No. 91 – pag-apruba han baligya han tuna nga 150 sqm ha kantidad nga ₱1.2 Million.
Resolution No. 118 – pag-apruba han baligya han tuna nga 228 sqm ha ₱1.8 Million.
Resolution No. 137 – pag-apruba han baligya han tuna nga 239 sqm ha ₱700,000.

Ini nga mga property gin-uusaran nga ROPA o Real and Other Properties Acquired. Karuyag sidngon, ini nga mga tuna nagtikang ha mga loan nga waray mabayari han miyembro, ngan an collateral na-acquire han Co-op. Para mabawi an kwarta, ginbabaligya ini nga mga property. May-ada kita Technical Working Group nga naga-assist ha Bids and Awards Committee ha pagproseso han bidding ngan paghatag hin rekomendasyon ha Board, lakip na an pag-consider han mga gastos sugad han pag-transfer han titulo. Kun mabaligya na ini, mababalik ha Cooperative an kwarta nga ginpahuram.

Resolution No. 198 – pagratify han time deposit placement ha Bank of Commerce, nga nagkakantidad ₱50 Million, may interest nga 6.5% tubtob 6.8% sulod hin usa ka tuig ngan lima ka bulan.

Resolution No. 245 – pag-apruba han investment ha Megawide Construction Corporation (MCC) nga ₱20 Million, may lima ka tuig nga term ngan estimated nga interest nga 8.214%. Ini nagpapakita nga gin-iinvest naton an aton pondo basi mas madako an kita han Cooperative.

Resolution No. 244 – pag-apruba han time deposit rates para han benepisyo han aton mga miyembro.

Resolution No. 312 – pag-apruba han dugang nga investment nga ₱175,457.20 para han CLIFSA Share Capital Investment.

Resolution No. 313 – pag-apruba han pagpalit hin property ha Brgy. Buntay, Tanauan, Leyte nga nagkakantidad ₱7.5 Million, may area nga 469 sqm, para han pagtukod han bag-o nga building han PHCCI-MPC Tacloban – Tanauan Satellite Office. Sanglit an sunod nga proyekto amo an Tanauan. Na-aprubahan na an design, ngan magpapadayon na kita ha bidding han konstruksyon. Makikita ini harani han Card Bank, duol ha junction han Tanauan proper.

Resolution No. 538 – pag-apruba han bidding process para han konstruksyon han Tanauan building.

Resolution No. 363 – pag-apruba han recalibrated targets han PHCCI-MPC Tacloban para han 2024.

Resolutions No. 407 ngan 408 – pagratify han pag-open ngan pag-transfer hin ₱5 Million ngadto ha Green Growth Deposit Account ha Land Bank of the Philippines.

Resolutions No. 412 ngan 470 – pag-apruba han write-off han accounts han mga deceased members. Antes ini aprubahan, gin-audit ngan gin-iimbestigaran anay basi masigurado nga waray na gud paagi makakolekta han utang.

Resolution No. 527 – pagratify han membership han aton Co-op ha Renewable Energy Cooperative of the Philippines, upod an ₱1 Million nga investment. Ini nga initiative para makahatag hin mas barato ngan mas accessible nga renewable energy services ha aton mga miyembro ha masunod nga panahon.

Resolution No. 537 – pag-apruba han disposal han lima (5) nga sarakyan. Ini nga mga unit gin-embargo tungod han diri pagbayad han loan han mga miyembro, ngan ginbaligya basi mabawi an kwarta han Cooperative.

Resolution No. 539 – pag-apruba han write-off han accounts ha Batch 1 ngan Batch 2 nga mayda la sufficient deposits only. Ini nga pama-agi para guihapon padayon pag manage, mahabubo an aton delinquency.

Sunod nga Key Result Area amo an *Internal Business Process.*

Resolution No. 65 – pag-apruba han 2024 Amended Election Guidelines. Karuyag namon ipahibaro ha aton mga miyembro nga diri na kinahanglan magbutang hin ink ha tudlo kon bumoto na. Kay ano? Kay gin-introduce na naton an QR Code system. Kun naka-vote na an miyembro, automatic nga may notification an system nga nakaboto na hiya. Bisan mag-try pa hiya bumoto utro, diri na hiya papayagan han system. Gin-testingan gud ini namon—ako ngan hi Ma'am Marissa tikang ha Elecom—para masiguro nga secure an sistema. Sanglit mas limpyo na an proseso ngan mas episyente.

Resolution No. 98 – pag-apruba han Institutionalization han Bonus Loan Policy. Dati trial basis la ini, pero base ha report han Management, maupay an resulta ngan damo an nakabenepisyo. Sanglit, gin-institutionalize na ini ngan magigin available kada tuig. So, kun mayda kita bonus by May and November, tas kinahanglan naton kwarta, we can avail this type of Loan. You just approach our employees for the details.

Resolution No. 129 – pag-apruba han Auditing Engagement upod han Quilab & Garsuta in CDO bilang aton External Auditor.

Resolution No. 157 – pag-apruba han Enhanced Policy on Special Loan para ha Employees.

Resolution No. 248 – pag-apruba han Revised Code of Conduct and Ethical Standards han aton Co-op.

Resolutions No. 192–195 – pagtatalaga han Authorized Representatives para ha pag-submit han Entity Information Sheet ha Credit Information Corporation (CIC), sumunod ha CDA regulations.

Resolution No. 201 – pagtatalaga han General Manager bilang authorized representative para mag-execute ngan pirmahan an MOA upod han GCash. Ha masunod nga bulan, puwede na magbayad han

loans pinaagi han GCash—same han pagbayad han tubig, kuryente, o PLDT. Makikita na liwat ini para ha PHCCI-MPC Tacloban, ngan makabayad kamo bisan diri pa kamo makadto ha opisina.

Resolution No. 268 – pag-authorize han bag-o nga composition han Trust Committee para han Retirement Plan han aton mga empleyado, tungod kay may-ada na retirees ha previous members.

Resolution No. 290 – pag-apruba han Climate Action Team Policy para suportahan an environmental protection initiative.

Resolution No. 291 – Policy Guidelines para ha Conversion tikang Satellite Office ngadto ha Branch Office. Usa nga halimbawa amo an Tanauan Satellite Office, nga puwede ma-convert ngadto ha Branch Office ha masunod nga mga tuig tungod kay may-ada na kita sariling building ngan damo na an members didto.

Resolution No. 342 – pag-apruba han Amended Loan Recovery Program para ha Matured Past-Due Accounts. Ini guihapon hin paamagi para mapadayon para mag reduce hin aton Deliquency han mga loans nga waray pa mabayari.

Resolution No. 367 – pag-apruba han Guidelines on Delinquency Reduction Incentive para Individual Employees. Ini nga mga polisiya gin-implementar para mabawasan an delinquent accounts. Mga miyembro, importante nga paningkamotan naton nga mabayaran on time an aton mga loans para magpabilin nga Members in Good Standing ngan masiguro an kalig-on han Kooperatiba.

Resolution No. 401 – Enhanced Policy on Special Loan para ha PHCCI Board of Directors ngan Officers.

Resolution No. 447 – Enhanced Express Loan Policy. Ginrereview naton an policies basi masiguro nga maayos an loan management ngan mababalik an kwarta han Co-op.

Resolution No. 403 – pag-apruba han Proposed Amendments to the Articles of Cooperation and By-Laws. Amo ini an ginbotosan ninyo during pre-registration, kun diin nag-vote kamo hin YES or NO. Importante ini kay ginmomonitor kita han CDA Central, ngan kinahanglan ma-approve.

Resolution No. 448 – Policy on Replacement of Outstanding, Stale, and Lost Checks, sumunod ha legal requirements. Hini kanan bank transactions liwat. Kay mayda hini guihapon mga balaodnon nga dapat sundon.

Resolution No. 455 – pag-apruba han Revised Policy on Incentives and Allowances para ha Officers, Volunteers, ngan Outsourced Staff. Para klaro: an Board of Directors ngan Committee Officers waray honorarium kada meeting; an ginahatag la ha ira amo an transportation, meals, snacks, ngan support during meetings.

Resolution No. 501 – Improved Star Member Policy with Life Insurance. An Star Members nga six years or more may-ada free membership certificate from NATCCO MBAI Microinsurance, libre nga benefit nga ginbabayaran han Co-op. Para ha mga five years' members, padayon ha pag-maintain han Star Member status basi maka-avail next year. Para maka receive aton diri Star member, paniguro para magin Star member. Para mayda free nga Insurance. Co-op an nabayad kay mayda kita fund para pahalipay ha aton miyembro nga nagpapadayon o naningkamot nga ma maintain an Star member.

Resolution No. 502 – Pag-suspend han acceptance han Personal Loan applications gawas la para ha Star Members. Gin-implement ini para makontrol an delinquency ha personal loans. Exempted an Star Members tungod kay proven good payers hira.

Lastly, aton talakayon an Key Result Area nga *Organizational Capacity*.

Resolution No. 20 – pag-apruba han Strategic Action Plan para han 2024 han aton Co-op.

Resolution No. 050 – renewal han Intellicare HMO para han healthcare services han Board of Directors, Officers, ngan Employees han PHCCI.

Resolution No. 155 – pag-apruba han 2024 Board Committee Appointments. An aton Board of Directors nagkikita la kun may Ownership Meeting o General Assembly, pero throughout han tuig, aktibo hira pinaagi han ira mga committees. Kada Director may-ada Committee Chairmanship per Key Result Area, ngan didto gin-didiscuss an proposals antes ipresent ha Board Meeting. Amo ini nagpapakita nga diri la basta naga-attend meeting an Board; aktibo hira ha policy formulation ngan strategic planning, nga primary function han Board of Directors.

Resolution No. 106 – pagtugot ha attendance ni AGM Pagayanan ngan Tacloban Manager Engr. Beltran ha International Cooperative Educational Exposure han VICTO National ha June 12–16 sa Bali, Indonesia.

Resolution No. 239 – paglalaan ₱450,000 para han 2024 Sportsfest nga ginconduct ha August 17, 2024.

Resolution No. 325 – paglalaan ₱35,000 para han Journalism Workshop. Gintrain naton an mga empleyado ngan volunteers han aton newsletter nga “Coopagurusa” basi accurate ngan informative an aton communication ha mga miyembro.

Resolution No. 240 – paglalaan ₱350,000 para han Mid-Year Assessment and Planning nga ginconduct ha July 19–20, 2024.

Resolution No. 288 – engagement ni Ma’am Bing Villania bilang consultant ngan facilitator para han Mid-Year Planning. Ini consultant halin ha corporate sector, nga naghatag hin bagong ideya para ha business ventures han Co-op.

Employee Development
Resolution No. 18 – promotion ni Mr. Asilo bilang full-fledged Branch Manager han Dulag Branch.
Resolution No. 306 – appointment ni Mr. Metran bilang Branch Manager ha Ormoc, may posibilidad nga ma-assign ha iba pa nga branches kon kinahanglan.

Gender and Governance
Resolution No. 249 – appointment han Gender and Development (GAD) Committee nga ginkomponer ni Ma’am Encomio, Ma’am Nacilla, ngan Ma’am Dimaano. Gin-apil liwat ini ha amendments han By-Laws, sumunod ha CDA requirements.
Resolution No. 250 – reappointment ni Mommy Rosing Pedrosa bilang Credit Committee Member. Hiya usa han living founders han Co-op, ngan bisan sobra na ha 70 years old, aktibo guihapon nga naglilingkod.

Legal and Institutional Support
Resolution No. 516 – pag-apruba kan Atty. Kate Mengullo, nga CPA liwat, bilang Legal Retainer han Co-op.

PHCCI School Representation
Resolution No. 166 – pagtatalaga kan Director Quebec, Director Arias, ngan Director Cumla bilang Board of Trustees han PHCCI School. Hi PHCCI may sariling eskwelahan ha El Reposo, gikan Pre-Elementary tubtob Grade 6, rehistrado ha SEC, may separate Board of Trustees aside han Mother Co-op. An eskwelahan ginapangulohan ni Ate Babes Custodio, usa guihapon han founders, active guihapon bisan sobra 70 years old.

International and Federation Representation
Resolution No. 426 – pagtugot ha attendance han Chairperson ngan 1st Vice Chair, Director Quebec, ha Global Cooperative Climate Summit sa Thailand (Nov 27–Dec 2). An expenses charged ha Federation, pero kinahanglan guihapon Board Resolution.

Resolution No. 429 – pagtugot ha attendance ni Director Bernardo ha International Cooperative Alliance Global Conference and Annual GA sa India, spearheaded by VICTO National.

Election and Volunteer Programs

Resolution No. 434 – pag-apruba han Election Calendar para han 2025 Sequential General Assembly.

Resolution No. 440 – paglalaan ₱50,000 para han Area Coordinators Performance Appraisal and Fellowship. An mga miyembro nga interesado mag-volunteer puwede makig-istorya ha staff han branches para makabulig guihapon ha serbisyo han Co-op.

Planning and Organizational Activities
Resolution No. 456 – paglalaan ₱400,000 para han Year-End Operations Review ngan 2025 Business Planning.

Resolution No. 457 – paglalaan ₱550,000 para han Performance Appraisal and Fellowship ha Leyte Academic Center, Palo.

Resolution No. 533 – renewal han Intellicare HMO contract.

Resolution No. 534 – pag-apruba han 2025 Calendar of Activities. Ini ginplaplano sugad la ha December para pag-abot han January, aprobado na ha Board, ngan may klaro nga guide an mga empleyado para han sunod nga activities throughout han tuig.

PHCCI-MPC Tacloban Representations
Bilang kabahin han PHCCI representation, an aton Board of Directors naglilingkod guihapon ha iba-iba nga cooperative ngan development organizations: Board Chair – Board of Director, CLIMBS; Director Quebec (1st Vice Chair) – Board Member, NAFECOOP, 2nd Vice Chair – Representative, Network Consolidated Cooperative Bank (NCCB); Director Bernardo – Board of Director, VICTO National Federation; Director Quintero – Vice Chair ngan Board of Director, Tacloban City Credit Surety Fund Cooperative;Director Meribeles – Alternate Representative, Credit Surety Fund Cooperative; Director Sevilla – Authorized Representative, NAPC Visayas; Director De Lira – Authorized Representative, Tacloban City Cooperative Development Council. An aton General Manager, Ma'am Beth, nagrerepresentar liwat han PHCCI ha: Tacloban City Civil Society Organization (TCCSO) ngan Philippine Chamber of Commerce and Industry – Tacloban Leyte Chapter (PCCCI-Tacloban Leyte).

Ha sugad hini nga pamaagi, nakaka-participate an PHCCI ha national ngan local cooperative initiatives, ngan masiguro nga represented an aton interests' ha mga desisyon nga may kalabotan ha development ngan cooperative sector.

Awards and Recognitions

Ha bahin han aton Awards and Recognitions, karuyag namon ipahibaro ha tanan nga an PHCCI nakadawat hin 16 awards and recognitions tikang ha CDA ngan iba pa nga award-giving bodies. Antes kita magpadayon, hatagan naton hin dako nga round of applause an tanan—an aton mga member-owners, officers, staff, ngan volunteers—nga naghatag han ira kontribusyon para makab-ot ini nga mga kalamposan.

Member (ALL): (Applause)

Chairperson Camposano: Tikang ha CLIMBS, nakadawat liwat an PHCCI han mga masunod nga awards: Champion for Climate Action, Top 5 Investor, Top Premier Producer, ngan CAC Achiever Award.

Usa pa, ha ngaran han Board of Directors, nagpapasalamat kami ha tanan—an aton members, officers, employees, ngan partners—for your continued trust and support. Diri la ini achievements han Board o han Management, kundi kalamposan han bug-os nga PHCCI community. Hatagan naton hin dako nga round of applause an aton mga kalugaringon para hini nga mga nakab-ot!

Member (ALL): (Applause)

Chairperson Camposano: Magkakamay-ada pa kita hin Open Forum, pero hihimuon naton ini later ha aton program. Ha karon, magpapadayon kita ha atong General Assembly meeting. So, damo nga

salamat ha tanan—diri pa tapos iton aton General Assembly yana. Hi Janet, mayda hiya announcement. Pero antes hito, pakpakan naton an aton BOD Chair! Gusto ko makusog nga pakpak, ha ayo gud! Janet, imo na ini.

Member (ALL): (Applause)

Ms. Nacario: Mr. Chair, thank you. Antes kita magpadayon ha aton next presenter, kung okay la, puwede ba nato i-insert, Mr. Chair, an aton guidelines han 2025 PHCCI Wheels & Wealth Bonanza? Kay importante nga i-present anay ini ha General Assembly for information, basi maka-start na kita ha pag-draw didi ha gilid. Ha sining bahin, let's give a big round of applause ha aton Chairperson of the Business and Innovation Development Committee, Director Regine Marie Cumla!

Member (ALL): (Applause)

Director Cumla: Maupay nga kulop po ha aton nga tanan. I would like to announce an aton guidelines for the raffle draw han aton binaydan nga raffle tickets. These guidelines po are guided by the DTI. You also have a copy of the raffle mechanics ha iyo ticket stubs. So both PHCCI and all of you, aton mga ka-miembro, are guided by these raffle mechanics.
So, may I now read po our *mechanics*.

The raffle draw will be conducted today during the 54th Annual General Assembly of PHCCI-MPC Tacloban on March 30, 2025, at the Leyte Academic Center, Palo, Leyte. For 2025 po, the raffle promo tagline is "PHCCI Wheels & Wealth Bonanza."

For this po, all payments and the dropping of raffle tickets into our tambiolo must be completed no later than one (1) hour before the start of the draw to ensure a smooth and fair raffle process. As announced earlier by our host, mayda na kita cutoff time, and you are also guided by the cutoff time indicated ha iyo raffle tickets.

At this point po, while we are announcing the guidelines, our DTI representative, Ms. Anna Eunice A. Baylen, will assist the PHCCI Audit Office in testing our tambiolo to ensure that it is functioning properly for the raffle draw. Present during the raffle draw will be the DTI representative, the raffle committee, and the accountant. During the raffle draw, only the DTI representative, raffle committee members, and assisting staff will be permitted in the area where the tambiolo is situated. A designated barrier will be put in place to provide a clear separation between the draw area and the audience. This is to maintain the integrity and security of the drawing process.
The raffle draw shall be conducted manually through the use of pre-numbered tickets. Our host will request random volunteers from the General Assembly participants to draw raffle tickets from the tambiolo. No PHCCI officers, employees, or the DTI representative will be permitted to draw tickets. The draw will follow a structured sequence, beginning with the consolation prizes and culminating in the Grand Prize. There is no need for the actual presence of winners during the raffle draw. If mabunot an ticket, they are not required to be present and are still entitled to claim their prize at any PHCCI office.

A ticket holder may win multiple prizes during the raffle draw. Winning tickets will be verified immediately by the raffle committee upon drawing to confirm eligibility and accuracy. Each winner will be announced publicly to ensure transparency. For the convenience of all participants, the names of the winners will be announced clearly and audibly by the emcee and will also be displayed on the big screen for everyone to see. The raffle committee shall provide management with the official list of winners for posting and publication in all offices. For the claiming of prizes, all prizes shall be subject to applicable taxes as determined by the BIR. PHCCI will shoulder the tax payments of the prizes.

Claiming of prizes shall start two (2) weeks after the raffle draw. Prizes will only be released upon presentation of the following: *Winning claim stub, in case of loss, an Affidavit of Loss, PHCCI passbook One (1) valid ID, preferably government-issued.* For monetary prizes, these will be given either through check issuance or payroll-type distribution, whichever is applicable. Non-cash prizes cannot be converted into cash. Only the raffle committee is authorized to approve the release of

prizes. Lastly, prizes not claimed within ninety (90) calendar days after the raffle draw shall be forfeited in favor of PHCCI-MPC Tacloban.

So with that po, we now proceed to our *raffle prizes*:

- 100 winners of consolation prizes worth ₱1,000 each,
- 5th Prize: 15 winners of ₱10,000 cash,
- 4th Prize: 5 winners of ₱20,000 cash,
- 3rd Prize: 3 winners of ₱50,000 cash,
- 2nd Prize: 2 winners of Yamaha Aerox 155,
- Grand Prize: 1 winner of Nissan Navara 2.5 EL 4x2 Manual Transmission

And with that po, we shall now have our DTI representative assist our Audit Officer for the start of our raffle draw. Thank you po.

Chairperson Camposano: Okay, damo nga salamat, Director Cumla. And good luck ha aton nga tanan. Klarohon la naton — an paid raffle tickets, apil guihapon kami ha. Kay nagbayad guihap kami, pati an aton mga empleyado.

At this point, magkakamay-ada kita hin short break, kay mag-change power anay an aton kuryente to LEYECO. So relax anay kita, mag-change power la kita. After mabalik an power, padayon kita han aton meeting. Okay na? Baga nag-chaka man it microphone… nag-change power na kita, nag "maraot." Kuya, okay na kamo? Kami, okay na kami… unless diri maupay it microphone — diri kami magigin okay. Alright, hain na aton General Manager? Padayon na unta kita… waray pa hiya.

At this point, mapadayon kita ha paghatag han reports. An sunod nga mahatag han report amo an aton General Manager. Please give a round of applause to GM Elizabeth Pretencio!

Member (ALL): (Applause)

(Presentation of the Management Report)

GM Pretencio: Thank you damo nga salamat. Sir Leo, thank you so much. Again, good afternoon. I'd like to thank everyone for coming han iyo support. Inyo presence and of course our management team, I'd like to say this in advance nalang. Salamat han iyo hardwork I know this is not just easy preparation. In fact, yesterday pa kita nag reready ini. So again, thank you and advance congratulations to all of us.
So to start with the 2024 Management Accomplishment report. With the theme: "*Diversify for Growth: Empower our Members and Community".* We remained dedicated to addressing the needs of our members and recognized the importance of diversification and expanding our services, strengthening our cooperative and providing more avenues for our members to thrive.
Let me start with our key financial highlights: *assets, share capital, net surplus, and membership generation*.

Yana naman, ipapakita ko ha iyo an aton mga accomplishments para han tuig 2024. Uunahon naton an bahin han aton assets. Tikang ha ₱1.97 Billion han 2023, nasaka na kita ngadto ha ₱2.15 Billion yana, nga may 9% nga increase. Para naman han aton share capital, tikang ha ₱807 Million, nakaabot kita hin ₱854 Million—nga may 6% nga pagtaas. Ini nga share capital ginkokomponer han aton total deposits, lakip na an tikang ha aton Lab Co-op. Sugad han iyo nahibaroan, an Lab Co-op para ha mga edad 7 tubtob 17 years old, ngan may-ada guihapon hira share capital pinaagi han ira deposits, nga nagtitikang ha ₱50 nga initial deposit. Para naman han *interest income on loans*, amo ini an kita tikang ha bayad han mga miyembro ha ira loans. Kada bayad, diri la principal an ginbabayaran kundi may-ada liwat interest. Tikang ha ₱127 Million, nasaka ini ngadto ha ₱154 Million, nga may 21% nga increase.

Yana naman, kitaon naton an aton *net surplus*. Sugad han akon gin-sabi kanina, amo ini an aton income minus an aton mga expenses—nga amo an natitira o net income han Co-op. Tikang ha ₱82.5 Million han 2023, nasaka ini ngadto ha ₱84.7 Million han 2024, nga may increase nga ₱2.2 Million o

katumbas nga 3% growth. Tungod hini nga performance, mas na-enjoy naton an mas mataas nga dividend rate, tikang ha 3.89% han 2023 ngadto ha 6.55% han 2024. Para ha mga namamakiana kun hain ini makikita, aada ini ha iyo savings o passbook. Sugad han akon ginsiring, mahimo kamo mag-check o magpakiana ha aton staff kun waray pa ninyo makita. Maupay ini nga balita para ha aton ngatanan, kay mas dako an aton dividends nga na-receive para han 2024. Sanglit, padayon naton suportahan an PHCCI—kay samtang mas damo kita nag-a-avail han products ngan services han aton Co-op, mas damo liwat an nababalik nga benepisyo ha aton mga miyembro.

For our *membership*, our audited regular membership has grown to 33,183. Our Members in Good Standing (MIGS) also increased significantly, from 5,926 to 6,587, while our Star Members have increased to 1,185.

For our *Portfolio at Risk (PAR)* update, from a rate of 47.25% in 2022, we are now at 42%. However, we still need to further strengthen our loan collection efforts, especially on aton mga past due accounts. The management, through continued initiatives and with the assistance of our committees and Board of Directors, padayon an aton pagdara hin collection notices, pag-invite han mga members ngadto ha mediation proceedings, and when necessary, pursuing account closure or filing of cases kun kinahanglan na gud.

So, okay. For our *Highlights of the Members' Welfare and Marketing Initiatives*, let me start with our Coopagtutulungan Program. Last year, 2023, we were able to provide assistance to the beneficiaries of our member's equivalent to ₱7.4 Million. For the year 2024, it is at ₱7 Million. But this year, 2025, nagtitikang guihapon an iyo mga requests, iyo comments—every time nagkakamay-ada kita meetings. The management and the Board of Directors continue to find ways kun paano naton ini ma-addres.

Kay kadam-an ha aton nasiring: "*Kay ano assistance la? Diri ba puwede nga while anhi pa kami—kun may ma-aksidente o ma-hospital kami—mayda kami madadaopan? Diri la unta kami magsasarig ha iba nga ginre-refer nga institutions o mga ahensya han gobyerno, kundi ma-feel guihapon namon nga an PHCCI aada para ha amon, nga aada an iyo bulig kun kinahanglan na gud*."

So this time, nag-partner kita han aton partner insurance, and mayda na kita enhanced assistance program with added benefits, in compliance with our regulatory agency.
These added benefits include:

- Accidental benefit;
- Medical reimbursement;
- Medical income benefit.

Now, magpapakiana kita—hino an puwede mag-avail hini? All active members of PHCCI, including our Senior Citizens, are covered under this program. Automatically enrolled kamo yana for the year 2025. Karuyag sidngon, PHCCI will shoulder your premium for this year. After we finalize and sign the MOA with our identified insurance partner, we will officially announce it—hopefully by the months of April or May—together with full guidelines and updates for everyone. So again, for this year, enrolled kamo ha Life Insurance. Magpapakiana liwat—what if next year? Kay di ba, one (1) year la ini hiya. Same guihapon an set-up han aton existing Coopagtutulungan Program. After one year, kinahanglan na renewal, and kamo na an mabayad han premium. If ever makalimot kita mag-renew, mayda kita one (1) month grace period. Pero hangyo namon, diri naton ini pabayaan. Importante ini yana nga enrollment, kay regardless han iyo edad, waray contestability period. Waray na kinahanglan nga additional evaluation—diri na igche-check an iyo health declaration. Tanan nga members are considered approved. However, kun diri kita maka-renew, we will be treated as new enrollees. Karuyag sidngon, an age eligibility will revert to 18 to 69 years old la. Yana kasi, even those aged 71 up to 80 years old, covered kita tanan under this program through our partner insurance. So, for any further questions, puwede guihapon kamo magbisita ha aton office anytime, para makuha niyo an full details han aton bag-o nga program under our partner insurance.

So, okay. I would now like to proceed with our *Healthcare Services*. We were able to provide dental care services to 1,017 members through our collaboration with 13 accredited dentists. For our medical care services, these were extended to 373 members and non-members. Meanwhile, 90 members benefited from our eye care services. And recently, nag-partner kita with Dr. Espina Eye

Care Clinic, located in Abuyog, Dulag, Palo, and Tacloban City, which now offers special discounts for our PHCCI members.

And now, for our next slide. This focuses on our *health initiatives*, which encompass our Annual Pap Smear, Prostate Exams, and Eye Consultation Activities, benefiting a total of 226 members. In addition, our Annual Big Health Day engaged 1,253 members and non-members, providing access to various health services and activities.

In terms of our *environmental initiatives*, these included the repopulation of 305 fruit-bearing and native tree seedlings.

While, the "*Kasalang PHCCI Program*", supported ten (10) couples of free Mass wedding aims to make marriage accessible and affordable for all.

So, to proceed, on February 24, 2024, PHCCI conducted an *Operation Tuli Program* in partnership with the Local Government Unit (LGU) as part of our social responsibility and community service initiatives. A total of 301 young boys benefited from this important social program.

Of course, we also have our *Members' Education Program*, which includes the *PHCCI Kiddy and YES Laboratory Cooperative*. We also facilitated a summer class program, which we call the "*Summer Growth Program*." This program provides productive learning opportunities to young children during the summer break, under the guidance of our Mother-Cooperative, PHCCI. This year, enrollment has already started, and we have added a new program: badminton, with an affordable fee. For parents and guardians who want to enroll their children, nieces, or nephews, please visit our office. Of course, updates and announcements are also available on our Facebook page and our website. This is also a great way to support our Cooperative.

Additionally, we have our *Holiday Gift Giving* every December. Through this activity, we provide gift packs to our *orphans* and *elders*, including our *Star Members* and *Members in Good Standing* (MIGS). This is one way of giving back for your trust and loyalty to the Cooperative. These activities are continuously carried out by PHCCI to show our gratitude for the continued support of our members.
So, to better serve our employees and members, the Education Committee also conducted a journalism workshop. This workshop covered topics ranging from understanding the role of media in Cooperatives to mastering the arts of storytelling, news writing, interviewing, and crafting compelling features and opinions.

Meanwhile, our Marketing and Members Welfare Committee donated vests to the Brgy. 55 City Officers as a token of appreciation for their hard work and commitment in keeping our community safe and secure.

We also extended assistance to our affected *Borongan farmers* during the recent typhoons in their area. So, these are some of the activities through which we provided and extended support and assistance to our members.

So, for our next slide, we also elevated our *digital presence* by creating compelling and engaging content that highlights our products, services, and the success stories of our members. Through these initiatives, our Cooperative has successfully reached a wider audience, allowing more individuals and businesses to discover the benefits of being a PHCCI-MPC Tacloban member. Damo na ini ha aton Facebook page—videos and marketing materials. If we want, we can invite and encourage our members to view them, as these stories show how PHCCI continues to support their lives and businesses.

So, PHCCI-MPC Tacloban actively participated in the *2024 Job Fair* organized by PCCI and the Tacloban City LGU. These events gathered a dynamic mix of employers and job seekers, helping to expand employment opportunities and support career growth within the region. In fact, this year, kun mayda mga invite ha mga job fairs, PHCCI always attends, since we still have vacant positions, and we can eventually help our members—especially those whose children have already graduated.

So, PHCCI continues *the legacy of Father Flan Daffy* by uplifting the economic status of its members through education. This full scholarship grant supports the college education of deserving members or their children, helping low-income families improve their quality of life. By investing in education, we empower future leaders and strengthen our community. As of now, we already have our first recipient, who is currently serving as Accounting Associate at PHCCI-MPC Tacloban – Carigara Satellite Office. Our second recipient is a third-year college student at EVSU, pursuing a Bachelor of Science in Mathematics.

So, to proceed, we conducted an *environmental scanning* in Naval, Biliran as part of our Co-op expansion plan under the 2025 approved action plan. Hopefully, we can comply with all the needed requirements and plans and successfully expand our operations in the Naval, Biliran area.

Finally, we are also proud to share that our Cooperative was recognized as the Top 1 – Best Performing Cooperative in Tacloban City. We were also the recipient of the Excellence Award – CDA Regional Level, and recognized by the Philippine Red Cross (PRC) as a Blood Samaritan Program Partner. This recognition is a testament to our collective hard work, dedication, and commitment.

So, let's give ourselves a big round of applause for these achievements! That concludes my report. Thank you so much. Salamat nga madamo ha iyo!

Member (ALL): (Applause)

Chairperson Camposano: Thank you so much, GM. Mahaba-habang istorya.

Ms. Nacario: Paging po kan Sir Ernesto Cabuhat. Sir Ernesto Cabuhat, kun hain ka man po, your wife is already in the ambulance and is in need of your presence. Please proceed to the entrance area. Once again, paging Sir Ernesto Cabuhat. Please proceed to the entrance, as your wife is inside the ambulance and requires your presence.

Chairperson Camposano: Again, ngaran: Ernesto Cabuhat. Sir Ernesto Cabuhat, we would like to request that you join our Red Cross team so they can assist your wife and take her to the health facility. Please proceed to the entrance area. This also serves as a reminder to our members: if you feel dizzy, hungry, or unwell, please make use of your allowance to buy water or food. We also have water dispensers available. If you're not feeling well, of course, let us know so you can exit the venue safely. Our primary concern is the health and welfare of our members. Don't worry if you cannot stay until the end. Your presence today is appreciated, but your well-being is more important. So again, Sir Ernesto Cabuhat, we hope you can join our Red Cross team so they can assist your wife and ensure she receives the proper care she needs at the health facility.

Alright, mayda kita sunod nga activity. At this point, we will proceed. Regarding our Management Report, we will also have an open forum later. So, kun mayda kamo concerns, puwede niyo isurat ha papel and ipadangat ha amon. We will read them and respond accordingly, later. Mayda liwat kita microphone nga puwede niyo gamiton para ha aton open forum. Pero kun diri kamo makahulat, isurat la ha papel and ipadangat ha amon, and we will make sure it is discussed and addressed.

Chairperson Camposano: An sunod nga report nga aton papamatian amo an Audit Committee Report. Tawagon naton an Chairperson han Audit Committee, Ma'am Levita S. Calamaya. Let's give a round of applause for Ma'am Calamaya. Thank you.

Member (ALL): (Applause)

(Presentation of the Audit Committee Report)

Ms. Calamaya: Good afternoon, everyone! Okay pa kamo?

Member (ALL): Okay pa.

Ms. Calamaya: Yes, thank you. On behalf of our Audit Committee. We are here, to present an overview of PHCCI Financial Performance as of December 31, 2024. Ini nga assessment nabulig ha

aton para masabtan kun kumusta an performance han aton cooperative ngan kun diin pa kita puwede mag-improve. Nagamit kita hin lima (5) nga Key Indicators para masukol an aton Financial Health, nga kilala naton bilang STEPS. Amo ini an lima nga indicator sets nga ginagamit naton ha pag-evaluate han aton financial performance:

S – *Stability*: Nagpapakita ini han aton financial security ngan kun paano naton ginmamanage an aton mga utang; T – Turnover: Nagre-representar kun gaano ka-epektibo an aton assets ha pag-generate hin revenue; E – *Efficiency*: Nagpapakita kun gaano ka-maayo an paggamit han aton resources; P – *Profitability*: Amo ini an sukol han aton abilidad ha pag-generate hin income o kita; S – *Structure of Assets*: Nagpapakita kun paano gin-a-allocate ngan ginbabahinbahin an aton mga assets.

Ha aton graph, makikita naton an masunod:
Blue color – datos han December 2023; *Green color* – datos han December 2024; *Orange color* – CDA benchmark, tungod kay regulated kita han Cooperative Development Authority (CDA). Ini nga visualization nabulig ha aton para makita kun hain kita lig-on, kun hain pa kita kinahanglan mag-improve, ngan kun paano kita naga-align ha mga standards nga gin-set han CDA.
Ha bahin han aton *Stability*, ini gin-measure pinaagi han aton Cooperative Financial Security, lakip na kun gaano ka-maayo an pag-manage han aton utang o liabilities. An aton total score waray nagbag-o—pareho la tikang December 2023 tubtob 2024—nga nagpapakita hin consistent performance. Pero bisan sugad hini, aada guihapon kita ha ubos han ideal target nga 19, nga amo an standard han CDA. Karuyag sidngon, may-ada pa kita room for improvement basi mas mapalig-on pa an financial stability han aton cooperative.

Ha bahin han aton *Turnover*, ini nga indicator naga-evaluate kun gaano ka-epektibo an aton cooperative ha paggamit han iya assets para makag-generate hin revenue. Lakip hini an Assets Turnover, nga nagme-measure kun paano nagagamit an aton assets ha pag-generate hin income. May-ada liwat kita Receivable Turnover, nga nagtra-track kun gaano ka-permi nakakolekta han loan payments sulod han usa ka tuig. An aton total Turnover waray nagbag-o ha duha nga tuig, nga nagpapakita hin padayon nga mga challenges ha revenue generation ngan loan collection. Karuyag sidngon, kinahanglan pa naton pagpauswagon an efficiency ha paggamit han aton resources basi mas ma-maximize an kita tikang ha aton assets ngan loans.

Ha bahin han aton *Efficiency*, ini nga indicator nagpapakita kun gaano ka-maayo naton nagagamit an aton resources para matabonan an operating cost. An aton score medyo nag-ubos tikang 25 han 2023 ngadto 24 han 2024. Bisan pa hini nga gamay nga pagnubo, mas maupay guihapon an aton performance kumpara han ideal standard nga 35 nga gin-set han CDA. Ini nagpapasabot nga may-ada pa kita oportunidad para mapauswag pa an operational efficiency, basi mas ma-maximize an paggamit han aton resources samtang ginpapadayon an cost-effectiveness ngan mas napapalig-on an aton financial position.

Ha bahin han aton *Profitability*, ini nga indicator nagme-measure han abilidad han cooperative ha pag-generate hin income tikang ha iya assets.

Return on Assets (ROA): Nagpabilin ini nga pareho an score ha duha nga tuig, pero aada guihapon ha ubos han CDA standard nga 5. Nagpapakita ini nga kinahanglan pa naton pauswagon an paggamit han aton assets basi mas mapadako an income.

Return on Members' Shares (ROMS): May-ada kita pag-uswag tikang 3 han 2023 ngadto 5 han 2024, ngan nakaabot na kita han ideal standard.

Rate of Net Surplus: Na-maintain guihapon an score nga 5 ha duha nga tuig, nga nagpapakita hin stable ngan lig-on nga profitability.

Ha kabug-osan, ini nga mga resulta nagpapakita nga bisan may-ada pa kita kinahanglan pauswagon ha ROA, an aton profitability nagpapadayon nga lig-on ngan nag-uuswag, labi na ha returns nga napapahimulsan han aton mga miyembro.

Ha bahin naman han *Structure of Assets*, ini nga indicator nagpapakita kun gaano ka-maayo ginmamanage ngan gin-a-allocate an aton assets. An aton score medyo nag-ubos tikang 16 han 2023

ngadto 15 han 2024, nga nagpapakita nga may-ada pa kita areas for improvement—labi na ha investments ngan financing han members' share capital.

Summary: Ha kabug-osan, an financial performance han PHCCI nagpapadayon nga stable, ngan may-ada positibo nga growth ha profitability. Pero, may-ada guihapon kita mga challenges ha efficiency ngan revenue generation. Sanglit, gincha-challenge kita hini nga mag-focus ha tulo nga importante nga areas: *Pagpauswag han loan collection*, *Pag-optimize han asset utilization*, *Pag-enhance han operational efficiency.* Pinaagi han pag-address hini nga mga areas, mas mapapalig-on pa naton an aton financial position ngan masisiguro an sustainable growth han aton cooperative. Kun mayda kamo karuyag makita nga mas detalyado nga financial statements, puwede kamo bumisita ha aton opisina ha PHCCI para ma-access an kumpleto nga reports. Salamat ha iyo pag-intindi ngan padayon nga kooperasyon.
Maupay nga aga ha iyo ngatanan!

Member (ALL): (Applause)

Chairperson Camposano: Thank you so much to our Audit Committee Chair. Ma'am Levita S. Calamaya.

Again, we are calling the attention of Sir Ernesto Cabuhat. Diri pa nakalakat an ambulance kay needed an imo presence para ha imo wife. Please assist so she can be taken to the healthcare facility. Once again, paging Sir Ernesto Cabuhat. We hope to reach out to you so you can assist your wife to be safely transported to the healthcare facility. Thank you.

Now, we shall proceed to the next report from the Election Committee. This shall be presented by the Chair, Ma'am Evelyn D. Clarin. Let's give a round of applause for Ma'am Clarin. Thank you.

Member (ALL): (Applause)

(Presentation of the Accomplishment Report of the Election Committee.)

Ms. Pilapil: Salamat, Chairman Leo. On behalf han Chairperson han Election Committee, karuyag ko i-present ha imo an accomplishment report han Election Committee. Antes ako magsugod ha report, para ha mga waray pa makabotos, puwede na kamo mag-queue ha bisan hain nga precinct kay gutiay na la an nabilin nga magbubotos. Gin-target naton nga matapos ini antes mag 3:00 PM. Yana, magpapatuloy kita ha report: Ha tuig 2024, nagkamay-ada kita hin 14 nga meetings ha aton committee. Dugang pa, nag-attend guihapon kita hin 12 joint meetings upod han Board of Directors ngan mga Officers.

Kahuman, basi ha mandato nga nakasaad ha aton By-Laws, an Election Committee (Elecom) amo an nag-supervise han conduct ngan procedure han aton election, pati na liwat an iba pa nga related nga activities han aton cooperative. Sunod, an amon committee, ha koordinasyon ha Education Committee, nagpatigayon hin formal orientation program para ha mga bag-o nga opisyales nga na-pili ha una nga assembly, pati na liwat ha mga appointed nga opisyales. Kahuman hini, an Elecom naghatag hin full support ngan cooperation ha Board of Directors ngan Management ha ngatanan nga aktibidades han PHCCI kun diin kinahanglan an bulig han Election Committee.

Han una naton General Assembly nga ginbuhat adto han March 26, 2024, nag-oath taking an aton mga bag-o nga elected nga opisyales. Basi ha aton PHCCI By-Laws, kinahanglan mag-take oath hira within 10 days kahuman han General Assembly. An mga nahirang nga opisyales amo an masunod: Chairperson: Dr. Leo Camposano 1st Vice-Chairperson: Luisita Quebec, nga amo guihapon an responsable ha aton Education Committee 2nd Vice-Chairperson: Ma. Jenny Advincula, nga usa nga responsable ha aton Delinquency Committee.

Kahuman, karuyag ko liwat ipakita ha iyo an resulta han aton 2024 election. Ha Election 2024, mayda kita lima (5) nga bakante nga posisyon ha aton Board. Basi ha resulta, nagkamay-ada kita hin bag-o nga mga miyembro han Board. *An mga bag-o nga Directors amo ini*: Director Regine Marie Cumla – bag-o nga miyembro han Board; Director Erlinda De Lira – taga Alangalang; Director Rellier Meribeles – taga Tunga. Basi ha boto, ini an mga nakakuha hin pinakadamo nga boto: Director Ma. Jenny

Advincula – may pinakadamo nga boto; Director Nelson Bernardo; Director Regine Marie Cumla; Director Rellier Meribeles; Director Erlinda De Lira Amo ini an opisyal nga resulta han Election 2024 para ha aton Board of Directors.

Ha aton Audit Committee, mayda duha (2) nga bakante nga posisyon. Syempre, nadaog an duha nga kandidato. Melanie B. Orendez – nakakuha hin pinakadamo nga boto; Levita S. Calamaya – usa pa nga nahalal, nga amo liwat an nag-report kanina.

Ha Election Committee, mayda liwat duha (2) nga bakante nga posisyon. Hin-o man an nagdaog? Yours truly, Evelyn D. Clarin; Marissa M. Pilapil – akon kaupod nga nahalal

Pakadto kita ha *total membership* han aton cooperative, kumpara han 2024 ngadto han 2025.

- *2024*: 30,585 total members
- *2025*: 33,183 total members – nagpapakita hin increase nga 8.5%

Para ha Non-MIGS (Members Not Entitled to Vote):

- *2024*: 24,659
- *2025*: 26,596 – nagpapakita nga nag-increase guihapon ini. An aton goal amo nga mapahubos ini nga number, kay karuyag naton mas damu an mga MIGS (Members Entitled to Vote).
-

Para ha MIGS (Members Entitled to Vote):

- *2024*: 5,926
- *2025*: 6,587 – equivalent hin 11.5% increase.

Karuyag naton padamuon pa ini ngan maibanan an percentage han Non-MIGS. Basi han aton quorum requirement, kinahanglan kita hin 25% han MIGS.

- *2025* quorum: tikang 1,482 ngadto 1,647 – nagpapakita guihapon hin pagtaas.

Para makapag-amend han aton By-Laws, kinahanglan mas dako nga number han members ang mauyon:

- *2024*: 3,951
- *2025*: 4,392 members nga kinahanglan mag-vote “Yes” para ma-approve an amendment. Amo ini an aton update regarding membership and voting requirements.

Okay, i-present ko la ini ha iyo ha gutiay nga paagi. Just to remind everyone, kay maaram ako nga maaram guihapon kamo hini nga tanan. So, how ba mahimo ka nga Member in Good Standing (MIGS), or member nga may right to vote? Base ha Article II, Section 10 han aton amended By-Laws, an usa ka member kinahanglan magbayad hin membership fee nga ₱100 ngan kinahanglan mayda na hiya at least 12 shares. An kada share nagkakahalaga hin ₱100, ibig sabihin, an 12 shares pareha hin ₱1,200. Usa, para mahimo ka nga MIGS, kinahanglan mayda ka ₱1,200 nga share capital nga naka-deposit. Amo ini an minimum requirement. puwede ka mag-deposit hin sobra hini, pero para maging MIGS, ₱1,200 la an kinahanglan.

Next requirement, an member diri dapat delinquent ha pagbayad han Continuous Capital Build-Up (CCBU) ngan iba pa nga accounts ngan obligasyon, sugad han nakasurat ha Article VII, Section 2. So, ano man ini nga mga obligasyon? Una, kinahanglan maghulog hin at least ₱100 kada bulan hasta maabot an 10% han subscribed capital han co-op. Ini nga 10% equivalent ha ₱1,200 kada tuig. Diri liwat puwede mo-sobra ha 10% han subscribed capital han co-op. Base ha aton By-Laws, an aton subscribed capital kay ₱860 Million. So, an 10% hini kay ₱86 Million. Samtang an imo share capital diri pa naabot ha ₱86 Million, puwede ka guihapon magpadayon hin deposit ha imo share capital o fixed deposit. Bisan magdeposit ka hin ₱10 Million kada tuig, okay la, basta diri pa hiya maabot ha ₱86 Million. An diri la puwede amo an maghulog hin mas minos ha ₱1,200 kada tuig, kay amo ini an minimum requirement.

Next requirement, kinahanglan magpabilin an at least 10% han imo annual interest on capital ngan patronage refund. Kada tuig, mayda kita madadawat nga dividend o patronage refund, nga gin-deposit ha aton savings account o ha aton share capital account. Ha total nga madadawat mo, at least 10% kinahanglan diri ninyo i-withdraw — kinahanglan magpabilin ini. Labi na kun an imo total

savings ha tuig kay ubos pa ha ₱1,200, mas importante nga diri ini hilabtan, basi ma-comply an minimum requirement. Para ha loan retention, pareho la guihapon ini han required monthly capital contribution nga ₱100 kada bulan. Kun mag-loan ka, may automatic deduction para ha share capital. An mabawas, imo guihapon ini — diri ini mapupunta ha empleyado o ha iba nga tawo. Magpabilin guihapon ini ha imo ngaran kay madugang ini ha imo share capital.
Sunod, an member kinahanglan diri pa natalapas han bisan ano nga provision han By-Laws, subscription agreement, desisyon, guidelines, rules, ngan regulations nga ginpagawas han BOD ngan General Assembly. Pasabot hini, an usa ka responsible member kinahanglan nakakumpleto han continuing education program nga ginprescribe han BOD, nakattend han GA o CAC, ngan nagpa-patronize han businesses han co-op sumala ha policies ngan guidelines hini. Ha aton businesses, puwede ka mag-save ha imo savings account o mag-loan. Kasagaran han mga diri MIGS kay waray pa naka-attend han GA o CAC, mao nga para masiguro nga mahimo ka nga MIGS, kinahanglan gyud umatender ka han GA o CAC.

Ngano man kita mag-aspire nga mahimong MIGS? Ano an importansya hini?

Rights of Members entitled to vote (MIGS):

Makapartisipar ngan makaboto ha tanan nga matters nga ginhisgutan ha General Assembly meetings. Makakaboto ka. Kun diri ka makaboto, nangangahulogan nga diri ka MIGS. Importante ini nga right kay tatagan ka hin privilege nga makapili han imo mga opisyales — kun hin-o an mulingkod ha aton kooperatiba. puwede ka mag-seek hin elective o appointed position. puwede ka mag-file hin candidacy o magpahayag ha Board nga karuyag mo ma-appoint ha mga committees. Puwede ka mag-avail han services han co-op. puwede ka mag-inspect ngan mag-examine han books of accounts, minutes of meetings, share register, ngan iba pa nga official records han co-op ha reasonable office hours. Makaparticipar ha continuing education ngan iba pa nga training programs han co-op. Amo ini an mga rights ngan privileges nga ginhahatag ha mga MIGS ha General Assembly.

Yana, ha aton General Assembly, duduha an aton ginibotosan:

An aton amendment. Siguraduhon nga nakabotos kamo kay kinahanglan kita hin 4,300 plus nga “Yes” votes para ma-approve. Election of officers. Amo la ini an akon report. Salamat ha iyo ngatanan, ngan salamat liwat ha mga nagsunod ha Elecom instructions. Yana, magpapadayon kita hin small, orderly voting han tanan officers. Thank you very much.

Member (ALL): (Applause)

Chairperson Camposano: Damo nga salamat Ma’am Marissa, on behalf han Chairperson of Election Committee, Ma’am Evelyn D. Clarin.

At this point, we shall move on to the approval of the Consolidated Reports of the Board, Management, Audit and Election Committee. Janet. Alright, sige go ahead.

Ms. Jocelyn D. Dongsal: Ako hi Jocelyn, from Tacloban branch. I move to approve the Consolidated Reports of the Board of Directors, Management, Audit Committee and Election Committee.

Chairperson Camposano: Any second the motion?

Ms. Rosemare C. Lozano: I second the motion.

Chairperson Camposano: Alright, any discussion? Any objections? Again, even if you plan to approve the reports, you can still raise any concerns later. So, if there’s none, the motion is approved.

On motion by Ms. Jocelyn D. Dongsal, duly seconded by Ms. Rosemare C. Lozano the General Assembly decided to approve the consolidated reports of the Board of Directors, Management, Audit Committee, and Election Committee of PHCCI-MPC Tacloban.

GA Resolution No. 003 series of 2025

"A Resolution Approving the Consolidated Reports of the Board of Directors', Management, Audit Committee Report and Election Committee of PHCCI-MPC Tacloban"
CARRIED UNANIMOUSLY

Chairperson Camposano: We shall now proceed to the Operational Budget and Action Plan. These will be presented by GM Pretencio.

Ms. Nacario: Mr. Chair, before we proceed to the next reporter, it seems that the door prizes we are drawing flashed on the two screens. Damo pa iton diri pa nag-claim. Siguro, an iba bangin nakapanguli na. Kun okay la ha aton General Assembly, puwede ba nato? Hahabwaon ta an aton tambiolo, tapos, an claim stub aada pa? So, maaram na kamo ano iyo hihimuon. An claim stub, susuratan han ngaran, tapos mayda malibot nga mga lab-coop and interns para pag-collect han iyo claim stub. Para masiguro, nga an mga bubunoton aadi pa. Okay to haiyo?

Member (ALL): Okay!

Ms. Nacario: Okay. Mintras nag susurat. Pamati la anay kita ha aton next nga reporter. Thank you.

Chairperson Camposano: Okay, sige. Klaroha pag-surat han ngaran dida ha luyo han claim stub para, pag basa, exacto it mababasa. Lingkod la kamo, malibot an aton mga kabataan nga mga empleyado para pag-collect using that green nga kanan door prize. Thank you, Janet.

For the meantime, we are going to continue with the reports for the presentation of the 2025 Operational Budget, Targets and Action Plan. GM Beth Pretencio, take it away.

GM Pretencio: Thank you Sir Leo. So, okay, again. For the Management kanina an aton Accomplishment Report han 2024 akon gin report. At this time, an aton 2025 Operational Budget, Targets and Action Plan that needs your approval. So, let's start with the 2025 Financial Condition.
So, *in terms of assets*, as I have said kanina, an aton accomplishment han year 2024 was equivalent to ₱2.1 Billion. This time, an aton target assets is ₱2.5 Billion.

In terms of the *2025 Statement of Operation*, mayda kita target revenue of ₱261 Million, gross surplus of ₱250 Million, and other income of ₱54.7 Million. We are aiming to increase our net surplus to ₱145 Million. Of course, related ha iya are additional expenses and operating expenses. Overall, out of our previous net surplus last year, which was ₱84.5 Million, this year, dida naton ma-e-enjoy an aton dividend and patronage refund. We are increasing our target from the actual ₱84.5 Million ngadto ₱145 Million.

So*, the summary han aton 2025 Action Plan*:

- *Asset level* — increase by 5%, from ₱2.1 Billion ngadto ₱2.5 Billion.
- *Return to Members* — kadton dividend naton, the actual na receive was 6.55%. This year, may increase ini from 6.55% ngadto 10%.
- *Reduction of Par Rate* — equivalent to 5%. An aton rate before was 42%; this time, kukuhaon naton ini to make it 37% na la.

Ha *membership generation* naman, an total before kay 2,991 members. Yana nga tuig, an target kay 8,400. So, kinahanglan namon an iyo suporta. Sugad han akon gin-mention kanina, para makab-ot naton an aton accomplishment, naglalaum kami ha iyo bulig. Pinaagi han aton family members, kilala, sangkay, ngan ka-opisina, puwede na nato sila ma-recruit nga maging member han PHCCI. Very affordable naman yana — with an initial deposit of ₱1,400, mahimo na magin member an aton gini-recruit. In fact, mayda kamo incentive. Kun mag-recruit kamo, mayda ₱100 nga ginhahatag ha kada successful recruitment. Para ha orientation, ayaw kamo pagduha-duha nga bumisita ha aton opisina. puwede kita mag-arrange hin orientation, o kun kulang an oras han imo sangkay nga makadto ha opisina, puwede kami kumadto ha ira lugar para han orientation. Naglalaom kami nga ha iyo suporta, mabuligan ninyo guihapon kami, labi na ha Abuyog ngan Dulag members. Kay this time, dako an aton target, pero makakabulig ini ha pagdako han cooperative, labi na kay nag-increase an aton rate of return or ROI, nga amo an return ha members.

And, of course, let us proceed ha aton *Action Plan highlights*.

An aton cooperative diri la nakikita ha financial transactions la ha mga tawo, kundi pati ha aton members ngan community. Samtang nagdudugang kita hin oportunidad, nare-recognize naton an importansya han diversification ngan expansion han aton services, pagpalig-on han cooperative, ngan paghahatag hin mas damo nga oportunidad ha aton members nga makasuway.
Para matubag ini, kinahanglan naton i-focus an aton Action Plan **ha upat ka perspectives**:

Member and Community Service

- Increase in membership: Target naton nga ma-convert an 40% han aton associate members ngadto regular members. Mayda pa kita existing associate members nga puwede i-target para maging regular.
- Kinahanglan naton masunod an share capital requirement.
- Kinahanglan liwat nga mag-undergo hira han aton free Membership Orientation Seminar.
- Members' satisfaction: Target naton 90% satisfaction rate.
- Retention program: 10% increase ha members' needs.
- Star members: 10% increase.

Market Product through Digitalization

- Padayon naton i-enhance an aton digital platforms ngan online services para mas maabot an members.

Affiliation

- Padayon naton pagpalapad han partnerships ngan collaboration ha iba nga organizations.

Sustainable Social Impact

- Siguraduhon nga an aton programs ngan services may positive nga epekto ha community ngan environment.

Ikaduha nga perspective: ***Finance and Resource Management***

Ini nakafocus ha enhancement han aton financial structure, nga naglalakip han:

- Loan portfolio increase,
- PAR reduction: at least 5%,
- Net institutional increase: 5%,
- Loan yield: at least 10%,
- Return to members: at least 10%,
- Asset level target: ₱2.5 Billion and above.

Ha aton *fund management*, ginma-maximize guihapon naton an available funding para ma-finance an loan releases ngan para ma-manage an pricing han aton time deposit interest rate.
Iban pa, ginmonitor guihapon naton an *exposure ngan utilization* han real properties nga acquired assets. Mayda pa kita ginbabaligya nga properties yana. Kun interesado kamo, mayda kami list para makita ninyo kun may makuha kamo nga bagay. And of course, this year guihapon, mayda kita *second batch* han mga properties. Magkakamay-ada kita another set up, ngan mayda na schedule para ma-invite an iba pa nga co-op proposed properties.

Ikatulo nga perspective: ***Internal Business Process***

Ini nakafocus ha systems, policies, ngan procedures han cooperative:

- Kinahanglan naton i-release ngan i-enhance an policies and procedures, pati na an programs para ha credit, human resource, members' insurance, ngan membership retention.
- Ha service delivery, usa ha aton gina-focus amo an GCash integration ngan compliance ha mga regulatory agencies.
- Dugang pa, padayon naton i-enhance an loan products para ha members. Kinahanglan mag-design kita hin products nga makaka-compete ha microfinance ngan iba pa nga financial institutions.

Ika-upat nga perspective: ***Organizational Capacity***

Ini nakafocus ha pagpalig-on han organizational structure ngan abilidad han cooperative:

- Improved organizational structure ngan enhanced legal competence.
- Improved physical structure, lakip na an innovation ha aton offices.
- Expansion and extension han offices ha iba nga areas.
- Plans para ha infrastructure of social service center ha PHCCI complex.
- Construction han aton Tanauan office building.

Lastly: ***Optimized Technology***
Di ba, we have real breakthroughs, innovation, and legalization efforts. Ha hini nga context, nakadevelop kita hin technology nga kinahanglan naton i-upgrade ngan i-enhance.

- Online-based transaction process para ha secure agreements, loan application, ngan membership.
- Para guihapon ha increase for partnership with accredited payment centers.

Ini nga initiative maghahatag hin mas efficient, secure, ngan modern nga proseso para ha tanan nga operations han cooperative.

Para ha aton ***Outlook para ha 2025***, an focus naton nagpabilin ha:

- Members' satisfaction
- Financial stability
- Cooperative growth

Sugad han akon gin-mention kanina, ini an mga initiatives nga aton ginplano para hini nga tuig para masiguro nga matuman an aton mga goals ngan mahatag hin mas maupay nga serbisyo ha aton members.

Again, daghan salamat, mabuhay ang PHCCI-MPC Tacloban.

Member (ALL): (Applause)

Chairperson Camposano: Alright, damo nga salamat GM. Okay, Janet, hain kana? Mahiwagang Janet.

Mr. Jasper B. Lagrosa: I'm Jasper, a member from Tacloban City. I move for the approval of the 2025 Operational Budget, Target and Action Plan.

Chairperson Camposano: Alright. Thank you so much Sir. Any second?

Ms. Lorna S. Cinco: I second the motion, Mr. Chair.

Chairperson Camposano: Any discussion? Any objections? Waray? Motion is approved. Thank you so much, everyone. Let's now proceed to the presentation of the proposed amendments in the Articles of Cooperation and By-Laws.

On motion by Mr. Jasper B. Lagrosa, duly seconded by Ms. Lorna S. Cinco, the General Assembly decided to approve the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

GA Resolution No. 004 Series 2025
"A Resolution approving the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for the Year 2025"
CARRIED UNANIMOUSLY

Chairperson Camposano: For this we would like to request. Director Michelle Sevilla, for this portion.

(Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Director Sevilla: Good afternoon everyone!

Member (ALL): Good afternoon!

Director Sevilla: On behalf han Legal Affairs Committee, utro namon igprepresentar an aton mga amendments pinaagi han aton visual presentation.

(Video Presentation of the proposed amendments to the Articles of Cooperation & By-laws)

Member (AL): (Applause)

Director Sevilla: So asya ton aton mga amendments ngan gibotosan naton kanina. Relative to the confirmation in holding this SGA. Moving forward, ig ma uyon ba kita mga miyembro han masunod nga option for the future conduct of the General Assembly meeting.

- Una, *In-person Regular General Assembly meeting* – usa la ini hiya ka adlaw.
- Kaduha, *Hybrid Regular General Assembly meeting* – usa la gihapon ka adlaw.
- Ikatulo*, In-person Sequential General Assembly meeting* – In different days, pareho situation yana.
- Ikaupat, *Hybrid Sequential General Assembly meeting* – In different days.

Chairperson Camposano: Alright, thank you so much Director Sevilla. It aton e-conduct nga General Assembly, in the coming years, depende kun ano situation at that time. So diri na kita kinahanglan kada tuig magpa approve han aton conduct hit General Assembly. So, igbubutang ta ha aton By-laws, ini hiya nga pamaagi. Para ig conduct ha aton General Assembly meeting. upat aton puwede pagpilian kada General Assembly meeting, depende nala kun anot situation.

- Una, *In-person Regular General Assembly meeting* – an aton mga una ginhihimo, nga tanan kita present aadi kita ha Leyte Convention Complex.
- Ikaduha, *Hybrid Regular General Assembly meeting* – karuyag sidngon, puwede usa la ka adlaw. Pero, an diri makakadi, ma join through online. Puwede zoom, facebook, youtube, or any nga pamaagi para maka attend hi miyembro bisan hiya ha Manila o US. Pero, one (1) day la.
- Ikatulo, *In-person Sequential General Assembly meeting* – damo nga adlaw, amon ato ginhimo since March 1 – today, face-to-face. Nagkikirigta kita, we visited our branches in Dulag, Alangalang, Borongan, Sogod, Ormoc and Tanauan, yana adi kita. Amot hiya an ikatulo.
- Ikaupat, *Hybrid Sequential General Assembly meeting* – damo guihapon nga adlaw, pero hi miyembro diri available pag attend face-to-face. Poyde guihapon online.

So, waray na rason, hi miyembro diri makaka-attend han aton General Assembly. Ngan dako nga chance nga maging Star Member hiya. Plus, diri pa delinquent an iya loan, ngan nagbutang pa hin ₱1,200. Dako na chance nga magin Member in Good Standing (MIGS) ngan Star Member. So, kinahanglan naton hin motion para ini hiya ma-reflect ha aton By-Laws, ma-amend. Janet, imo na ini trabaho.

Mr. Reynaldo R. Salas Jr.: I move for the inclusion of the Modes of Conduct of the General Assembly meeting.

Ms. Maria Victoria B. Odivilas: Ako hi Maria Victoria from Tacloban branch, I second the motion.

Chairperson Camposano: Any objection? Any discussion? Waray na? Motion is approved.

On motion by Mr. Reynaldo R. Salas Jr**.**, duly seconded by Ms. Maria Victoria B. Odivilas, the General Assembly decided to approve the inclusion of the modes of conduct of the General Assembly Meetings of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban).

GA Resolution No. 005 series of 2025

"*A Resolution approving the inclusion of the modes of conduct of General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"*

CARRIED UNANIMOUSLY

Chairperson Camposano: padayon kita, harani na kita matapos. Hiring an External Auditor, we call back our Audit Committee Chair, Levita S. Calamaya.

Chairperson Calamaya: Hello, ada paba kamo? Okay, an aton hiring is for our Certified Public Accountants, hi Quilab & Garsuta. An Audit Committee nag-recommend nga i-hire an aton External Auditor para han year 2025. Naabuyon ba kamo nga mag-recommend han aton External Auditor, hi Quilab & Garsuta CPAs, para sa ira continuity of service as our External Auditor? Ano, akon recommendation, iyo ba i-approve? Thank you.

Chairperson Camposano: Of course. Okay sige. Janet, hain ka na?

Ms. Nacario: Mr. Chair, I'm here.

Chairperson Camposano: Okay, sige. Kinahanglan naton ha General Assembly an pag-approve para ha aton pag-hire han External Auditor.

Mr. El Carlo B. Riel: I, Carlo. From the Babatngon branch, I move to approve the hiring of the External Auditor, Quilab & Garsuta Certified Public Accountants, for the year 2025.

Ms. Vilma P. Diendo: I second the motion.

Chairperson Camposano: discussion tay, ano aton concern?

(Member): Ano man, makuha kita hin CPA ha iba nga lugar? Damo man mga CPA dinhi ha Talcoban. O, ha leyte.

Chairperson Camposano: Alright sige, an concern han aton member. Kay ano Quilab & Garsuta taga CDO an aton ginkukuha? Kay damo man mga Certified Public Accountants ha tacloban.
Usa nga requirement hit CDA para puwede makapag Audit hit mga co-op, dapat CDA accredited an Auditor. So, diri karuyag sidngon nga Certified Public Accountant, automatic hiya CDA accredited. Nagpapa accredit pa an auditing firm ha CDA before hira maka conduct hin audit hin mga co-op. Kay mayda kita certain accounts nga very unique ha co-op. diri parehas han usual nga accounts nga aada hin aaudit han CPAs. Just the same, this is the 4th time nga e-cocontinue naton an Quilab & Garsuta pag audit han PHCCI, kay dati an aton nag Audit, local. Taga Tacloban la aton Auditing firm. Pero, natapos na ira three (3) years pag audit ha aton, so nag send kita hin invitation for External Auditors para mag hatag hira hin ira rates, para ig evaluate aton Audit Committee. And then, an aton Audit Committee recommends it to the Board of Directors. This time an gin-recommend han aton Audit Committee is an Quilab & Garsuta. Mapadayon nira han pag audit han aton co-op, kay hira naman naka audit an last few years. I hope that is okay with our member-owners aton discussion. And I think that is not an objection. Question la ni member-owner, kuha-a la an ngaran, Jannet, para ma-appear ini ha aton minutes. Any objections on the matter? If there is none, the motion is approved.

On motion by Mr. El Carlo B. Riel, duly seconded by Ms. Vilma P. Diendo, the General Assembly decided to approve the hiring of Quilab & Garsuta Certified Public Accountants of Cagayan de Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025.

GA Resolution No. 006 series of 2025
"*A Resolution approving the Hiring of Quilab & Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditor of PHCCI-MPC Tacloban for Fiscal Year 2025*"
CARRIED UNANIMOUSLY

Chairperson Camposano: Alright sige. We shall now move on to the next item. Janet, ano it sunod?

Ms. Nacario: We now proceed sir, han open forum.

Chairperson Camposano: Okay, open forum. GM, kadi-didi. Mabaton kita nga duha. Yana, open forum na naton. Kun mayda kamo concern, mayda kita mga microphone—parehas kanina nga ginhimo ni Tatay. And kun diri niyo gusto gumamit hin microphone, puwede la kamo gumamit hin papel, and then ipadangat ha amon an iyo concern. Okay? Is there anyone nga mayda igra-raise?

Based han aton minutes, reports, or any concern—even kun waray didto—basta relevant para ha kaupayan han aton co-op, puwede naton ini pag-storyahan. Waray pa? Kun waray na, magpapadayon kita han aton oathtaking han mga lab-coop. May I now request an aton mga officers han lab-coop to please come forward for your oathtaking.

(Oath-Taking of the Newly Elected BOD & Officers of PHCCI Kiddy & Y.E.S Laboratory Cooperative)

Ms. Nacario: Now, while we are waiting for our Lab-Coop officers… Mr. Chair, as shown in green ha igbaw, kitaa— we're happy to know nga most han aton members nga nabubunotan nakaka-claim na han ira door prize. Hopefully, an iba liwat makaclaim. An iba nasiring, "Bahala kun diri matawag dida, basta ako makadara hit sarakyan niyan." Oyy, lumalaban! Once again, we are requesting our Lab-Coop BOD and Officers to please proceed here in front for the oathtaking ceremony of the newly elected Board of Directors and Committee Officers. These are our young leaders of our co-op, and the oathtaking will be facilitated, of course, by our BOD Chair, Director Leo D. Camposano. First of an Board of Directors of the Lab-Coop. Diri hito pinaka gutiay ha. Gutiay ra hiya, pero dako ito iya boses aton Lab-Coop. We would like to request aton officers.

BOARD OF DIRECTORS

1. Kylienne Janne C. Cardeño	Chairperson
2. Chelsie Grace P. Perez	1st Vice-Chairperson
3. Bren Gabriel A. Arias	2nd Vice-Chairperson
4. Coniel Jacovic R. Coritana	Director
5. Kelly Ann M. Tamayo	Director
6. Reign Zymere D. Cabalona	Director
7. Kyra M. Cabalhin	Director

AUDIT COMMITTEE

1. Antonette P. Chavez	Chairperson
2. Kristel Rae L. Tolibas	Vice-Chairperson
3. Nico Adrian I. Berbes	Secretary

ELECTION COMMITTEE

1. Kadesh Ruth C. Saño	Chairperson
2. Rei Franchesca I. Garcia	Vice-Chairperson
3. Rhiana Belle Elcarte	Secretary

MEDIATION & CONCILIATION COMMITTEE

1. Anzhela Mari G. Bautista	Chairperson

EDUCATION COMMITTEE

1. Jahaziah Rahmiel H. Nacilla	Member

ETHICS COMMITTEE

1. Marianah Grace Antoni Merelos	Member

BOARD SECRETARY

1. Kyra M. Cabalhin	Board Secretary

BOARD TREASURER

1. Gian Carlo B. Cajano	Board Treasurer

Ms. Nacario: So, we have a total of eighteen (18) young leaders of the Laboratory Cooperative.

Chairperson Camposano: Alright, sige. Open your Código, your Oath of Office. Please raise your right hand and repeat after me. Okay?

Chairperson Camposano: Congratulations, everyone! Let's give them a big round of applause! Of course, please write your name in all capital letters, affix your signature, and return the document to us. We will have your Oath of Office signed by our BOD Chair and have it notarized. Congratulations

once again! We hope that next time around, you will be even more active and engaged in the affairs of the cooperative. Again, let's give a big round of applause to our Laboratory Cooperative Officers—congratulations, Ms. Cardeño, and the rest of our officers! Thank you, everyone. Take a bow—1, 2, 3!

(Photo Opportunity with the BOD & Officers of PHCCI Kiddy & Y.E.S Laboratory Cooperative)

Ms. Nacario: Thank you. Mr. Chair, for facilitating the Oathtaking Ceremony of our newly elected Board of Directors and Committee Officers of the Laboratory Cooperative.

This time, we now proceed to the Ceremonial turn over of the key of responsibility. May we request the former Chairperson of the LabCoop. Ms. Sophia Angelei Nogal, together with the newly elected Chairperson of the Laboratory Cooperative, Director Kylienne Janne C. Cardeño. As she hands over the key of responsibility being the new Chairperson of the PHCCI Kiddy & Y.E.S Laboratory Cooperative. A big round of applause!

Member (ALL): (Applause)

Ms. Nacario: This time, we would like to hear a few words from the former chairperson. Let's welcome the former Chairperson of the LabCoop, for her turn over speech. Let's give a big hand to Director & former Chairperson of the LabCoop, Ms. Sophia Angelei Nogal.

Member (ALL): (Applause)

(Turnover Address of the Former LabCoop Chairperson, Ms. Sophia Angelei L. Nogal.)

Ms. Nogal: Good afternoon, everyone. Before I begin my speech, I would like to acknowledge the presence of our Board of Directors, headed by Dr. Leo D. Camposano, the Management, and all the members of PHCCI-MPC Tacloban. Again, good afternoon. It is with great honor and deep gratitude that I stand before you today as I formally pass on the responsibility of Chairperson of the PHCCI Kiddy & Y.E.S. Laboratory Cooperative to Ms. Kylienne Janne C. Cardeño. For more than a decade, this cooperative has been more than just a platform for leadership—it has been a family, a training ground, and a constant source of inspiration. It is here that I learned that true leadership is not about holding a position, but about embracing a purpose. It is about serving with passion and compassion—not driven by titles or recognition, but by a genuine desire to uplift our members and our community. I am profoundly grateful to PHCCI for molding me into the person I am today. The lessons I have gained, the friendships I have built, and the experiences I have cherished will remain with me forever. To the new generation of leaders, especially our youth members, I encourage you to seek and embrace your purpose. Ask yourselves: Why did I choose to be part of this cooperative? Let your answer guide your actions. Leadership is not about what you can gain, but about what you can give. There will be challenges along the way, but if you lead with heart, dedication, and integrity, you will find fulfillment in every step of the journey. To my fellow officers, mentors, and everyone who walked alongside me in this cooperative—thank you for your unwavering support, guidance, and trust. The memories and lessons we have shared are treasures I will carry with me always. And to Ms. Kylienne Janne C. Cardeño, our newly elected Chairperson, I have full confidence in your leadership and dedication to the cooperative's mission. You are more than capable, and I am excited to see how you will lead the PHCCI Kiddy & Y.E.S. Laboratory Cooperative to new heights. As I step down, I do so with pride, knowing that our cooperative is in good hands. My journey with PHCCI may be changing, but my commitment to its values and vision remains the same. Maraming salamat, and may we all continue to lead, serve, and inspire. Thank you.

Member (ALL): (Applause)

Ms. Nacario: Let's give a big hand to ate Sophie, thank you ate Sophie. This time, we'd like to hear a few words from the newly elected Chairperson of the LabCoop, Director Kylienne Janne C. Cardeño.

(Acceptance Speech of the LabCoop newly elected Chairperson Kylienne Janne C. Cardeño)

Ms. Cardeño: To the members of the Board of Directors, headed by our BOD Chairperson, Dr. Leo D. Camposano; to our Management and Staff; and to all the members of PHCCI-MPC Tacloban—good

afternoon. Today marks a meaningful transition for our Laboratory Cooperative, as we officially pass the responsibility of leadership from one to another. It is both an honor and a challenge to step into this role, knowing the dedication and hard work that have shaped our cooperative. Before anything else, I would like to extend my deepest gratitude to our former Chairperson, Ate Sophia Angelei Nogal. Her unwavering commitment, leadership, and passion have greatly contributed to the growth and success of our LabCoop. Through her efforts, we have seen improvements, opportunities, and a strong foundation that we will now carry forward. Thank you for your dedication—you have truly been an inspiration to us all. To my fellow officers, this key represents more than just a symbolic handover. It is a reminder of the trust placed in us to serve with integrity, teamwork, and passion. With your support, I am confident that we will continue to strengthen our cooperative, foster innovation, and create meaningful opportunities for everyone. As we move forward, let us work together, support each other, and make this term a productive and fulfilling journey. Thank you, and let's make this a great year for the PHCCI Kiddy & Y.E.S. Laboratory Cooperative.

Member (ALL): (Applause)

Ms. Nacario: Thank you ate Kylienne.

Chairperson Camposano: There is an announcement from the Election Committee.

Chairperson Clarin: Yes, Mr. Chair, thank you. Gin-aabiabi ko adton waray pa makabotos nga magbotos na, kay waray na nagbobotos ha aton mga presinto. Up to 2:30 PM, magsasara kita han aton mga presinto. So, we are giving you 10 more minutes nga magbotos kamo, para matapos na ini an aton election ngan makapag-report kami ha iyo han aton mga winners before 3:00 PM. Adto nga mga presinto nga waray na magbotos, puwede na kamo mag-open han ballot boxes ngan ihap na niyo an mga resibo. Thank you.

Chairperson Camposano: Damo nga salamat, Ma'am Evelyn Clarin. And on behalf of the Board of Directors and Committee Officers, we extend our heartfelt congratulations to the newly elected and newly inducted Board and Committee Officers of our Laboratory Cooperative.
The main purpose of having a LabCoop is to ensure nga may-ada kita second liners nga maaram kun ano an pamaagi han Kooperatiba. Pamaagi ni hinin kabataan. Gin-develop naton hira leadership skills, an hira pag-coordinate, pag-participate, ngan pag-conduct han activities, para kun eighteen na hira, magigin member na hira han aton Co-op. Pag qualified na hira magin officer, hira liwat an magpapadalagan han aton MotherCoop. Kay kami didi ha stage, baga kun more than seventy, ada kami mag-hoyo didto ha amo mga balay. Mamati na liwat kami kun hino man an masunod nga mga board, ngan hira an aton gina-expect nga magpapadayon pagpadalagan han aton Kooperatiba, upod an iba pa naton nga mga aktibo nga miyembro. Again, congratulations, Kylienne, and thank you for the services rendered, Ate Sophia. Pero, regular member ka naman—ada padayon pagbulig han aton Co-op. This time, on a larger scale, aadi kana ha Mother Co-op. Again, let's give a big round of applause to the LabCoop Officers!

Member (ALL): (Applause)

Chairperson Camposano: Ayan, thank you.

Ms. Nacario: Utro nga pasabot. An mga naka flash nga winners. Facing ha stage to our left side. Hain na hini aton mga winners han Door Prizes? May I call: Rebecca Calabre, Nida Luna, Sherly Alberca, Carlito Cabi, Kristina Deluro, Theresita Abdul Hamid. 5 Minutes la ha an pag claim.
Final call from the Elecom-Chair. An mga Member in Good Standing (MIGS) nga waray pa mag botos. You have 1 minute more para kadto ha voting precinct. Otherwise, the voting precincts will be closed.

Ms. Nacario: Sige, ano pa an mga nabibilin nga door prizes naton? Grocery items pa? Damo pa? Remember, an aton door prizes, nakaka-usa la kita madadaog hin prize. Kun nakakuha na kamo, give chance to others. Okay? Tapos, an aton Early Birds—naka-claim na ba? Mayda kita 25 kanina nga Early Birds nga kumadi ha venue para pag-register. Then another 25 sets liwat nga nag pre-register. Karuyag sidngon, an nauna nga 25 nga nagpa-register ha opisina. So, a total of 50 winners an gin-

allocate para han aton mga members nga nag-una pag-pre-register ngan nauna guihap pag kadi sa venue kanina.

Chairperson Camposano: It adto again an mga name. For the paid raffle tickets, bisan diri ma-claim today, e-post naton ha aton office, ngan e-publish guihapon ha aton Facebook page para makita niyo an iyo ngaran kun nagdaog kamo han paid raffle tickets. puwede ini ma-claim within 90 calendar days after ma-post ini. Kun diri niyo ma-claim, ibabalik ha Co-op an mga unclaimed prizes.

We would also like to inform our member-owners nga you might wonder, “Kay ano mayda ko raffle ticket kun diri man ako nag-surat?” Di ba, mayda kita gin-allocate ha dividends para han raffle tickets. An nag-surat han iyo mga ngaran, an aton mga interns ngan aton mga empleyado gab-i until 9:00 PM. Gin-pangaranan, gin-utod, ngan gin-hulog ngada ha aton Giant Tambiolo. Amot ira word! Kay that is bigger than last year, ngan aton gin-gamit para han aton Raffle Draw.

Ms. Nacario: Mr. Chair, mayda po paki-ana hi Ma’am. Paki-ana ni Ma’am, kamusta na kuno an aton Co-op pagtutulungan? Tagpira ba iton gibabaydan na para yana nga tuig, ngan an benepisyo ha aton mga member hini nga program.

Chairperson Camposano: GM, alayon daw an slide nga gin-discuss kanina. It aton Co-op pagtutulungan—nagbabayad kita hin ₱600, diba? Ha aton Ownership Meeting, nag-request an aton members nga kun pwede, diri la an member an makaka-claim kun mag-una hiya. Pira adto? ₱70,000. Pagkadi han CDA, gin-review ini, pero nasiring hira nga diri pa ito puwede. So, namiling kita hin pamaagi para mayda guihapon benefits an mga beneficiary ni member kun mag-una na hiya—bisan tumalikod na hiya, mayda la gihapon maiiwan nga benepisyo. Pero, the same amount la gihapon—₱600 an aton babayaran. Mayda kita partnership with an insurance agency. So, mayda kita death benefit, hospital benefit, ngan accident insurance. By the way, an aton insurance provider—nakig-partnership kita para an tanan nga members for 2025, yana nga year, i-e-enroll han PHCCI. Regardless han edad—even 70 to 100—waray na hiya contestability period. Now, schedule of benefits and annual premium—nakita niyo ha ubos? Annual premium—₱600. Amo ini an aton ginbabayaran han Co-op pagtutulungan. Ano an benefits? Life Insurance, plus mayda pa iba nga benefits. Accidental, Dismemberment, and Disablement — of course, diri kita hito gusto, pero kun mahitabo, covered kita. Accidental and Medical Reimbursement — ₱5,000 per year. Diri gihapon naton ini ginlalauman, pero kun mahitabo, mayda kita bulig. Hospital Income Benefit — ₱300 per day, maximum of 7 days per policy year. So, total nga premium naton—₱600. Okay? An importante hini, after this year, pagka next year, magbabayad kita utro han ₱600 para magpadayon an aton coverage. Regardless han aton edad, diri na ini i-rereview an contestability. Meaning, padayon kita nga qualified pag-avail han insurance. Okay kita hini? Klaro noh?

Babasahon ko la ini para diri ako magsayop. All existing members must be at least 18 years old. For new additional members, the entry age must be 18 years old, but not more than 69 years old—especially kun diri dayon maka-renew. Yana nga year… mayda ka pa ba, Ate Louie, nga igdudugang? Sige, puwede mo pagdugangan ini nga information.

Director Quebec: Salamat, Mr. Chair. An importante gud hini, nga magpadayon kita. So, even if more than na kamo hiton edad—bisan setenta (70) anyos na pa-igbaw—kun magpadayon kamo pagbayad han premium nga ₱600, magpapadayon guihapon an iyo insurance. Pero, the moment nga mangalimot kamo, or for any reason diri kamo makabayad han ₱600 para han sunod nga tuig, masusubject na kamo ha tinatawag nga contestability period. Also, kun setenta (70) na an edad, diri na hiya sugad nga makakarawat han coverage. Kay 69 la kasi an aton limit. So, make sure nga kita tanan nga aadi yana, kun karuyag pa naton magpadayon ha aton coverage, siguradoha gud nga magbabayad kita. Mayda man kita pamaagi para mabuligan adton nangangalimot—an aton ginatawag nga auto-debit. If you have enough money ha imo savings account, puwede ka mag-execute han auto-debit form. Para, pag-abot han due date, automatic na nga makukuha an bayad tikang ha imo savings ngan ibabayad ha imo premium. So, bisan kun nangangalimot ka, padayon guihapon an imo coverage ha aton insurance. Again, ayaw gud kamo kangalimot. Kay kun mangalimot ka ngan sobra na an imo edad, diri na kita makakapirit han aton provider nga i-apil ka guihapon. Diri na ito puwede. So, yana pa la, mark your calendars—or better yet, mag-avail han auto-debit form para tuloy-tuloy an serbisyo han kooperatiba para ha aton tanan. Thank you, Mr. Chair.

Chairperson Camposano: Yes, go ahead, Director Roy.

Director Quintero: On behalf han aton igkasi-miyembro, may pakiana la ako kan Ma'am Louie. Pananglitan, ako yana eighty (80) years old, ngan naghuhulog ako han Co-op pagtutulungan—qualified pa ba ako yana?

GM Pretencio: Okay, Sir. As I mentioned kanina, once ma-enroll kamo nga tanan, regardless han iyo edad—whether 80 or even 100—waray na contestability period. So, basta enrolled kamo, covered gihapon kita han aton life insurance nga aton gin-partner. So, amo gihap an baton, Sir Roy.

Director Quintero: Pananglitan guihap, kun karuyag ko magpadayon, pwede ba ako mabuligan han kooperatiba nga ma-remind kada tuig han akon Co-op pagtutulungan?

GM Pretencio: Okay, yes Sir. As mentioned earlier by Director Louie, mayda kita damo nga options. Mayda kita auto-debit, mayda kita text blast, ngan mayda guihapon kita mga staff or specialists nga matatawag para mag-remind ha iyo. So, damo gud nga paagi para kamo ma-update ngan ma-remind han aton renewal date.

Chairperson Camposano: Bangin mayda diri maaram kun ano an karuyag sidngon han text blast, GM?

GM Pretencio: Yes, an text blast, amon ini automatic nga notification nga nagagawa tikang ha aton system. We encourage everyone to please update an iyo contact number. Kun diri na ini gingagamit, please visit the office para i-update an iyo contact number. Para kun mayda mga announcements o reminders, updated kamo tanan. Aside hito, mayda guihap kita aton Facebook page. Anytime, mag-scroll la kamo didto—adton na an tanan nga announcements and reminders nga related ha aton Co-op.

Chairperson Camposano: So, an pinaka importante gud nga tanan, mindful kita nga kada tuig, padayon guihapon an aton pag-contribute pagbayad han ₱600. An aton Management maghahatag hin reminders pinaagi han text blast. Of course, ma-rereceive la naton an message tikang ha Management kun updated an imo mobile or cellphone number ha aton system. Kay gin-generate la hiya tikang ha system, ngan i-send. Kun diri updated, diri ka talaga makakareceive. Kaya gina-advise namon nga bisitahon an opisina para i-update an iyo cellphone o mobile numbers. Ini guihapon nga text blast ginagamit para pag-remind han aton members kun mayda kita activities, or kun mayda mga due nga bayaran, loans, o iba pa nga serbisyo ngan transactions nga puwede himuon han aton miyembro.

Director Quintero: Chairman Leo, mayda ako pakiana parte han Co-op pagtutulungan. Pananglitan, nangalimtan ko pagbayad last year, ngan yana ma seventy (70) years old na ako. pwede pa ba ako mag-renew han akon Co-op pagtutulungan?

GM Pretencio: Okay Sir. As mentioned, kun makalimtan naton pagbayad, tapos yana nga year, dapat mag-renew kita next year. Karuyag sidngon hini, kun diri na kita within han aton age coverage, nga 18 to 69, diri na kita kakarawat han Life Insurance. So, that's why we have to take advantage nga yana, tanan kamo nga gin-enroll, regardless han aton edad, puwede mag-renew annually or yearly para padayon an coverage.

Chairperson Camposano: GM, last 2024, waray ako makabayad. Paki-clarify po, ig-aapil pa ba ako for 2025? Yes or No?

GM Pretencio: Yes, kay an aton parameters para ma-enroll an members, nagbabase la ha payment between 2020 to 2025. Upod ito, ig-e-enroll yana nga tuig. Karuyag sidngon, kun mayda ka na bayad han 2020 pero waray ka nakabayad from 2022–2024, ig-e-enroll ka guihapon yana. On top hito, para ha Senior Citizens, tanan—active o diri active—ig-e-enroll guihapon naton yana nga year.

Director Quintero: Mr. Chair, ano pa an kadugangan o pakakaiba han bag-o nga Co-opagtutulungan kumpara ha una? Ano an mga benepisyo hini?

Chairperson Camposano: Adto man naka-flash an slide. Except la an cash nga narereceive han aton beneficiaries. Kun Co-opagtutulungan an una, kun namamatay an member, an beneficiary nakakarawat ₱70,000—dida ₱60,000. Pero yana, mayda na upod nga iba pa nga serbisyo. So, adi naka-flash an mga benefits para makita niyo gud an kabug-usan han coverage.

Director Quintero: Thank you, Chairman.

Ms. Nacario: Usa pa nga pakiana ni Ma'am. Ito nga ₱300 per day nga Hospital Benefit, will this apply kun an member in confined ha public hospital, pareho han EVMC?

GM Pretencio: Yes, upod ito, Ma'am, as long as mag-comply kita han aton basic requirement, nga amo an certificate tikang ha hospital kun hain kita na-admit. Ini an basic requirement naton para ma-avail an hospital benefit.

Chairperson Camposano: Okay sige, mayda paba?

(Member): Hello, good afternoon. I'm from Tacloban City. Sir Leo, aside han ₱600, nakakarawat kami yana hin certificate of micro insurance. Ano an pagkakaiba hini?

Chairperson Camposano: GM, ig-flash liwat an kanan slide para ha Star Members nga six (6) years and above. Mayda liwat certificate nga na-receive kanina. We will flash an slide para makita gud ini, ngan tapos i-explain naton. Bibilngon la an slide para e-flash naton. As we mentioned kanina ha report, an certificate na-receive han aton mga Star Members nga six (6) years and above. Mayda liwat ini nga free Life Insurance. GM, alayon paki-explain, go ahead.

GM Pretencio: Okay, so ini hiya—bangin diri kita maaram, iba liwat ini nga benefit. On top han aton gin-discuss kanina, covered gihapon kita han aton Life Insurance nga may ₱600 nga premium. Kun Star Member ka, may additional coverage ka pa—basic benefit of ₱10,000 para ha Star Members nga six (6) years and above. Of course, same ini nga benefit from age eighteen (18) to eighty (80). And even for those above eighty (80) years old, makakareceive gihapon kamo han ₱10,000. An source hini nga benepisyo—kay an aton Board of Directors nag-decide nga bisan an nag-edad hin eighty (80) and above, mayda gihapon benepisyo. So, an aton operations mag-shoulder han expenses para tanan mayda coverage. Remember, kun insurance, limitado an age nga gina-accept. Pero sa negotiation naton, bisan ngadto to seventy-nine (79) an regular coverage, Star Members nga eighty (80) and above makakareceive gihapon han same benefits nga pareho han mga Star Members nga less than eighty (80) years old. Pareho ra ini hira, and everyone gets the same benepisyo.

Chairperson Camposano: Pero, dapat pila anay ka years nga Star Member para maka-avail hini nga benepisyo?

GM Pretencio: Dapat maka-reach kita hin six (6) years and above nga Star Member para ma-enjoy ini nga additional benefits.

Chairperson Camposano: Basahon ta an benefits han Star Members: An awarding guihapon ginbubuhat during the Annual General Assembly Meeting.

- One (1) to five (5) years nga Star Member – White Star Member's shirt.
- Six (6) to nine (9) years nga Star Members – Green Star Member's shirt, plus Life Insurance. Mayda gihapon ini Certificate of Membership.
- Ten (10) years and above – Yellow Star Member's shirt, plus plaque for honor and recognition.

Para ha aton members, importante nga maniguro nga diri ka delinquent ha loan. Makahatag hin ₱1,200 per year share capital. Mag-attend han Ownership or General Assembly, kay amo ini an pinaka-importante requirement para magin Star Member. Klaro na? Ini nga benefits, on top han aton gin-discuss kanina, para ha Star Members nga six (6) years and above.

GM Pretencio: And also, Sir Leo, I just want to clarify. An mga gin-sisiring nga new members, karuyag sidngon, para ha new enrollment, ang age limit up to sixty-nine (69) years old.

Chairperson Camposano: Na ano ka?

GM Pretencio: Sorry, na overwhelmed la hi Ma'am, nakita niya ada hiya name nadaog hiya. Okay. Nakalasan guihap kami.

Chairperson Camposano: Oy! ₱10,000! Who wouldn't be happy, ha, as in ₱10,000! Number 15, Lorna Cinco—asya gumuliat! Congratulations, nagdaog ka han ₱10,000!

GM Pretencio: Also, I'd like to give you an update, para diri kamo ma-confuse. Mayda magtitinawag ha iyo—amo ini an aton Outreach Specialists. Karuyag sidngon, kun magtawag hira ha iyo, maalayon la, pakibaton. Kun mag-question kamo, like "legit ba ini?"—ayaw kamo kabaraka. Nag-announce na kita han mga official numbers nga under han PHCCI, pero eventually, ig-send guihapon ini diretso ha iyo mobile number. At the same time, i-post guihapon namon ini ha aton Facebook page, para makita niyo nga ini nga number nag-call ha iyo, tikang ini ha official PHCCI number. Very important ini, kay kada tawag, nag-provide guihapon hira han additional information related ha aton Cooperative. So, in short, an mga OS or Outreach Specialists—call agents hira naton, nga para maghatag han updates ha aton members.

Chairperson Camposano: Okay na? Sige. Janet, hain ka na? Buliga anay kami. Open forum: Sano daw puwede ma-claim an paid raffle ticket? Kay excited na gud hi Lorna Cinco para mag-claim han iya ₱10,000.

GM Pretencio: Ha office ito, mag-post kita hito, next week. Didto naton e-claim ha office.

Ms. Medin: Maupay nga kulop ha aton tanan. Ako hi Susana Medin, member. Mapakiana la ako: kun an beneficiary namamatay, mayda pa ba nga mabebenefit?

Chairperson Camposano: An beneficiary ni Member, kun mayda benefits.

Ms. Medin: An ako la concern, dapat dida han nag seminar kami, waray man gin assist nga sugad hiton. Dapat unta, sugad iton ano, member kana.

Chairperson Camposano: kakano ka nagpa member?

Ms. Medin: Maiha na ako, Sir.

Chairperson Camposano: Ay Ma'am, bag-o hiya. February 2025 palang gin approved.

Ma'am Susana: Yana, amon lng to ak concern. Waray diay ngay-an benefits an.

Chairperson Camposano: Dapat, hiya mismo member.

Ma'am Susana: Dapat sana nag siring hira, e-member to imo asawa. Waray.

Chairperson Camposano: Correct, kinahanglan member gud hiya. Kay, Ma'am, an aton gin-iistoryahan amo an para gud ha aton mga miyembro. Pero kun hi miyembro an nag-una (namatay), hi beneficiary an amo an ma-claim. Kay an benefit, para man gud ito ha miyembro, ngan hi beneficiary an authorized nga makakarawat hini.

Ma'am Susana: Amon la ak pakiana.

Chairperson Camposano: Yes, thank you so much.

(Member): Hello. Pasensya na, diri ko gud nakuha iton. An akon asawa namatay, pero waray man hiya makuha nga benepisyo kay diri man hiya miyembro. Maaram man ako nga amo iton an balaod han Co-op, ngan waray man ako reklamo kay diri man gud hiya miyembro—ako an miyembro. Pero may pakiana la ako. Baga waray ako makabati hin klaro kanina. Pira man an benepisyo kun may namatay nga miyembro? Tagpira an nakakakuha an iya pamilya?

Chairperson Camposano: Kun hi member tumalikod hin kadayonan (namatay), an benepisyo nga makukuha kay aabot hin ₱60,000.

(Member): Diri ba, ha akon pagkabati, an Co-op pagtutulungan, naka ₱100,000 an kuan.

Chairperson Camposano: Sir, diri. An Co-opagtutulungan, pirmi hiya findings han Cooperative Development Authority (CDA). Amo aton regulatory agency. Hi PHCCI, diri puwede magpadayon hadto nga Co-opagtutulungan. Asya, namiling kita hin partner Insurance Agency para diri kita ma ekis ha Cooperative Development Authority (CDA). Diri magin findings. Pero, ma start pag implement ini hiya, yana nga year. Kay February man la ini na finalized han discussion ngadto han Insurance provider. Okay.

(Member): An na hisgotan man kanina, iton edad nga seventy (70) pataas kay diri na ada. Kay ako 82 years old na ako. Ano man?

Chairperson Camposano: puwede pa, Sir. Basta mayda payment. GM?

(Member): Kada tuig, nagbabayad ako iton.

GM Pretencio: Upod ka iton, Sir. Upod ka han enrollee.

Chairperson Camposano: Upod ka, Sir.

(Member): Salit, na Star member ako. Kay, kuan ako nagbayad.

Chairperson Camposano: Perfect! Yes, Sir. Basta upod ka. Oo.

(Member): Diri akon. Para ha akon pamilya.

Chairperson Camposano: Diri, I mean—representing an aton mga members nga 80 years old and above. Karuyag la namon i-assure nga upod guihapon kamo, basta ha sulod han last five (5) years, mayda kamo at least one contribution nga ₱600 ha Co-opagtutulungan. Klaro? Regardless han edad. Thank you so much, Sir. Dako ini nga bulig para ma-clarify. Ngadto liwat ha aton mga miyembro nga naawod magpakiana—ayaw kamo pag-alang. Pero kun diri kamo makapaki-ana yana, puwede guihapon kamo magpakiana ha aton mga empleyado ha opisina. Of course, importante nga siguradohon naton nga an aton ginpapakianhan makakahatag hin sakto ngan klaro nga impormasyon. Go ahead.

(Member): Good afternoon, Mr. Chair. Bag-o pa la po ako nga member han PHCCI, waray pa mag-one (1) year. May pakiana la po ako: in case an member han kooperatiba namatay ngan mayda hiya savings, makukuha ba ini han iya beneficiary?

Chairperson Camposano: GM, baton. Hi member. Tumalikod hin kadayonan (namatay), an iya savings, an iya mga kwarta ngadto ha iya deposits. Makukuha ba paano?

GM Pretencio: So, base ha aton existing policy yana, an total deposits han member makukuha han iya beneficiary. Pero, for example, kun married an member ngan mayda hiya mga anak, kinahanglan mag-execute hira hin waiver. Ngatanan nga rightful heirs kinahanglan magpirma, para mag-designate hira hin usa la nga authorized person nga amo an mag-claim han total deposit.

(Member): What about share capital?

GM Pretencio: Upod ito hiya, Ma'am. An total deposits—including share capital, savings, ngan time deposit—makukuha ito ngatanan han beneficiary. Adto ini ha aton gin-declare nga beneficiary. Ngan kun damo hira nga beneficiaries' o heirs, kinahanglan hira mag-execute hin waiver of quitclaim, para may usa la nga authorized person nga mag-claim han total deposits.

(Member): Tapos, pananglitan mayda liwat existing nga loan an member ig lilist didto.

GM Pretencio: Once, mayda hiya existing nga loan, pero kun covered hiya han aton Loan Insurance, diri na naton ito i-deduct ha iya deposit. An aton insurance partner na an magsho-shoulder hito. At the same time, an mga payments nga ginbuhat ni member, igbabalik pa ito ha beneficiary. Pero kun diri hiya insured, 50% la han iya makukuha. Karuyag sidngon, ig-iiban an 50%, ngan an remaining 50% la an iya mare-receive. Ini nga explanation, base ini ha aton existing nga Co-opagtutulungan.

(Member): Ngan tanan ba nga loans didto, ini ba nga gini-insure?

GM Pretencio: Oo, so far, I assume nga covered ito han aton insurance. Kasi, required na yana an aton mga regular loans. Kun mayda man over-the-counter loans, selected la an ira ico-cover.

(Member): What about an Emergency Loan?

GM Pretencio: An E-Loan—since short-term la hiya, one (1) month, diri na po naton ico-cover han insurance.

(Member): Like, ha akon, mag-E-Loan ako, pero naabot hin six (6) months o ten (10) months. Karuyag sidngon, waray ito insurance coverage?

GM Pretencio: I think, diri ada hiya E-Loan. Bangin express loan Ma'am?

(Member): Yeah, yeah.

GM Pretencio: Kun Express Loan, this time, nag-approve an aton Board nga ₱100,000 and above la an i-co-cover han insurance. An less than ₱100,000 nga gross amount, waray pa coverage. This is because nag-uundergo pa kita hin evaluation, base han feedback han aton members. Thank you po.

(Member): Ahh, okay. Thank you.

Chairperson Camposano: Thank you, I hope that clarifies everything.

(Member): Good afternoon, Mr. Chair. Can I ask a question, Sir? Nasunod la ako kay Ma'am nga gin-yakan. About han waiver para han beneficiary—in case iton member magkuha hiya aside from the waiver, pwede ba gamiton an SPA? Pwede ba ini ipakita?
Mr. Chair, regardless ba han date? Kun diri hiya na-update, ano an mahitabo?

Chairperson Camposano: We request our legal retainer to respond to the question, ha aton existing policy, GM.

GM Pretencio: An aton existing policy, kasi, kinahanglan ma-execute hiya pinaagi han waiver of quitclaim. Para ha akon liwat, baga la hiya SPA—kay hira an mga signatories nga pirma, authorized hira.

(Member): Okay, mayda hiya gin-assign nga, tawag hini, mag-transact han iya old documents as stated ha SPA. So, no need na an waiver tikang ha iba pa nga siblings.

GM Pretencio: We will ask our Legal Retainer po, if puwede ba an SPA.

Atty Mengullo: Hello Ma'am, good afternoon. Thank you for that wonderful question. Actually, I already drafted a waiver before pa ako nagin Retainer Lawyer. Mayda na mga nakadto ha opisina pag-claim han benefits han ira deceased family member tikang ha PHCCI. One time, gin-instruct ako nga maghimo hin affidavit of waiver, pero an akon ginhimo is a Special Power of Attorney (SPA). In the same sense, parehas guihapon hiya—nag-a-authorize han usa nga beneficiary han deceased para i-claim an benefits. So, parehas la an sulod han SPA pati an affidavit of waiver. I can confirm nga SPA is enough.

(Member): Pero, Ma'am, okay la ini maski diri updated? Like, 2015 pa ini gin-execute nga SPA.

Atty Mengullo: As long as specific an nakasurat ha SPA—ha mga benefits tikang ha PHCCI nga ma-receive han member—valid pa gihapon ini. Kun waray nakabutang nga "this SPA is valid from a certain period", valid gihapon hiya. An importante liwat ha SPA is specific—klaro kun hain nga benefits han deceased member an iya makukuha.

(Member): Sige Ma'am, okay, thank you po.

(Member): Mr. Chair, another question. Regarding han pagbayad han ₱600, yana la man di ba nag-eeffect ini para mag-enroll han mga members. So, what if nakabayad na hin ₱600? Ano an matatabo han ginbayad nga ₱600?

GM Pretencio: Okay. So, if nakabayad ka na yana nga tuig han ₱600, meaning, next year, diri ka na kinahanglan magbayad. Kay an imo coverage is for 2024. Kun nagbayad ka yana, since waray pa partnership, diri pa sigurado kun mayda due ha March o iba pa nga buwan. So, para ha mga members nga nagbayad yana, next year, PHCCI na an magsho-shoulder han payment han renewal, which is ₱600.

Chairperson Camposano: Alright, sige. Thank you. Pero, an pinaka-safe gud nga hihimuon amo ini. Again, ibalik ta… Ay, Sir, sige. Go ahead.

(Member): Good afternoon, Sir. Mapakiana la ako: kun ano an computation han pag-issue han dividends?

Chairperson Camposano: Computation han dividends, GM.

GM Pretencio: Ahm, okay po. So, an computation han aton dividends base ha aton income kontra han average share capital. Ha paggamit hini, makukuha naton an percentage amot gagamiton pag-distribute han aton mga members.

(Member): In terms of percentage?

GM Pretencio: We will call our accountant kun mga figures na an concern.

Chairperson Camposano: Alright, Sige, Sir. Padayon.

(Member): In terms of percentage, mga pira ka percent man iton iyo issue kada tuig?

Chairperson Camposano: An 2024, Joebert kadi, baton. Kay ano, pira ka percentage an aton dividends, ngan paano kuno gin-compute?

Accountant Go: Good afternoon, Sir. Para po ha imo pakiana: an aton dividend gin-compute base ha average share capital. Gin-divide ini ha tanan nga average share capital han tanan members, tapos gin-multiply ha allocated net surplus para han dividend. Amo ini an basis han computation. Para naman ha 2024, an dividend rate naton is 6.55%.

(Member): Ito nga computation han dividends, Sir, na-appear ba ini ha iyo yearly financial statement?

Accountant Go: Yes, Sir, upod ini ha aton FS. Makikita ini didto kung pira an gin-allocate para han dividend ngan patronage refund nga gin-distribute namon. Gin-follow namon ini kay amo ini nga amount tikang guihapon ha aton external auditor.

(Member): Okay, thank you, Sir.

GM Pretencio: Thank you, Sir. Thank you Joeb.

Chairperson Camposano: Alright, sige. Waray na? Elecom, mayda kita announcement? Ma'am Evelyn. Alright, sige. Adi na kita han Election ngan Board of Directors, Audit Committee, Election Committee. Ma'am Evelyn, do you have the result now? Mayda pa? Okay sige, go ahead.

(Member): Sir. Good afternoon, mapakiana la gud ako. Pananglitan akon loan, naka contract hin three (3) years. Kahuman, babayaran ko an insurance hin 3 years. Na impas ko within 1-2 years. Adto akon insurance, ig re-refund ba nabayaran ko hin koan?

GM Pretencio: To clarify, para han mga mayda 3 years nga term, ngan gin-ibanan an insurance han ira loan—para hadton mga nakabayad hin early, sugad han pakiana ni Ma'am—mare-refund po ito. Igbabalik po ito ha member, an remaining nga waray pa naton na-remit ha aton partner insurance. So, mababalik gud ito ha iyo, Ma'am.

Chairperson Camposano: Alright, sige. While nahulat pa kita, we shall now proceed ngadi han results han aton Election of Officers ngan amendments. Mana Evelyn, please go ahead.

Ms. Clarin: Maupay nga kulop, utro. The Elecom is now ready to present to you the results of our referendum and the Election of Officers. Now, unahon ko anay an result han aton referendum—an pagbotos han aton mga amendments. The results show nga an aton ginbotosan amo an masunod: Una, pag-delete han "to operate a fitness center." Pagdugang han new businesses: Insurance Agency, Franchising, Food Chain, ATM Services, Gasoline Station, Mini Grocery, Operation of Real Estate, Leasing, Funeral Services, Engaging in Operations and Electronics, Financial Products, and Similar Services. Ika-duha, pag-increase han aton authorized share capital to ₱2 Billion. Ika-tulo, an pag-amend han aton paid share capital of the cooperative to reflect the end balance of 2024. Ika-upat, pagdugang han aton committee—an Gender and Development (GAD) Committee.

Articles of Cooperation: Article II- Type and Purpose

- To delete "Operate a fitness center,"
- To include "To provide insurance products and services to members in partnership with accredited insurance companies.
- To include "To operate auxiliary services that will cater to the members' needs such as partnership with payment centers/online platforms, ATM services, rental, and other related business activities.

Article of Cooperation: Article X- Capitalization

- To increase Authorized Share Capital to "Two Billion Pesos (Php2,000,000,000.00)", Philippine Currency, divided into:
  a. Nineteen Million Nine Hundred Ninety-Nine Thousand (19,999,000) common shares
  b. One Thousand (1,000) preferred shares

Articles of Cooperation: Article XI- Subscribed and Paid-up Share Capital

- To amend the paid-up capital of the cooperative to reflect the end balance of 2024

BY-LAWS: Article V- Committees

- Additional provision to include as committee the Gender and Development (GAD) Committee, composition, term, responsibilities and functions.

BY-LAWS: Article III – Administration

- To include the "modes of Conduct of General Assembly Meeting":
  1. In-person Regular General Assembly Meeting (1 day)
  2. Hybrid Regular General Assembly Meeting (1 day)
  3. In-person Sequential General Assembly meeting (different days)
  4. Hybrid Sequential General Assembly Meeting (different days)

Ms. Clarin: Now, an aton total nga Members in Good Standing (MIGS) or Members Entitled to Vote, naabot hin 6,587. An aton kinahanglan nga botos para makalampas ngan maka-amend kita is 66.6%. Pero an aton nakuha amo an 95.40% nga nagbotos, equivalent to 6,276 "Yes" votes. An nagbotos han "No" amo an 13.

Chairperson Camposano: Thirteen. Alright, sige. That being said, approved an aton amendment.

Ms. Clarin: Approved. More than approved, kay imagine 66.6% kinahanglan, nalampas kita hin 95.40%.

Chairperson Camposano: Yes, let's give everyone a big round of applause!

Member (ALL): (Applause)

Chairperson Camposano: Also, Mana Evelyn. An aton, Inclusion on Modes of Conduct. We would like, basahon nimo kay an result ini, waray man ini nag object from the SGA.

Ms. Clarin: So, ini. An inclusion gihapon ini, para han aton amendments kay aton ini gin botosan. Okay, so. Amon ini an aton gin botosan. Una, nga maupod hiya nga mga modes aton conduct of GA naton, kaga tuig naton nga General Assembly Meeting.

- Una, In-person Regular General Assembly Meeting (one day).
- Ikaduha, Hybrid Regular General Assembly Meeting.
- Ikatulo, In-person Sequential General Assembly Meeting (different days).
- Ikaupat, Hybrid Sequential General Assembly Meeting (different days).

Ms. Clarin: Congratulations! Amo adto an mga amendments nga aton ginpasa ha yana nga aton General Assembly han 2025.
Now, may I proceed to the results of our Election of Officers. An aton Election of Officers—an aton Members in Good Standing (MIGS) totaled 6,587. Pero, an nagbotos la amo an 3,919. So, the voter turnout is 59.50%. So, naglalaum kami nga ha sunod naton nga assembly, mas damo pa nga Members in Good Standing (MIGS) an magbobotos para humataas pa ini nga aton voter turnout. So, mayda kita total nga 3,919 nga botos, ngan mayda duha (2) nga nag-abstain han ira vote.

(Proclamation of the Newly Elected Officers)

Ms. Clarin: So, may I now proceed to the winners han aton election. Para han pagka-Members of the Board, an aton kandidato pito (7), pero an aton ginbotosan unom (6), kay unom man la an bakante nga posisyon. So, the following are the results:

- No. 1, of course, our existing Chairperson, Dr. Leo D. Camposano, with 3,238 votes.
- He is followed by No. 2, who got the next highest votes, hi Sarah Agner, with 3,101 votes.
- An No. 3 amo hi Lilibeth Tabungar, with 2,856 votes.
- An No. 4 amo hi Benjie Arias, nakakuha hin 2,793 votes.
- An No. 5—bag-o ini nga nawong nga magigin opisyal han aton kooperatiba—amo hi Atty. Vernon Jolbitado of the Alangalang Branch, with 2,598 votes.
- An No. 6 amo hi Ursula Labita, with 2,596 votes. Gutiay la gud an ira deperensya ni Atty. Jolbitado.
- An No. 7 amo hi Engr. Socorro Ramos, with 2,213 votes.

Ms. Clarin: Kadi liwat kita ha Audit Committee. Uusa man la an aton kandidato, so winner na hi Ms. Lorna Cinco, with a total of 3,382 votes. An aton Election Committee liwat, usa la gihapon an aton kandidato—hi Daisy S, Cueryzon. An iya nakuha nga botos amo an pinakadamo ha ngatanan han eleksyon. Congratulations to Daisy Cueryzon for garnering 3,452 votes. Now, ini nga results gin pirmahan han Election Committee Chairman, ako. Ngan han Chairman han aton Audit Committee, hi Ever Calamaya. So, congratulations to all our winners!

Member (ALL): (Applause)

Name of Candidates	*No. of Votes*	*Ranking*

Board of Directors

Dr. Leo D. Camposano	3,238	1
Sarah Agner	3,101	2
Lilibeth T. Tabungar	2,856	3
Benjie G. Arias	2,793	4
Atty. Vernon I. Jolbitado	2,598	5
Ursula M. Labita	2,596	6
Engr. Socorro Q. Ramos	2,213	7

Audit Committee

Lorna S. Cinco	3,382	1

Election Committee

Daisy S. Cueryzon	3,452	1

(Photo Opportunity with the Newly Elected Board of Directors, Audit Committee & Election Committee Officers)

Chairperson Camposano: At this point, we would like to request our members to make the necessary motion for the adoption of the amendments to our By-Laws and the results of the Election of the Board of Directors and Committee Officers.

Director Quebec: Mr. Chair, I move for the adoption of the results of this election, including the amendments and the different reports.

Director Sevilla: I second the motion.

Chairperson Camposano: It has been moved and seconded. Any objections? Hearing none, the motion is approved.

On motion by Dir. Luisita J. Quebec duly seconded by Dir. Michelle D. Sevilla, the General Assembly decided to adopt the results of the Election and Amendments in the Articles of Cooperation and By-laws for the 54rd Annual General Assembly Meeting of PHCCI-MPC Tacloban.

GA Resolution No. 007 series of 2025

"A Resolution adopting the results of the Election and Amendments in the Articles of Cooperation and By-laws for the 54th Annual General Assembly Meeting of PHCCI-MPC Tacloban"

CARRIED UNANIMOUSLY

Ms. Clarin: Now, I will proclaim the winners of the 2025 Election of Officers of PHHCI.

Member (ALL): (Applause)

Chairperson Camposano: Thank you, everyone, for your support and trust. Please be assured that we will continue serving our Co-op and our members. Damo nga salamat ha aton ngatanan.

Chairperson Camposano: Basahon ta anay an nagdaog han ₱20,000 nga Paid Raffle Tickets. Basaha, Jannet.

Ms. Nacario: Congratulations to the following winners for receiving ₱20,000. Paid raffle tickets ini huh. We have 5 Winners. Ricardo C. Esplenada Jr., Margie Natulia, Angeline Claro, Juanito Diongzon, Geraldine Abiertas.

And of course, siring pa man you have ninety (90) calendar days to claim. Iton iyo price, after hiya ma published ha aton office.

5 Winners of Php20,000.00 Cash

1. Abiertas, Geralden N. Dulag
2. Claro, Angeline Tacloban
3. Esplanada, Ricardo C. Jr. Babatngon

4. Geonzon, Juanito B. Tacloban
5. Natulla, Margie Tacloban

Ms. Nacario: Also, congratulations ha aton! Basahon ta ini—fifteen (15) winners of Ten Thousand Pesos (₱10,000):

15 Winners of Php10,000.00 Cash

1.	Agron, Cristina C.	Babatngon	9.	Purdales, Necifora C.	Babatngon
2.	Cajegas, Noli O.	Borongan	10.	Roso, Edgardo A. Jr.	Borongan
3.	Cañamaque, Editha M.	Tacloban	11.	Sedanza, Nestor C.	Tacloban
4.	Cinco, Lorna S.	Tacloban	12.	Serenio, Lorna D.	Ormoc
5.	Esquibel, Nestor A.	Tacloban	13.	Uy, Elmer C.	Tacloban
6.	Gulariza, Naomi Joy A.	Tacloban	14.	Valdenibro, Guillermo A. Jr.	Tacloban
7.	Omega, Roselle R.	Ormoc	15.	Wong, Celene Diane B.	Tacloban
8.	Pulma, Agnes P.	Tacloban			

100 Winners of Consolation Prize - Php1,000.00 Cash

1	Abaño, Ashly	Tacloban	51	Garcia, Annaliza A.	Abuyog
2	Ablay, Ida V.	Tacloban	52	Guibao, Rhizzalyn B.	Tacloban
3	Acol, Ma. Nila P.	Carigara	53	Guillera, Jesucita M.	Alangalang
4	Algallar, Lanilie M.	Tacloban	54	Habagat, Kate	Abuyog
5	Almejas, Mylyn Joy S.	Borongan	55	Hechanova, Marilyn I.	Tacloban
6	Alonzo, Epifany C.	Abuyog	56	Homeres, Jennilyn G.	Tacloban
7	Altobar, Irene A.	Babatngon	57	Jacinto, John Lhouie	Ormoc
8	Amolo, Leovigildo C.	Tacloban	58	Kierulf, Zyjyn S.	Tacloban
9	Anagap, Norman E.	Tacloban	59	Labanan, Joy N.	Tacloban
10	Arandia, Edgar A.	Tacloban	60	Lacambra, Dominador Jr.	Tanauan
11	Arciete, Jayrald T.	Tacloban	61	Legion, Jesus L.	Tacloban
12	Armerola, Arrah C.	Tacloban	62	Lemosnero, Juvy Ann H.	Tacloban
13	Arpon, Basilisa C.	Tacloban	63	Lerios, Zenaida D.	Babatngon
14	Avila, Alicia C.	Tanauan	64	Liba, Manelyn L.	Abuyog
15	Badajos, Victoriano G.	Tacloban	65	Lorenzo, Menchie A.	Tacloban
16	Ballo, Janet B.	Tacloban	66	Magdua, Reana C.	Tacloban
17	Besario, Edralyn Jade N.	Tacloban	67	Maidin, Rhahezza N.	Ormoc
18	Bigoy, Rizaldo S.	Tanauan	68	Makabenta, Pedro M. Jr.	Carigara
19	Boco, Enrico C.	Tanauan	69	Malesido, Norley V.	Tacloban

20	Bollebo, Zenaida L.	Dulag	70	Mariano, Amparo C.	Tacloban
21	Brazil, Edmundo B. Jr	Alangalang	71	Maroto, Sheralyn C.	Tanauan
22	Caamic, Ruby M.	Dulag	72	Martinez, Gundelina E.	Tacloban
23	Caboboy, Analita C.	Tacloban	73	Masuela, Arvin John T.	Tacloban
24	Cabutin, Marian C.	Tacloban	74	Muncada, Antonio B.	Tacloban
25	Cacho, Rhyzhen Brix D.	Babatngon	75	NAFECOOP	Tacloban
26	Cadavis, Yanni V.	Tacloban	76	Natulla, Carl A.	Babatngon
27	Cagara, Benjie	Tacloban	77	Nazaret, Rosa E.	Tanauan
28	Cagara, Kenn Andrew Y.	Dulag	78	Olaran, Arline F.	Dulag
29	Cajandoc, Jovelyn R.	Tacloban	79	Omolon, Algie D.	Tacloban
30	Cañeso, Teresita V.	Tacloban	80	Paz, Lilia G. De	Dulag
31	Carba, Riena M.	Tacloban	81	Pulga, Lutgardo L.	Tacloban
32	Cardaña, Rosalita D.	Tacloban	82	Rafols, Jhay Ann S.	Tacloban
33	Carenea, Wilma A.	Dulag	83	Reyes, Celeste J.	Tacloban
34	Catindoy, Frederick James	Tacloban	84	Rios, Danny H.	Tacloban
35	Codilan, Florence Anne M.	Tacloban	85	Ritaga, Maricris C.	Tacloban
36	Conge, Lovely Grace G.	Borongan	86	Ruiz, Teodoro A.	Tacloban
37	Dayoc, Fides P.	Tacloban	87	Sabangan, Bonifacio C.	Tacloban
38	De los Reyes, Nory G.	Dulag	88	Sardido, Reuben B.	Alangalang
39	Del Pilar, Nelia A.	Abuyog	89	Sevillano, Jhonlery M.	Borongan
40	Dela Cruz, Noel E.	Tacloban	90	Salomon, Inalyn T.	Tacloban
41	Dela Pena, Edilberto Y.	Tacloban	91	Sorila, Anita C.	Tacloban
42	Deloverjes, Joel F.	Tacloban	92	Tabotabo, Hadji B.	Ormoc
43	Devaras, Randy A.	Dulag	93	Tabungar, Rosal A.	Tacloban
44	Diaz, Elena S.	Tacloban	94	Tejome, Lilia L.	Tacloban
45	Doble, Glenda Lee E.	Tacloban	95	Tismo, Marlyn C.	Tacloban
46	Dulfo, Imelda D.	Borongan	96	Torres, Marilou C.	Tacloban
47	Escobal, Andrea T.	Tacloban	97	Tupaz, Ermil O.	Dulag
48	Estorico, Zia A.	Dulag	98	Ty, Jan Patrick R.	Tacloban
49	Faelnar, Ailyn V.	Tacloban	99	Vergara Bobby R.	Tacloban

50 Fernando, Gary G. Tacloban 100 Vil, Joshua L. Tacloban

Chairperson Camposano: Hain na kita nga number? Human na? Alright, sige. Major prizes na kita. Mayda na? While naghuhulat kita nga tanan kun hin-o an makakadara han sarakyan nga naka-park ha gawas… Adjourn na kita—pero after mag raffle. May I hear a motion from the floor to adjourn our Sequential General Assembly Meeting?

Ms. Tabungar: Mr. Chair, I move to adjourn our 2025 Sequential General Assembly Meeting.

Chairperson Camposano: Any second to the motion?

Ms. Agner: I second the motion.

Chairperson Camposano: Any objection? Any discussion? Hearing none, the motion is approved. The meeting is now adjourned. Thank you so much, everyone. Padayon an raffle.

(Adjournment of Meeting)

307 Winners of Spaghetti Pack

1. *Abalde, Maria Teresita L.*
2. Abaño, Trisha Keith B.
3. Abayan, Evelyn S.
4. Abejar, Sherylyn M.
5. Abella, Elsa M.
6. Abella, Gliceria S.
7. Abella, Marivic M.
8. Abraham, Maria Delia E.
9. Acedillo, Leni D.
10. Acuña, Milagros C.
11. Adizas, Melania T.
12. Adona, Segundina S.
13. Adonis, Elena
14. Adorable, Mercy
15. Aguirre, Corazon P.
16. Alcantara, Lory Gail P.
17. Alcaraz, Emeliza L.
18. Alcober, Benilda P.
19. Alegro, Ma. Theresa Lorenza B.
20. Alerosa, Jannah
21. Algo, Rhodora A.
22. Algo, Rosalie L.
23. Algo, Ruby Jean L.
24. Almendo, Micael G.
25. Almeria, Rene Teodoro M.
26. Alvarez, Susan S.
27. Ambe, Margarita S.
28. Amoyo, Antonio P.
29. Anorico, Manolo A.
30. Aralar, Diosdada T.
31. Arandia, Judita D.
32. Asis, Alicia N.
33. Atuel, Oscar S.
34. Ausa, Virginia J.
35. Avanceña, Dellyrose D.
36. Avenido, Alexander S.
37. Aya, Diosita
38. Ay-Ay Julieta
39. Azores, Dolores C.
40. Azucena, Malou M.
41. Bacor, Florina L.
42. Bagason, Angelie O.
43. Baguio, Domingo C. Sr.
44. Bagumba, Clara D.
45. Balintong, Roda A.
46. Bandoy, Teresita P.
47. Banzuelo, Mary Jane F.
48. Batula, Divina R.
49. Becores, Edita
50. Berbes, Concepcion I.
51. Bernales, Sheelah L.
52. Borbajo, Russel F., Jr.
53. Borgueta, Bernardita A.
54. Breva, Gilda D.
55. Brillo, Felisa E.
56. Briones, Carmen B.
57. Buranday, Carmelita J.
58. Bustillo, Zosima J.
59. Cabacoy, Amelia C.
60. Cabacoy, Amelia C.
61. Caballero, Zosimo V.
76. Caminong, Tessie T.
77. Cañete, Benilda M.
78. Capada, Donabelle B.
79. Capagalan, Alexi M.
80. Capagalan, Josie M.
81. Capagalan, Juana C.
82. Castañares, Adela P.
83. Catada, Melinda A.
84. Catindoy, Anecita I.
85. Catipay, Emma P.
86. Catipay, Emma P.

62. Cabang, Reyvelyn I.
63. Cabaobao, Josefa E.
64. Cabaron, Letecia M.
65. Cabibijan, Cristina B.
66. Cabillo, Elsie I.
67. Cabral, Jolina M.
68. Cabral, Lourdes S.
69. Cabral, Rose Ann S.
70. Cabrera, Lucena C.
71. Cabudoy, Pastor M. Jr.
72. Cagara, Ma. Cristina M.
73. Caintic, Luis Ambrosio C.
74. Cajefe, Nenita N.
75. Calicoy, Miriam B.
87. Caunte, Ma. Merly A.
88. Causing, Phebe V.
89. Ceballos, Francisco A.
90. Ceballos, Lea P.
91. Centino, Iluminada L.
92. Chavez, Angela P.
93. Clamaña, Normita M.
94. Colis, Evelyn P.
95. Colite, Leny V.
96. Colminar, Leslie D.
97. Coral, Janice
98. Coral, Rizante
99. Cordero, Analiza U.
100. Cordero, Jaime C.

101. Cordova, Paz Socorro A.
102. Daa, Rebecca G.
103. Dacillo, Beatriz P.
104. Daga, Daniel B.
105. Dagami, Erika
106. Dagohoy, Imelda A.
107. Daloso, Maria Luz O.
108. Daymon, Juanito S. Jr.
109. De Asis, Rowena B.
110. De La Peña, Gonzala S.
111. De Los Reyes, Hereberta P.
112. De Los Santos, Nelida A.
113. Decio, Romeo T.
114. Del Rosario, Melva D.
115. Dela Cruz, Ma. Delia P.
116. Delis, Ma. Linda A.
117. Dianito, Isabel D.
118. Dianito, Rosalina H.
119. Diotay, Michelle T.
120. Dispo, John Marlon C.
121. Doblon, Ariane L.
122. Doblon, Corazon L.
123. Dycoco, Aniceta C.
124. Ebron, Liza B.
125. Elumbra, Nelia B.
126. Empillo, Elizabeth D.
127. Enso, Sheila
128. Escala, Virginia C.
129. Espada, Flordeliza L.
130. Espanto, Rey C.
131. Espares, Anacleta L.
132. Esperas, Lilibeth N.
133. Espiritu, Renato J.
134. Esquibel, Marilyn B.
135. Estrada, Emerenciana B.
136. Fabi, Beta N.
137. Fediles, Carol G.
138. Ferraer, Marcelina P.
139. Flores, Shayne Mae A.
140. Gamay, Rina T.
141. Garcia, Reybejoy I.
142. Gariando, Evangeline M.
143. Gatela, Christine Joy D.
144. Gatela, Rosalina B.
145. Gerilla, Liberato B.
146. Gonzales, Jenebeth B.
147. Gravoso, Julio A.
148. Grefiel, Renila D.
149. Guda, Teresita T.
150. Hilvano, Mario L.

151. Hipe, Chantel Mae L.
152. Ignacio, Justena A
153. Indangan, Clarita L.
154. Irlandez, Susan O.
155. Irosa, Remedios A.
156. Jacobe, Antonio P. Jr.
157. Jamison, Yolanda H.
158. Jasmin, Josefina J.
159. Josep, Danilo C.
160. Josep, Rodolfo L.
161. Labareño, Norma D.
162. Lagramada, Pedro E.
163. Lagsub, Julieta F.
164. Lagsub, Julieta F.
165. Latorre, Vivian M.
166. Lerasan, Janeth T.
167. Llanto, Marilyn L.
181. Magos, Benjamin G.
182. Magos, Benjamin G.
183. Malibago, Anthony L.
184. Mande, Nelin
185. Manjeron, Lito A.
186. Marasigan, Ederlina B.
187. Marchadesch, Virginia C.
188. Margallo, Maria M.
189. Mariano, Lilia V.
190. Martinez, Wilfredo L. Jr.
191. Matriano, Vita Landeline G.
192. Maurillo, Reynaldo E.
193. Maurillo, Ronalyn M.
194. Medalla, Jennifer L.
195. Medina, Efren
196. Mejares, Charrise M.
197. Mejares, Charrise M.

168. Lopez, Elma I.
169. Lopez, Wendel A.
170. Loreto, Armie C.
171. Lowar, Carolina V.
172. Luceño, Rhonna T.
173. Luyo, Betty N.
174. Macapanas, Diana Rose T.
175. Macapanas, Jenecruz
176. Macarayon, Marlyn T.
177. Macarayon, May Ann T.
178. Macawile, Maricres L.
179. Madera, Adorne Y.
180. Magbanua, Patricia L.

198. Mendiola, Gina L.
199. Mendoza, Mary Lot T.
200. Mendoza, Wilfredo E.
201. Mercado, Francisca T.
202. Mergal, Rosalyn G.
203. Merin, Rowena T.
204. Merro, Alminda D.
205. Miel, Socorro M.
206. Millano, Mario S.
207. Montilla, Gemma M.
208. Mora, Aiza L.
209. Moreno, Amelia A.
210. Moreno, Junrey D.

211. Nabong, Marissa D.
212. Nacilla, Jezomar Ryan S.
213. Nacilla, Marilou S.
214. Napoles, Rizza Lyn T.
215. Naputo, Ramil B.
216. Naputo, Sharon D.
217. Navarrosa, Marife F.
218. Navarrosa, Marife F.
219. Noquera, Salvacion C.
220. Nuñez, Jovita A.
221. Oquiño, Clint James B.
222. Oquiño, Elma B.
223. Oquiño, Merry Ruth B.
224. Orejola, Ester A.
225. Ostia, Ma. Dima B.
226. Pacuyao, Ethel A.
227. Padilla, William G.
228. Paldez, Christian Loy C.
229. Paldez, Rio B.
230. Panis, Ma. Alma C.
231. Parado, Normita V.
232. Parado, Normita V.
233. Peguracion, Evelyn N.
234. Pellero, Josefina R.
235. Peruda, Angel C.
236. Petilla, Emery Jo A.
237. Petilla, Emery Jo A.
238. Ponferrada, Catherine E.
239. Portugal, Ria Jane V.
240. Pulga, Lutgardo L.
241. Querioso, Rechil D.
242. Racaza, Aibe T.
243. Radia, Maria Christine F.
244. Ramiso, Paz F.
245. Ramos, Edvardo M.
246. Ranan, Elena B.
247. Rebadomia, Salvacion T.
248. Regodos, Philip M.
249. Regodos, Rowena C.
250. Repalda, Leona mae
251. Repasa, Teodora C.
252. Reposar, Glenn M.
253. Repulda, Rowena G.

266. Sape, Evelina M.
267. Sarinas, Ma. Gella E.
268. Sayong, Imelda R.
269. Sedurifa, Nelia R.
270. Serilles, Lorna C.
271. Servano, Karen Joy B.
272. Silvano, Hermelita C.
273. Siozon, Julieta V.
274. Smith, Nora C.
275. Solayao, Jenibeth L.
276. Susaya, Noreen P.
277. Suyom, Mary Rayshiel A.
278. Suyom, Mary Rayshiel A.
279. Tabuloc, Alma B.
280. Talacay, Evangeline S.
281. Talavera, Joy S.
282. Tamayo, Nancy G.
283. Tampil, Cecelia C.
284. Tejano, Melchor Camodoc
285. Tibe, Pacita G.
286. Tismo, Marlyn C.
287. Tiu, Maria Celeste G.
288. Tizon, Jennifer A.
289. Toledo, Ma. Beverly L.
290. Toledo, Salvador A. Jr.
291. Tolones, Floresa S.
292. Tondo, Nilda M.
293. Tondo, Nilda M.
294. Tondo, Nilda M.
295. Valenzona, Adriano P.
296. Valladolid, Fernando L. Jr.
297. Vanhefflin, Nueva L.
298. Velasco, Narcisa M.
299. Verzosa, Elsa T.
300. Verzosa, Encarnación T.
301. Vicentillo, Yvette W.
302. Villacortes, Marjorie U.
303. Villaflor, Elizabeth M.
304. Villanueva, Hector B.
305. Wasawas, Julie M.
306. Yape, Devencio R.
307. Zalavarria, Josephine P.

254. Rivera, Benedicto D.
255. Robinios, Josephine M.
256. Roda, Vilma B.
257. Rosite, Genalyn R.
258. Royo, Emerita A.
259. Sabit, Jenny Rey C.
260. Sabit, Jenny Rey C.
261. Sabit, Jenny Rey C.
262. Saborrido, Shane Frances T.
263. Salazar, Florencia L.
264. Salceda, Clarisa A.
265. Salera, Corazon C.

48 Winners of Grocery Pack

1. Abad, Anastacio D.
2. Abaño, Ma. Teresa B.
3. Abdul Hamid, Teresita B.
4. Adonis, Lilian E.
5. Agullo, Ma. Lilian C.
6. Alberca, Shirley T.
7. Alberca, Shirley T.
8. Buhay, Sonia R.
9. Calapre, Rebecca H.
10. Calvadores, Vilma M.
11. Carson, Vilma B.
12. Consultado, Narisa R.
13. Cuares, Fermina P.
14. Custodio, Dinalyn B.
15. Daguman, Chona V.
16. De Luna, Marlinda R.
17. De Veyra, Luis Iluminado L.
18. Dela Torre, Luz L.
19. Delos Reyes, Carl H.
20. Diaz, Luzviminda B.
21. Diaz, Raymond B.
22. Doring Ricardo D.
23. Ebol, Ethel Joy G.
24. Ebron, Liza B.
25. Laure, Nilda S.
26. Maurillo, Wilfreda B.
27. Moreno, Junrey D.
28. Nalda, Gilberto M.
29. Oblino, Roger Carlos T.
30. Odivelas, Ma. Victoria B.
31. Oquiño, Elma B.
32. Pangue, Maricar D.
33. Pantas, Roy
34. Patiga, Lydia D.
35. Paz, Emelinda G. De
36. Pollio, Ma. Victoria A.
37. Pulga, Lutgardo L.
38. Robillos, Alver C.
39. Roca, Cecel Bernadeth M.
40. Rodrigo, Romeo I. Jr.
41. Rodriguez, Leo T.
42. Samson, Annabel C.

49 Winners of 5 Kilos Rice

1. Abude, Delia C.
2. Acedillo, Leni D.
3. Alalim, Letecia C.
4. Albellar, Elizabeth Y.
5. Algo, Rhodora A.
6. Alvero, Edna S.
7. Asis, Alicia N.
8. Beltran, Pernita S.
9. Briva, Elizabeth A.
10. Cabacoy, Amelia C.
11.. Cabaobao, Josefa E.
12. Caldoza, Shiela A.
13. Carlobos, Maricris B.
14. Climaco, Myrna H.
15. Coyoca, Adela G.
16. Dacuno, Jo Myla L.
17. Daga, Amelyn L.
18. Dalmero, Lailanie A.
19. Delector, Ramona B.
20. Dionio, Hazel C.
21. Estrael, Riza Angelica
22. Gonzales, Jenebeth B.
23. Guarda, Gelyn P.
24. Labao, Erika G.
25. Labra, Edwin Y.
26. Lledo, Jonathan T.
27. Lopez, Elma I.
28. Manalo, Carmen C.
29. Marasigan, Ederlina B.
30. Mendoza, Iñigo E. Jr.
31. Mendoza, Maya Lyn B.
32. Morillo, Alilie R.
33. Natulla, Romeo P.
34. Noquera, Salvacion C.
35. Opiniano, Filomena F.
36. Panis, Fedelina M.
37. Peñalosa, Rachel D.
38. Quiña, Nancy P.
39. Realino, Mayflor C.
40. Regala, Odeza P.
41. Roa, Ivony T.
42. Sabusap, Jenelyn C.

43. Sangrejo, Letecia A.
44. Tamayo, Nancy G.
45. Tiberio, Jenalyn B.
46. Viovicente, Camilo B.
47. Viovicente, Camilo B.
48. Yerro, Rosario S.
43. Sadongdong, Catalina D.
44. Sulla, Rolynne Regine Rose D.
45. Tan-calzado, Charmaine Lynn B.
46. Vergara, Norma R.
47. Villanueva Hector B.
48. Villegas, Alice A.
49. Young, Sherwin S.

Major Door Prize Winners:

- *1st Prize* ***Laptop Acer Nitro V 15*** *Caandi, Susana I.*
- *2nd Prize* ***TCL Smart TV*** *Orejola, Ester A.*
- *3rd Prize* ***Double Door Refrigerator*** *Gilbuela, Charito P.*

(Photo Opportunity with the Door Prize Winners)

3 Winners of ₱50,000 Cash

1. Ocscar A. Miralles Tacloban
2. Josielyn Baldevarona Tacloban
3. Joana Carla A. Voces Tacloban

2 Winners of Yamaha Aerox 155

Evelyn M. Ramos Tacloban
1. Nenita D. Lapidario Alangalang

1 Winner of Nissan Navara 2.5 EL 4x2 MT

1. *Marissa N. Moro* Tacloban

(Photo Opportunity with the Employees, Officers, Volunteers, Lab Coop)

(Adjournment of Meeting)

There being no other business to discuss, the General Assembly decided to adjourn the meeting at exactly 5:40 P.M.

(Photo Opportunity with the Employees, Officers, Volunteers, Lab Coop)

Certified True and Correct:

CORAZON L. CORITANA
Board Secretary

Approved by:

LEO D. CAMPOSANO, CESE
Chairperson, Board of Directors

Note: Please refer to the PHCCI 2024 Annual Report for the 2025 Projected Financial Statements, Operational Budget, Chairperson's Report, Election Committee Report, and Audit Committee Report.