



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	1 st Vice-Chairperson
3. Ma. Jenny C. Advincula	2 nd 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
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MEDIATION & CONCILIATION COMMITTEE

1. Raul O. Sabas	Chairperson
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ETHICS COMMITTEE

1. Anita G. Cular	Chairperson
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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
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BOARD TREASURER

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

On 30 March 2025 a Holy Eucharist was officiated by Rev. Fr. Rey Julo Biliran y Olea, C.S.s.R. of Our Mother of Perpetual Help Parish, together with the Our Lady of Fatima Choir.

(Photo Opportunity with Rev. Fr. Rey Julo Biliran y Olea)

(Video Presentation)

PRELIMINARIES

- Philippine National Anthem
- PHCCI Hymn
- Cooperative Pledge
- Vision and Mission

Ms. Maria Janet G. Nacario, the Master of Ceremonies acknowledged the Board of Directors, Committee Officers, Top Management, Managers, Coop Volunteers, Partners and Guests.

Guest Speaker:

- Rev. Father Edilberto B. Cepe, C.Ss.R. OMPH Provincial Superior

Affiliates / Federations:

- Cooperative Development Authority (CDA) Region 8
- VICTO National Federation Cooperation and Development Center
- National Confederation of Cooperatives (NATCCO Network)
- CLIMBS Life and General Insurance Cooperative
- Tacloban City Credit Surety Fund Cooperative (TCCSFC)
- Tacloban City Cooperative Development Council (TCCDC)
- City Cooperatives Development and Livelihood Assistance Office (CCDLAO)

Special Guests:

- Quilab & Garsuta CPAs
- PHCCI-MPC Tacloban Academy Inc. headed by the Board of Trustees & School Principal
- Reyes And Associates Law Office
- Legal Retainer

Partners:

- Philippine Red Cross Leyte Chapter
- Palo Auxiliary Traffic Unit (PATU)
- Philippine National Police PNP (Palo Station)
- Department of Trade & Industry (DTI)

Former Chairpersons:

- Valente U. Quintero Rosalia R. Pedrosa
- Atty. Adolfo A. Ibañez Evelyn D. Clarin
- Atty. Pedro B. Panis Flordelis B. Menzon
- Anastacio C. Abad Fructuoso C. Baliton
- Rey B. Marmita Dir. Luisita J. Quebec
- Manuel B. Marta Dir. Nelson D. Bernardo



Coop Volunteers:

- Pre-membership Education Seminar (PMES) Facilitators
- Information Committee on Alternatives to Termination (ICAT)
- Coopag-urusa Volunteers
- Area Coordinators headed by Ms. Daisy S. Cueryzon
- Service Providers (Medical Doctors, Dentists & Optometrist)

Ms. Nacario likewise acknowledged the member-owners of PHCCI-MPC Tacloban from the different branches and satellite offices:

Branch

1. Alangalang
2. Dulag
3. Ormoc
4. Sogod
5. Tacloban

Satellite

6. Abuyog
7. Babatngon
8. Borongan
9. Carigara
10. Tanauan

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

Thereafter, the Election Committee presented to the General Assembly the following Qualified Candidates:

Board of Directors (6 Vacant Positions):

1. Agner, Sarah T.
2. Arias, Benjie G.
3. Camposano, Leo D.
4. Jolbitado, Vernon I.
5. Labita, Ursula M.
6. Ramos, Socorro Q.
7. Tabungar, Lilibeth T.

Audit Committee (1 Vacant Position):

1. Cinco, Lorna S.

Election Committee (1 Vacant Position):

1. Cueryzon, Daisy S.

(Welcome Message of Chairperson Leo D. Camposano)

Chairperson Leo D. Camposano extended his sincere appreciation to the General Assembly, Guest Speaker Affiliates/Federation, special guests, partners, Former Chairpersons, Coop Volunteers and employees.

Chairperson Camposano emphasized that the holding of Sequential General Assembly Meeting and Election was in response to the clamor of the member-owners during the recently concluded Cooperators Area Convention/ Ownership Meetings to ensure a broader and more inclusive participation. The increasing number of member-owners has made it difficult to accommodate all members in a single venue, thereby limiting participation and representation.

He likewise highlighted that the Board of Directors recognizes the necessity of adopting Sequential General Assembly Meetings as a practical, inclusive, and responsive approach to enable more member-owners to actively participate in the decision-making processes of the Cooperative.

He also reiterated the efficient use of QR codes as part of the innovations made by the Coop to expedite the registration process in all offices, which was appreciated by the member-owners.

Chairperson Camposano emphasized the theme for the assembly, "Diversify for Growth, Empower our Members and Community," as a testament to our commitment in ensuring the sustainability of PHCCI-MPC Tacloban as it furthers its mission of uplifting the quality of life of members and its community.

He likewise stressed the following key areas of concerns:

- **Learning from Engagements.** The Board of Directors, Committee Officers, employees, and coop volunteers are at the forefront in leading the organization in gathering the opinions of the member-owners through open forums during the ownership meetings and general assemblies, through the suggestion boxes in the different offices, and through the feedback about the coop's products, services, programs, activities, and projects. Aside from posting the information in our offices, the informational materials are easily accessible on our website at **www.phcci.com.ph** and our Facebook page through **Perpetual Help Multi-Purpose Cooperative Tacloban**, thereby equipping our members with the right information, facilitating faster transactions and a meaningful coop experience.
- **Diversity of Products.** Pursuant to the strategic planning conducted in the prior year, existing loan products are periodically revisited to align with current needs, while services are continuously enhanced to reach more members and non-members. Moreover, in the coming months, the cooperative will launch new products and services to maximize its resources, resulting in higher



yields for the cooperative and increased interest on share capital and patronage refunds for member-owners.

- **Concern for Community.** The heart of the Coop is our members and the community that we serve. It is in this context that the coop has approved new policies to support the health and medical needs of our members, to extend mortuary assistance and to meet the insurance needs of members from the agriculture sector, women-members and STAR Members. He also emphasized the need to enhance mechanisms to mitigate the impact of climate change on the environment. These initiatives are designed to alleviate the economic conditions of our members and improve the quality of life in the community.

Lastly, he encouraged the Members in Good Standing (MIGS) to support the proposed amendments to the Articles of Cooperation and By-laws to enable the cooperative to operate other businesses essential to its sustainability.

(Awarding Ceremony for Star Members)

Dir. Benjie G. Arias, Chairperson of the Members Welfare Committee spearheaded the Awarding Ceremony for Star Members together with Chairperson Camposano and GM Pretencio.

List of Hall of Famers for Ten (10) Years

1	Ambolario, Herminia C.	Tacloban	12	Maraya, Ana S.	Tacloban
2	Astilla, Lolita G.	Alangalang	13	Medalla, Dennis O.	Alangalang
3	Balbuena, Danny J.	Tacloban	14	Meribeles, Rellier B.	Tacloban
4	Balmes, Adelfa B.	Tacloban	15	Nabong, Norma A.	Tacloban
5	Buhay, Sonia R.	Tanauan	16	Nacilla, Marilou S.	Tacloban
6	Cagara, Mario M.	Tacloban	17	Pepito, Jonh Reagan T.	Dulag
7	Carisma, Thelma D.	Tacloban	18	Pepito, Maricris A.	Dulag
8	Celis, Julio E. Jr.	Tacloban	19	Pingol, Alberto I.	Tacloban
9	Chua, Jeffrey G.	Tacloban	20	Renomeron, Gina B.	Tacloban
10	Corbilla, Vilma L.	Tacloban	21	Simborio, Venus S.	Tacloban
11	Llemit, Herminia F.	Tacloban	22	Tomate, Cresencia S.	Tacloban

List of Hall of Famers for Eleven (11) Years

1	Amplayo, Virgelia V.	Tacloban	17	Laus, Beatriz B.	Alangalang
2	Bacabac, Maila N.	Tacloban	18	Lauzon, Estelita Q.	Tacloban
3	Bico, Eleanor R.	Tacloban	19	Morillo, Lucrecia D.	Tacloban
4	Calipara, Amparo C.	Tacloban	20	Olimpo, Milyn A.	Tacloban
5	Camarines, Ana Villa C.	Tacloban	21	Ortonero, Jacqueline A.	Tacloban
6	Cesar, Remedios E.	Tacloban	22	Rago, Jimmy V.	Tacloban
7	Chan, Carlos Y.	Tacloban	23	Ramos, Socorro Q.	Tacloban
8	Clarín, Evelyn D.	Tacloban	24	Ruiz, Jufilyn I.	Tacloban
9	Concepcion, Thelma B.	Tacloban	25	Sabela, Elisa J.	Tacloban
10	Cueryzon, Daisy S.	Tacloban	26	Sambalilo, Joy L.	Tacloban
11	Custodio, Visminda I.	Tacloban	27	Samson, Annabel C.	Tacloban
12	Diaz, Sarah Maris M.	Ormoc	28	Tabungar, Lilibeth T.	Tacloban
13	Espiritu, Ethelreda A.	Tacloban	29	Ubaldo, Virginia L.	Tacloban
14	Fausto, Sonia P.	Tacloban	30	Udtohan, Evelyn A.	Tacloban
15	Gerdan, Meleza S.	Tacloban	31	Villas, Almavida R.	Tacloban
16	Gustilo, Marivic A.	Tacloban	32	Villones, Grace B.	Tacloban

List of Hall of Famers for Twelve (12) Years

1	Advento, Valentina G.	Tacloban	8	Estrada, Emerenciana B.	Tacloban
2	Angue, Maricellie M.	Alangalang	9	Monje, Maria Rona S.	Tacloban
3	Antillon, Luz B.	Tacloban	10	Pagayanan, Rhina A.	Tacloban
4	Balano, Joan M.	Tacloban	11	Pilapil, Marissa M.	Tacloban
5	Belizar, Ceriaca C.	Tanauan	12	Rendora, Benedicto I.	Tacloban
6	Co, Sofronio, G. Jr.	Tacloban	13	Sosing, Von M.	Dulag
7	Estalani, Rizza G.	Alangalang			



1 **List of Hall of Famers for Thirteen (13) Years**

2	1	Anade, Cesar D.	Alangalang	6	Coritana, Corazon L.	Tacloban
3	2	Arceño, Bernardita G.	Tacloban	7	Destura, Milagros N.	Tacloban
4	3	Arpon, Romualdo P. Jr.	Alangalang	8	Gonzales, Teresita A.	Tacloban
5	4	Cañete, Myrna F.	Tacloban	9	Pelicano, Sonia L.	Tacloban
6	5	Cinco, Felisa V.	Tanauan	10	Sosing, Joan M.	Dulag

8
9 **List of Hall of Famers for Fourteen (14) Years**

10	1	Aguihon, Rodrigo D. Sr.	Tacloban	8	Morales, Felizardo O.	Alangalang
11	2	Andrada, Berlito R.	Tacloban	9	Recto, Rosa A.	Tacloban
12	3	Cagara, Ma. Cristina M.	Tacloban	10	Solayao, Juliet M.	Tacloban
13	4	Daga, Rowena C.	Tacloban	11	Sorila, Violeta A.	Tacloban
14	5	De La Cruz, Purisima C.	Tacloban	12	Tibe, Pacita G.	Tacloban
15	6	Llanto, Marilyn L.	Tacloban	13	Tolibas, Marilou C.	Tacloban
16	7	Matutes, Nestor D.	Alangalang	14	Yu, Blesilda M.	Alangalang

18
19 **List of Hall of Famers for Fifteen (15) Years**

20	1	Berbes, Concepcion I.	Tacloban
21	2	Corales, Gayle A.	Alangalang
22	3	Creer, Lourdes S.	Tacloban
23	4	Matutes, Alberta M.	Alangalang

24
25 **List of Hall of Famers for Sixteen (16) Years**

26	1	Advincula, Ma. Jenny C.	Tacloban	5	Escobal, Maria Florita T.	Tacloban
27	2	Advincula, Sagrario C.	Tacloban	6	Gacmatan, Richiel L.	Tacloban
28	3	Agner, Sarah T.	Tacloban	7	Lloren, Concepcion R.	Tacloban
29	4	Bartolome, Letecia A.	Tacloban	8	Mercado, Lolita R.	Tacloban

30
31
32 **List of Hall of Famers for Seventeen (17) Years**

33	1	Avila, Jennifer M.	Tacloban
34	2	Baldon, Victoria G.	Babatngon
35	3	Baybay, Nimfa L.	Tacloban
36	4	Camposano, Leo D.	Tacloban
37	5	Cañeda, Criselda A.	Tacloban
38	6	Oquiño, Elma B.	Tacloban
39	7	Ubaldo, Victoriana E.	Tacloban

40
41
42 **(Photo Opportunity with the Star Members)**

43
44 Moreover, Chairperson Camposano, GM Pretencio together with the former Board Chairpersons led the
45 Awarding Ceremony for Loyalty Service Awardees who have completed three consecutive terms of service.

46
47 **List of Loyalty Service Awardees (BOD & Officer)**

48	•	Aguilar, Jose Eric L.	Board of Director	2017 - 2024
49	•	Quebec, Luisita J.	Board of Director	2017 - 2024
50	•	Quintero, Reynario Maria G.	Board of Director	2017 - 2024
51	•	Sevilla, Michelle D.	Board of Director	2017 - 2024
52	•	Sabas, Raul O.	Chairperson, Mediation & Conciliation Committee	2019 - 2024

53
54 **(Photo Opportunity with the Loyalty Service Awardees)**

55
56 **(Introduction of the Guest Speaker)**

57
58 Dir. Ma. Jenny C. Advincula, 2nd Vice-Chairperson, BOD introduced Rev. Father Edilberto B. Cepe, C.Ss.R.
59 Provincial Superior of Our Mother of Perpetual Help Office of the Provincial Superior in the Province of
60 Cebu.

61
62 **(Guest Speaker Speech)**

63
64 **(Photo Opportunity & Awarding of Plaque to Guest Speaker Rev. Father Edilberto B. Cepe)**

65
66 **(Awarding of Plaques and Tokens for Coop Founders)**



1 Thereafter, Chairperson Camposano invited the former Board Chairpersons to assist him in presenting the
2 plaques of recognition to the founders of PHCCI-MPC Tacloban:

3
4 **2 of 33 Founding Members:**

- 5
 - 6 ● Rosalia R. Pedrosa
 - 7 ● Valente U. Quintero

8 **(Photo opportunity with the Coop Founders, followed by a video presentation of the 33**
9 **Founding Members)**

10
11 **(Awarding of Certificates and Tokens for Former Chairpersons, Affiliates / Federation, Guests**
12 **& Partners)**

13
14 **Former Chairpersons:**

- 15
 - 16 ● Valente U. Quintero Rosalia R. Pedrosa
 - 17 ● Atty. Adolfo A. Ibanez Evelyn D. Clarin
 - 18 ● Rey B. Marmita Flordelis B. Menzon
 - 19 ● Anastacio D. Abad Atty. Pedro B. Panis
 - 20 ● Manuel B. Marta Dir. Luisita J. Quebec
 - 21 ● Fructuoso C. Baliton Dir. Nelson D. Bernardo

22 **List of Representatives (Affiliates / Federations)**

- 23
 - 24 ● Maripaz M. Del Pilar OIC-Regional Director, Cooperative Development Authority
 - 25 Irene R. Petilla Acting Supervising CDS
 - 26 Atty. Jasper M. Carias Attorney III
 - 27 ● Rosemarie O. Aling Regional Sales Manager, CLIMBS
 - 28 Ezra Alea Gamolo Area Sales Manager, CLIMBS
 - 29 ● Rodolfo A. Idano VICTO National
 - 30 ● Ceasar Kenz O. Gualvez NATCCO Network
 - 31 ● Mariel Mate TCCSFC, TCCDC, & CCDLAO

32 **Special Guests:**

- 33
 - 34 ● Vince Jerome I. Bautista Senior Audit Associate, Quilab & Garsuta CPAs
 - 35 Francisca S. Custodio President, Board of Trustees - PHCCI-MPC Tacloban Academy
 - 36 Inc. Lourdes S. Creer School Principal
 - 37 ● Atty. Kate A. Mengullo, CPA Legal Retainer

38 **Partners:**

- 39
 - 40 ● Philippine Red Cross Leyte Chapter
 - 41 ● Philippine National Police PNP (Palo Station)
 - 42 ● Palo Auxiliary Traffic Unit (PATU)
 - 43 ● Department of Trade & Industry (DTI)

44 **Coop Volunteers:**

- 45
 - 46 ● Pre-membership Education Seminar (PMES) Facilitators
 - 47 ● Information Committee on Alternatives to Termination (ICAT)
 - 48 ● Coopag-urusa Volunteers
 - 49 ● Area Coordinators headed by Ms. Daisy S. Cueryzon
 - 50 ● Service Providers (Medical Doctors, Dentists & Optometrist)

51 **(Awarding of Certificates and Tokens in Celebration of the International Women's Month)**

52
53 Ms. Annalyn R. Encomio, Chairperson of the Gender and Development Committee, led the awarding
54 ceremony in celebration of the International Women's Month.

55
56 **Winners of Kwentong Babae**

- 57
 - 58 ● Generosa P. Advincula
 - 59 ● Angielyn L. Francisco
 - 60 ● Mary Jane M. Mari
 - 61 ● Marites Rabanes
 - 62 ● Arlene C. Rona

63 **(Photo Opportunity with Special Awardees)**
64
65
66



1 **(Business Meeting)**

2
3 Chairperson Leo D. Camposano called the meeting to order.

4
5 Ms. Corazon L. Coritana, Board Secretary, informed the General Assembly that the Coop members have
6 been notified of the said activity in the following manner:

- 7
8
 - 9 ● Notices sent by Collectors and Area Coordinators;
 - 10 ● Radio and Church Announcements;
 - 11 ● Publication of streamer and tarpaulins in all PHCCI Offices;
 - 12 ● Facebook posting;
 - 13 ● SMS Textblast

14 The Presiding officer then declared a quorum after the Board Secretary called the roll and reported the
15 presence of the majority of the members pursuant to Article 3 Section 8 of the PHCCI-MPC Tacloban By-
16 laws, at least 25% of the total number of members entitled to vote shall constitute a quorum. Ms. Coritana
17 stated that as of December 2024, the Coop has a total of **6,587** Members in Good Standing (MIGS), thus
18 requiring at least **1,647** members entitled to vote to constitute a quorum in the conduct of the General
19 Assembly Meeting.

20 Moreover, Ms. Coritana informed the General Assembly that **6,335** out of **12,067** registered members are
21 in Good Standing, which constitutes a quorum. She likewise stated the agenda of the General Assembly
22 meeting are as follows:

- 23
 - 24 1. Reading and Approval of the Minutes of the 2024 General Assembly Meeting
 - 25 2. Presentation and Approval of the Consolidated Report of Board of Directors, Management,
26 Audit Committee, and Election Committee
 - 27 3. Presentation of the 2025 Operational Budget, Target and Action Plan
 - 28 4. Presentation of the proposed Amendments in Articles of Cooperation and By-laws
 - 29 5. Hiring of External Auditors
 - 30 6. Other Matters

31
32 Dir. Michelle D. Sevilla, Chairperson of the Amendments and Legal Affairs requested to include in the
33 proposed agenda the confirmation on the holding of Sequential General Assembly Meeting of PHCCI-MPC
34 Tacloban and the corresponding modes of conduct of the General Assembly Meeting which was noted by
35 the General Assembly.

36
37 There being no other addendum, deletion, clarification or question, and since no objections were raised,
38 Ms. Lilibeth T. Tabungar, Mr. Limuel V. Cataran, Ms. Sarah T. Agner moved for the approval of the agenda,
39 duly seconded by Ms. Nimfa T. Matol, Mr. Joel M. Sala, Ms. Daisy Cueryzon, Ms. Emerenciana B. Estrada
40 and was approved by the Chairperson.

41
42 **(Confirming the Holding of Sequential General Assembly Meeting)**

43
44 Upon motion by Director Luisita J. Quebec, Ms. Sarah T. Agner & Ms. Lilibeth T. Tabungar duly seconded
45 by Ms. Nimfa T. Matol, Ms. Lolita O. Clemencio, Mr. Edcill E. Dikit & Mr. Saturnino T. Manigos the General
46 Assembly confirm the holding of Sequential General Assembly Meetings of Perpetual Help Multi-Purpose
47 Cooperative (PHCCI-MPC Tacloban).

48
49 **GA Resolution No. 001 series of 2025**

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

52 **CARRIED UNANIMOUSLY**

53
54 **(Reading and Adoption of the Minutes of the 53rd General Assembly Meeting)**

55
56 Upon motion by Ms. Elvie S. Quiño, Ms. Sarah T. Agner, Ms. Mila Candido, Ms. Clarita Acero, Ms. Evelyn B.
57 Valiente, Mr. Lolito T. Aures & Ms. Ma. Luzviminda C. Ong duly seconded by Ms. Wilma P. Dagami, Atty.
58 Vernon I. Jolbitado, Mr. Luis R. Lacaba, Mr. Venchito Timkang, Ms. Vhabarey J. Valiente, Ms. Doretta Cleofe
59 D. Aniñon & Ms. Silvia F. Lagsub, the General Assembly adopted the minutes of the 53rd General Assembly
60 Meeting dated 24 March 2024 at the Leyte Academic Center, Palo, Leyte subject for further corrections,
61 which would be submitted to the Board Office within 5 days.

62
63 **GA Resolution No. 002 series of 2025**

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

65 **CARRIED UNANIMOUSLY**



(Presentation of the Board of Directors Report)

Chairperson Camposano informed the General Assembly that the detailed electronic copy of the minutes has been published on the Coop's social media platforms, thereby reducing the printed materials in support of the green initiatives of the Coop as discussed in the previous General Assembly meeting.

Chairperson Camposano presented to the General Assembly the accomplishment report of the Board of Directors for the year 2024 wherein a total of 23 meetings were conducted comprising of the following:

- Regular Board Meeting - **11**
- Regular Joint Meeting - **12**

Chairperson Camposano likewise reported to the General Assembly the significant resolutions focused on four (4) key result areas, to include the Officers' representations, awards and recognitions received:

1. Member - Customer
2. Financial
3. Internal Business Process
4. Organizational Capacity

Member – Customer:

BOD Reso No.	Particulars
003	A resolution allocating the amount of Two Hundred Twenty Thousand Pesos Only (Php220,000.00) for the 6th Annual General Assembly Meeting and Election of PHCCI KIDDY & Y.E.S. Laboratory Cooperative on 18 February 2024 at the Leyte Academic Center Annex A, Palo, Leyte
049	A resolution allocating the amount of Php8,822,500.00 as budget for the 53rd Annual General Assembly Meeting & Election
092	A resolution approving the Five Thousand Nine Hundred Twenty-Six (5,926) Members in Good Standing (MIGS) of PHCCI-MPC Tacloban for the year 2023
101	A resolution approving the deduction of Php300 for raffle tickets and Php50 for annual dues from the dividend distribution for calendar year 2023
103	A resolution confirming the One Thousand One Hundred Twenty-Seven (1,127) Star Members of PHCCI-MPC Tacloban for the year 2023
120	A resolution approving to renew the contract of service of Dr. Kaithlyn Mae Grace Soriyao-Tamayo as Dental Service Provider of PHCCI-MPC Tacloban from March 16, 2024 to March 15, 2025
121	A resolution approving the contract of service of Dr. Donna Cecilia B. De Veyra as Dental Service Provider of PHCCI-MPC Tacloban for a period of one (1) year
200	A resolution extending financial assistance in the amount of Five Thousand Pesos Only (Php5,000.00) to the three (3) respective PHCCI-MPC Tacloban- Tacloban Branch members who were victims of a fire incident that happened on 20 March 2024 in Brgy. 51, Magallanes Street, Tacloban City
272	A resolution approving the contract of service with Ikigai Dental Center Inc., comprising of six (6) dentists
402	A resolution approving the conduct of a Sequential General Assembly for the year 2025
413	A resolution approving to renew the contract of Dr. Marc Steven D. Capungcol as Medical Doctor of PHCCI-MPC Tacloban Branch from October 26, 2024 to October 25, 2025
414	A resolution approving to renew the contract of Dr. Sheila N. Tante as medical doctor of PHCCI-MPC Tacloban from October 26, 2024 to October 25, 2025
415	A resolution granting a sponsorship to the 1st prize winner of the coop slogan contest in celebration of the cooperative month in the amount of three thousand pesos only (php3,000.00) to be awarded on 29 October 2024
416	A resolution allocating the amount of Php16,000.00 for the Basketball uniform sponsored by PHCCI MPC Tacloban charged to the Community Development Fund (CDF)



1	417	A resolution allocating the amount of Php50,000.00 for the 6th BILEYSAM Coop Summit to be held on October 12, 2024 at the Leyte Academic Center, Palo
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4	418	A resolution granting a sponsorship to the 2024 grand raffle draw of the Divine Mercy Mission Apostolate San Vicente Ferrer Chapel in the amount of Five Thousand Pesos only (Php5,000.00) to be held on 30 December 2024 in Brgy. San Vicente, Tolosa, Leyte
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8	449	A resolution extending the contract with Generika as a partner drugstore of PHCCI-MPC Tacloban from November 01, 2024 to October 31, 2025
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11	458	A resolution designating Board Chairperson Leo D. Camposano and General Manager Elizabeth L. Pretencio as authorized representatives of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to execute and sign the Memorandum of Agreement and other related documents with Electronic Commerce Payments (EC Pay) Inc.
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15	471	A resolution approving the contract of service of Dr. Fretzelle P. Balane-Morano as Optometrist of PHCCI-MPC Tacloban
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18	472	A resolution approving the contract of service of Dr. Douren Ararao-Espina as Optometrist of PHCCI-MPC Tacloban
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21	473	A resolution approving the contract of service of Dr. Gretta D. Guiroy as Dentist of PHCCI-MPC Tacloban
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23	518	A resolution extending financial assistance in the amount of Ten Thousand Pesos Only (Php10,000.00) to Mr. Salvador A. Borgueta, Jr. for his medical expenses
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26	519	A resolution approving to renew the contract of service of Dr. Elenita C. Antor as Dental Service Provider of PHCCI-MPC Tacloban from January 1, 2025 – December 31, 2025
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29	520	A resolution approving to renew the contract of service of Dr. Ma. Lourdes R. Gorgonia as Dental Service Provider of PHCCI-MPC Tacloban from January 1, 2025 – December 31, 2025
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32	521	A resolution approving to renew the contract of service of Dr. Fretzei Bagania- Bongbonga as Dental Service Provider of PHCCI-MPC Tacloban from December 15, 2024 - December 14, 2025
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35	522	A resolution approving to renew the contract of service of Dr. Rosario Cataina-Geonzon as Dental Service Provider of PHCCI-MPC Tacloban from December 15, 2024 - December 14, 2025
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Financial:

BOD Reso No.	Particulars
021	A resolution approving the Capital Expenditure (CAPEX) of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) in the amount of Php68,065,620.00 for year 2024
100	A resolution approving the Net Surplus in the amount of Php82,515,023.72 and adopting the adjusting entries and Audited Financial Statement for calendar year 2023
089	A resolution approving to switch the existing Retail Treasury Bond 03-11 investment in the amount of Thirty Million Pesos Only (php30,000,000.00) to the new Retail Treasury Bond Investment (RTB 30) at Land Bank of the Philippines with an interest rate of 6.250% per annum for five (5)
090	A resolution approving to invest in Retail Treasury Bond (RTB 30) in the amount of Twenty Million Pesos Only (Php20,000,000.00) at Land Bank of the Philippines with an interest rate of 6.250% per annum for five (5) years term
102	A resolution approving the remittance of the CETF 2023 in the amount of One Million Six Hundred Fifty Thousand Three Hundred & 47/100 Pesos Only (Php1,650,300.47) to be divided among the respective cooperative affiliates such as NATCCO, VICTO and NAFECOOP
091	A resolution approving the sale of real property owned by Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) under TCT No. 122-2017003245 with an area of One Hundred Fifty (150) square meters located at Brgy. Poblacion, Tacloban City to Mr. Juanito C. Hingpis in the amount of one Million Two Hundred Thousand Pesos Only (Php1,200,000.00) and thereby authorizing Board Chairperson Leo D. Camposano to sign the deed of sale and other related documents for the disposal of real property



118	A resolution approving the sale of real property owned by Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) under TCT No. 122-2017003244 with an area of Two Hundred Twenty-Eight (228) square meters located at Brgy. 53 Real Street, Tacloban City to Ms. Aleli N. Hernandez in the amount of One Million Eight Hundred Twenty-Four Thousand Pesos Only (Php1,824,000.00) and thereby authorizing Board Chairperson Leo D. Camposano to sign the deed of sale and other related documents for the disposal of real property
137	A resolution approving the sale of real property owned by Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) under TCT No. TCT-T-122-2012000810 with an area of Two Hundred Thirty-Nine (239) square meters located at Barangay San Jose, Tacloban City to Mr. Rowell Joseph S. Dela Peña in the amount of Seven Hundred Thousand Pesos Only (Php700,000.00) and thereby authorizing Board Chairperson Leo D. Camposano to sign the Deed of Sale and other related documents for the disposal of the real property
198	A resolution ratifying the time deposit placement at Bank of Commerce Fixed Rate Bond in the amount of Fifty Million Pesos (Php50,000,000.00) with an interest rate of 6.5221% - 6.8221% for one year and five months term
245	A resolution approving to invest with Megawide Construction Corporation in the amount of Php20M for five (5) five-year term with an indicative rate of 8.214%
244	A resolution approving the new time deposit rate of PHCCI-MPC Tacloban effective June 1, 2024
312	A resolution approving the additional investment in the amount of Php175,457.22 to CLIFSA Share Capital Investment
313	A resolution approving to acquire the Property located at Brgy. Buntay, Tanauan, Leyte in the amount of Php7,500,000.00 with a lot area of 469 sq. m. more or less for the construction of the new building for PHCCI-MPC Tacloban-Tanauan Satellite Office
363	A resolution approving the 2024 recalibrated target of PHCCI-MPC Tacloban
407	A resolution ratifying the opening of Green Growth Deposit Account with Land Bank of the Philippines (LBP) and authorizing the following authorized signatories hereof
408	A resolution ratifying the transfer in the amount of Php5,000,000.00 to Green Growth Deposit Account with Land Bank of the Philippines (LBP)
412	A resolution approving the writing-off of accounts of four (4) deceased member-owners of PHCCI-MPC Tacloban- Tacloban Branch with a total amount of One hundred Twenty-Two Thousand Five Hundred Sixty-Five & 79/100 Pesos Only (Php122,565.79) charged to Allowance for Doubtful Accounts (ADA)
470	A resolution approving the writing-off of accounts of eight (8) deceased member-owners of PHCCI-MPC Tacloban-Ormoc Branch with a total amount of Two Hundred Five Thousand Six Hundred Thirty-Seven & 76/100 Pesos Only (Php205,637.76) charged to Allowance for Doubtful Accounts (ADA)
491	A resolution granting the 2024 Year-End Bonus, Cash Gift, Grocery and Medicine Allowance to all PHCCI-MPC Tacloban Board of Directors, Officers & Volunteers, Employees & Non-Employees
527	A resolution ratifying the membership of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to the renewable energy co-operative of the Philippines (RECO-OP) thereby investing the amount of One Million Pesos Only (Php1,000,000.00) and designating Chairperson Leo D. Camposano as the authorized representative of PHCCI-MPC Tacloban
537	A resolution approving the disposal of five (5) PHCCI vehicles
539	A resolution approving the writing off of accounts under Batch 1 (Option A insufficient) and Batch 2, sufficient deposits only

Internal Business Process:

BOD Reso No.	Particulars
048	A resolution approving to amend Section 6. Minimum Share Capital Requirement. Regular membership under Article II- Membership of the existing Bylaws "An applicant for regular membership shall subscribe to at least Twelve (12) Common Shares and pay the value of at least One Thousand (Php1,000.00) corresponding to Ten (10) shares upon approval of his membership with a par value of One Hundred pesos (Php100.00) per share



065	A resolution approving the 2024 Amended Election Guidelines
098	A resolution approving the Institutionalization of Bonus Loan Policy
129	A resolution approving the Audit Engagement with Quilab & Garsuta (Certified Public Accountants) in Cagayan de Oro City as External Auditor for the year ended December 31, 2024
157	A resolution approving the Enhanced Policy on Special Loan of PHCCI Employees
248	A resolution approving the Revised Code of Conduct & Ethics of PHCCI-MPC Tacloban
192	A resolution designating Ms. Elizabeth L. Pretencio as the new authorized representative of PHCCI-MPC Tacloban on the Submitting Entity Information Sheet (SEIS) to Credit Information Corporation (CIC)
193	A resolution designating Ms. Rhina A. Pagayanan as the new Primary Contact Person and Mr. Joebert A. Go as the new Secondary Contact Person of PHCCI-MPC Tacloban on the Submitting Entity Information Sheet (SEIS) to Credit Information Corporation (CIC)
194	A resolution designating Mr. Rolando M. Abella and Mr. Ronnel E. Cabalona as the new Batch Operators of PHCCI-MPC Tacloban on the Submitting Entity Information Sheet (SEIS) to Credit Information Corporation (CIC)
195	A resolution designating Ms. Elizabeth L. Pretencio, Ms. Rhina A. Pagayanan, Engr. Vincent C. Beltran, Mr. Joebert A. Go and Ms. Fe S. Dela Cruz as the new Web Operators of PHCCI-MPC Tacloban on the Submitting Entity Information Sheet (SEIS) to Credit Information Corporation (CIC)
201	A resolution designating Ms. Elizabeth L. Pretencio, General Manager as authorized representative of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to execute and sign the Memorandum of Agreement and other related documents with G-Xchange, Inc. and avail Gcash services and products
268	A resolution authorizing the new composition of the Trust Committee for the retirement plan of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)
290	A resolution approving the Climate Action Team Policy
291	A resolution approving the Policy Guidelines on Conversion from Satellite Office to Branch Office
342	A resolution approving the Amended Loan Recovery Program Matured Past-Due Accounts
367	A resolution approving the policy guidelines on Delinquency Reduction Incentive for Individual Employees under option 2
401	A resolution approving the Enhanced Policy on Special Loan of PHCCI Board of Directors and Officers
403	A resolution approving the proposed amendments in the Articles of Cooperation and By-laws subject for information dissemination in the upcoming Cooperators Area Convention
447	A resolution approving the Enhanced Express Loan Policy (Onsite & Online) with CLPP Insurance
448	A resolution approving the Policy on the Replacement of Outstanding, Stale and Lost Checks
455	A resolution approving the Revised Policy on Incentives and Allowances for Officers, Volunteers, and Out-Sourced Staff
501	A resolution authorizing the Improved Star Member Policy with Life Insurance
502	A resolution suspending the acceptance of personal loan applications for a period of three (3) months effective December 02, 2024 except for Star Members
538	A resolution approving the bidding process for the Construction of PHCCI Tanauan Office

Organizational Capacity:

BOD Reso No.	Particulars
018	A resolution approving the promotion of Mr. Archimedes De Paz Asilo as full-fledged Branch Manager in PHCCI-MPC Tacloban – Dulag Branch
020	A resolution approving the Strategic Action Plan of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) for year 2024



1	026	A resolution allocating the amount of Php50,000.00 for the Journalism Workshop for Coopagurusa Writers scheduled on February 3-4, 2024 from 8:00 AM - 5:00 PM at the PHCCI Board Room
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4	050	A resolution approving the renewal of Intellicare for the healthcare services provided for the Board of Directors, Officers and Employees of PHCCI-MPC Tacloban for the period covering 1 February 2024 to 31 January 2025
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7	106	A resolution authorizing the attendance of Ms. Rhina A. Pagayanan, AGM for Administration and Engr. Vincent C. Beltran, OIC-AGM for operations to the International Cooperative Educational Exposure of the VICTO National to be held on June 12 - 16, 2024 at Bali, Indonesia
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11	154	A resolution extending the contract of service of Atty. Jinky C. Lesigues as Legal Retainer of PHCCI-MPC Tacloban from to April 16, 2024 to December 31, 2024 under the same conditions stated in the previous contract
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15	155	A resolution approving the 2024 Board Committee Appointment
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17	224	A resolution approving the membership of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to the Philippine Chamber of Commerce and Industry Tacloban-Leyte (PCCI Tacloban-Leyte) thereby designating Ms. Elizabeth L. Pretencio, General Manager as the authorized representative of PHCCI-MPC Tacloban
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21	239	A resolution allocating the amount of Php450,000.00 for the conduct of 2024 Sportsfest scheduled on August 17, 2024 at the Port Royale Waterpark Resort Tacloban
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23	240	A resolution allocating the amount of Php350,000.00 for the conduct of 2024 Mid- Year Assessment and Planning scheduled on July 19 - 20, 2024
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26	243	A resolution approving the creation of Technical Working Group (TWG) comprising of Atty. Rodolfo A. Penalosa, Jr., Dir. Nelson D. Bernardo, Business Innovation Committee Chairperson, Audit Committee Chairperson, General Manager, AGM for Administration & AGM for Operations
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30	249	A resolution approving the appointment of Ms. Marilou S. Nacilla, Ms. Joanne Irish A. Dimaano and Ms. Annalyn R. Encomio as members of the Gender & Development Committee
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33	250	A resolution approving the re-appointment of Ms. Rosalia R. Pedrosa as member of the Credit Committee
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36	251	A resolution approving the appointment of Mr. Danilo D. Panao as member of the Mediation & Conciliation Committee
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38	288	A resolution approving the engagement with Ms. Elvira "Bing" Villania of Guthrie Jensen Global Training Consultants to facilitate the 2024 Mid-Year Planning to be held on July 19 - 20, 2024
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41	289	A resolution allocating the amount of Two Hundred Sixty-Five Thousand Pesos Only (Php265,000.00) as supplemental budget for the conduct of 2024 mid-year planning to be held on July 19 - 20, 2024 at the Hotel De Fides, Tacloban City
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44	306	A resolution approving the regularization of Mr. Roy De La Pena Metran as Branch Manager in PHCCI-MPC Tacloban – Ormoc Branch
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47	325	A resolution allocating the amount of Thirty-Five Thousand Pesos Only (Php35,000.00) for the conduct of Journalism Workshop for Coopag-urusa Writers at the PHCCI-MPC Tacloban Board Room
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50	426	A resolution authorizing the attendance of Chairperson Leo D. Camposano and Dir. Luisita J. Quebec, 1st Vice-Chairperson of PHCCI- MPC Tacloban to the Inaugural Global Cooperative Climate Summit 2024 spearheaded by the Co-Operative College of the Philippines in partnership with CLIMBS Life and General Insurance Cooperative to be held on November 27, 2024 to December 2, 2024 at the Ambassador Hotel, Soi Sukhumvit 11, Bangkok 10110, Thailand
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56	429	A resolution authorizing the attendance of Dir. Nelson D. Bernardo to the International Cooperative Alliance (ICA) Global Conference and Annual General Assembly Meeting spearheaded by VICTO National to be held on November 25 - 30, 2024 at the Bharat Mandapam, New Delhi, India
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60	434	A resolution approving the Election Calendar for the 2025 Sequential General Assembly Meeting & Election
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62	440	A resolution allocating the amount of Fifty Thousand Pesos Only (Php50,000.00) for the Area Coordinators 2024 Performance Appraisal and Fellowship to be held on 07 December 2024 at the Hotel Alejandro, Paterno St., Tacloban City
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456	A resolution allocating the amount of Four Hundred Thousand Pesos Only (Php400,000.00) for the Year-End Operations Review and 2025 Business Planning to be held on November 16-17, 2024
457	A resolution allocating the amount of Five Hundred Fifty Thousand Pesos Only (Php550,000.00) for the 2024 Performance Appraisal and Fellowship to be held on 14 December 2024 at the Leyte Academic Center, Annex B, Palo, Leyte
516	A resolution approving the hiring of Atty. Kate A. Mengullo, CPA as legal retainer of PHCCI-MPC Tacloban for a period of one (1) year from January 1, 2025 until December 31, 2025
533	A resolution approving to renew the contract with Intellicare as the HMO provider of PHCCI-MPC Tacloban for the period covered February 1, 2025 – January 31, 2026
534	A resolution approving the 2025 Calendar of Activities

Representations:

BOD Reso No.	Particulars
030	A resolution designating Director Nelson D. Bernado as Authorized Representative and Voting Delegate of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) to the VICTO National Annual Regional Assembly Meeting (ARAM) for Eastern Visayas (Region 8) to be held on 17 February 2024 at the Hotel Costa Brava, San Jose, Tacloban City
160	A resolution designating Director Luisita J. Quebec as authorized representative and candidate for director and voting delegate of PHCCI-MPC Tacloban to the National Federation of Cooperative Primaries in the Philippines (NAFECOOP) 4th Annual General Assembly to be held on 27 April 2024 at the Marriott Hotel Manila, 2 Resorts Drive, Pasay City, Metro Manila
161	A resolution designating Chairperson Leo D. Camposano as authorized representative and candidate for director and voting delegate of PHCCI-MPC Tacloban to the CLIMBS Life and General Insurance 52nd Annual General Assembly to be held on April 25 -26, 2024 at the Marriott Hotel Newport, Pasay City, Metro Manila
162	A resolution designating Dir. Nelson D. Bernardo as authorized representative and voting delegate of PHCCI-MPC Tacloban to the Regional Clustered Organization (RCO) VIII Regional Assembly Meeting and Election of Officers
163	A resolution designating Dir. Reynario Maria G. Quintero as authorized representative and candidate for director and voting delegate of PHCCI-MPC Tacloban to the National Confederation of Cooperatives (NATCCO) 47th Annual General Assembly and 22nd Cooperative Leaders Congress to be held on May 3 - 5, 2024 at the SMX Convention Center, Davao City
164	A resolution designating Dir. Reynario Maria G. Quintero as the primary representative and Dir. Rellier B. Meribeles as the alternative representative of PHCCI-MPC Tacloban to the Tacloban City Credit Surety Fund Cooperative (TCCSFC)
165	A resolution designating Dir. Erlinda A. De Lira as the authorized representative of PHCCI-MPC Tacloban to the Tacloban City Cooperatives Development Council (TCCDC)
166	A resolution designating Chairperson Leo D. Camposano, Dir. Luisita J. Quebec, Dir. Benjie G. Arias, Dir. Regine Marie S. Cumla as members of the Board of Trustees of the PHCCI-MPC Tacloban Academy Inc. (PMTAI)
167	A resolution designating Chairperson Leo D. Camposano as the authorized representative of PHCCI-MPC Tacloban to the Philippine Chamber of Cooperatives Inc.
168	A resolution designating Dir. Michelle D. Sevilla as the authorized representative of PHCCI-MPC Tacloban to the National Anti-Poverty Commission (Visayas Region)
169	A resolution designating Dir. Ma. Jenny C. Advincula as the authorized representative and Ms. Elizabeth L. Pretencio as alternate representative of PHCCI-MPC Tacloban to the Network Consolidated Cooperative Bank (NCCB)
170	A resolution designating Ms. Elizabeth L. Pretencio as authorized representative of PHCCI-MPC Tacloban to the Tacloban City Civil Society Organization

Awards & Recognitions Received from Coop Federations/Partners

- City Cooperatives Development and Livelihood Assistance Office (CCDLAO) in collaboration with Tacloban City Cooperative Development Council (TCCDC)
 - **Top 1** Best Performing Cooperative in Tacloban City for CY 2023
 - **Top 1** in Paid-up Capital for CY 2023



- 1 - **Top 1** in Assets for CY 2023
- 2 - **Top 1** in Net Surplus for CY 2023
- 3 • Cooperative Development Authority (CDA)
- 4 - Cooperative **Asset Stewardship** Excellence Award
- 5 - Cooperative **Net Surplus Generation** Excellence Award
- 6 - Internal Cooperative **Capital Growth** Excellence Award
- 7 - Cooperative **Engagement and Collaboration** Excellence Award
- 8
- 9 • CLIMBS Life and General Insurance Cooperative
- 10 - **Champion** for Climate Action
- 11 - **Top 5** Investor (Visayas)
- 12 - Top Premium Producer (Regional Level)
- 13 - CAC Achiever Award (Visayas)
- 14

(Oath-Taking of the Newly Elected Board of Directors and Appointed Committee Officers of PHCCI Kiddy & Y.E.S Laboratory Cooperative)

Chairperson Camposano administered the oath taking of the newly elected BOD & Officers of PHCCI Kiddy & Y.E.S Laboratory Cooperative.

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. Kyra M. Cabalhin | Director |
| 5. Reign Zymere D. Cabalona | Director |
| 6. Coniel Jacovic R. Coritana | Director |
| 7. Kelly Ann M. Tamayo | 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 |

EDUCATION & TRAINING COMMITTEE

- | | |
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| 1. Jahaziah Rahmiel H. Nacilla | Chairperson |
|--------------------------------|-------------|

MEDIATION & CONCILIATION COMMITTEE

- | | |
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| 1. Anzhela Mari G. Bautista | Chairperson |
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ETHICS COMMITTEE

- | | |
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| 1. Marianah Grace Antoni Merelos | Chairperson |
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BOARD SECRETARY

- | |
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| 1. Ma. Jaylhanie Xian B. Orendez |
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BOARD TREASURER

- | |
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| 1. Gian Carlo B. Cajano |
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(Photo Opportunity with the BOD & Officers of PHCCI Kiddy & Y.E.S Laboratory Cooperative)

(Acceptance Speech of the LabCoop Chairperson Kylienne Janne C. Cardeño)

(Presentation of the Raffle Draw Mechanics of the 2025 PHCCI Wheels and Wealth Bonanza)

Thereafter, Dir. Regine Marie S. Cumla, Chairperson of the Business Innovation & Development Committee presented to the General Assembly the Raffle Draw Mechanics of the 2025 PHCCI Wheels and Wealth Bonanza.



1. Raffle Draw will be conducted during the 54th Annual General Assembly of PHCCI MPC Tacloban **on March 30, 2025** at Leyte Academic Center (LAC), Palo Leyte.
2. For 2025, the raffle promo tagline will be **"PHCCI Wheels and Wealth Bonanza"**
3. All payments and the dropping of raffle tickets into the tamboli must be completed no later than one (1) hour before the start of the draw to ensure a smooth and fair raffle draw. Announcements will be made periodically as the cut-off time approaches to remind ticket holders.
4. A DTI representative, the Raffle Committee and the Accountant shall be present during the Raffle Draw.
5. During the raffle draw, only the DTI representatives, volunteers, raffle committee members, and assisting staff are permitted in the area where the tamboli is situated. A designated barrier will be put in place to provide a clear separation between the draw area and the audience, maintaining the integrity and security of the drawing process.
6. The Raffle Draw shall be made manually through the use of the pre-numbered Raffle Tickets. The EMCEE will request random volunteers from the general assembly (GA) participants to manually draw raffle tickets from the tamboli. No PHCCI officers, employees, or DTI representatives will be permitted to draw tickets from the tamboli.
7. The draw will follow a structured sequence, beginning with consolation prizes and culminating in the grand prize.
8. **There is no need of actual presence or appearance of the winners during the Raffle Draw.**
9. **A ticket holder can win multiple prizes during Raffle Draw.**
10. Winning tickets will be verified immediately by the Raffle Committee upon drawing to confirm eligibility and accuracy.
11. Each winner will be announced publicly to ensure transparency. For the convenience and reference of all participants, the names of the winners will be announced clearly and audibly by the EMCEE and names of the winners will also be displayed prominently on the big screen for all participants to see.
12. The Raffle Committee shall provide the Management a copy of the list of winners for posting and publication purposes in all offices.

Claim of Prizes

1. All Prizes shall be subject to any applicable taxes determined by BIR. PHCCI will shoulder the tax payments of the prizes.
2. Claims of prizes shall start two (2) weeks after the raffle draw.
3. Prizes shall only be released upon presentation of the following:
 - a. Winning claim stub. If the claim stub is lost, the winner shall execute an affidavit of loss
 - b. Passbook (if PHCCI member)
 - c. one (1) valid ID preferably government-issued ID
4. Any monetary prize shall be given by issuing a check or through a payroll type of distribution, whichever is applicable.
5. Non-cash prizes cannot be converted into cash.
6. Only the Raffle Committee shall signify and approve the release of prizes.
7. Prizes not claimed within **ninety (90) calendar days** after the Raffle Draw shall be forfeited in favor of PHCCI-MPC Tacloban.

Raffle Prizes

- | | |
|----------------------|---|
| a. Grand Prize | - Nissan Navarra 2.5 EL 4x2 MT (1 winner) |
| b. Second Prize | - Yamaha Aerox 155 (2 winners) |
| c. Third Prize | - P50,000 Cash (3 winners) |
| d. Fourth Prize | - P20,000 Cash (5 winners) |
| e. Fifth Prize | - P10,000 Cash (15 winners) |
| d. Consolation Prize | - P1,000 each (100 winners) |



Founded: 1969

(Presentation of the Management Report)

Ms. Elizabeth L. Pretencio, General Manager presented to the General Assembly the highlights of the financial performance of PHCCI-MPC Tacloban as of December 2024:

- **Assets** increased by 9% from **1.972B** to **2.158B**
- **Share Capital** increased by 7% from **807M** to **864M**
- **Net Surplus** increased from **82.5M** to **84.7M**
- **Dividend Rate** increased from **3.89%** to **6.55%**
- **Patronage Refund Rate** increased from **2.19%** to **3.21%**
- **Interest Income from Collections** increased from **127M** to **154M**
- **Interest Income from Banks** increased from **42M** to **45M**
- **Collection** of fines and penalties increased from **4.4M** to **4.9M**
- **Collection** from **third party remittance centers** increased by 14% from **14.3M** to **16.3M**
- **Membership** increased from **30,585** to **33,183**
- **Star Members** increased from **1,127** to **1,184**
- **Portfolio at Risk (PAR)** reduced from **42.89%** to **42.32%**

(Election Proper)

Ms. Evelyn D. Clarin, Chairperson of the Election Committee, announced to the General Assembly that Members in Good Standing may begin casting their votes for the Board of Directors, Audit Committee, and Election Committee.

(Continuation of the Management Report)

Moreover, GM Pretencio presented to the General Assembly the Members’ Healthcare Programs:

	No. of Beneficiaries
● Annual Pap Smear, Prostate Exam, & Eye Consultation	226
● Big Health Day	1,253
● Dental Care Services	1,017
● Medical Services	373
● OperationTuli	
- Tacloban Branch	50
- Alangalang Branch	150
- Ormoc Branch	101
	Assistance given to bereaved members
● Coopagtutulungan Program	7.0M

In addition, GM Pretencio highlighted the new Coop Life Insurance with CLIMBS Life and General Insurance Cooperative, a new program in lieu of the Coopagtutulungan Program.

Benefits	Coverage
Life Insurance	65,000.00
Accidental Dismemberment & Disablement	Various per schedule
Accidental Medical Reimbursement	7,000/year (maximum)
Hospital Income Benefit (natural/accident)	400/day maximum of 7 days per policy year
Annual Premium	600.00

GM Pretencio likewise presented to the General Assembly the total enrollees of the Tutee Friendly Summer GR.O.W.T.H Program spearheaded by the PHCCI Kiddy & Y.E.S Laboratory Cooperative:

● Arts & Crafts	31
● Dance	32
● Guitar	26
● Voice	19
● Taekwondo	<u>11</u>
Total	119



Members' Engagement Activities & Initiatives

- Kasalang PHCCI (Tacloban Branch)
- Tree Planting & Nurturing Activity
- Holiday Gift Giving
 - Star Members 1,010
 - Members in Good Standing 4,845
 - Pope Francis Home for Orphans & Elders 50
- 2-Day Journalism Workshop
- Hand-over of Vest to Brgy. 55 El Reposo Safety Officers
- Tabang ni PHCCI for Farmers in Borongan City
- Continuing promotion of coop products and services through Facebook page ads, flyering, and members' testimonials
- Participation in job fairs

GM Pretencio also shared with the General Assembly the two (2) beneficiaries of the Fr. Flan Daffy Scholarship Program, a full scholarship grant that supports the college education of deserving members or their children, thereby helping low-income families improve their quality of life.

1. Ms. Mary An B. Diaz, 1st recipient
 - She was granted an educational assistance throughout her college years
 - Now serving as an Accounting Associate at PHCCI-MPC Tacloban Carigara Satellite Office
2. Ms. Vivian Mae Cañete, 2nd Recipient
 - Currently a 3rd year college student, pursuing a Bachelor of Science in Mathematics

Thereafter, GM Pretencio informed the General Assembly that management conducted an environmental scanning in Naval, Biliran, for the cooperative's planned branch expansion as part of the approved 2025 Action Plan.

(Presentation of the Audit Committee Report)

Ms. Levita S. Calamaya, Chairperson of the Audit Committee, presented the highlights of the Audit Committee Report to the General Assembly regarding the following STEPS Indicators:

- Stability
- Turnover
- Efficiency
- Profitability
- Structure of Assets

STEPS Indicators	Standard Point	2023 PHCCI Rating	2024 PHCCI Rating
Stability	19	13	13
Turn-over	6	2	2
Efficiency	35	25	24
Profitability	15	9	11
Structure of Assets	22	16	15

Ms. Calamaya then concluded that PHCCI's overall performance for 2024 is better than in the previous year, as illustrated on the graphs, computations, and external audit report.

Moreover, Ms. Calamaya presented the following accomplishments of the Audit Committee in collaboration with the Internal Audit Unit:

- Supervised the Internal Audit unit on their Audit Plan Activities for the whole year.
- Evaluated the Internal Audit unit on their completion performance evaluation and discussed the areas for improvements.
- Monitored and evaluated the adequacy and effectiveness of the Cooperative's Internal Control system.
- Reviewed and evaluated the effectiveness and efficiency of Internal Audit programs and techniques to be used.
- Reviewed and approved audit scope and frequency.
- Revisited the Internal Audit Plan and Budget.
- Monitored the accomplishments and audit process of the Internal Audit Unit.
- Discussed and approved the overall plans of the Committee and Internal Audit Unit.



- Conducted audit committee meetings with the Internal Audit Unit to discuss audit plans and audit findings.
- Reviewed audit findings and discussed with the management about audit observations, recommendations and actions taken.
- Attended Official seminars/trainings/meetings related to the Cooperative.
- Attended meetings with the different cooperative committees.

(Presentation of the Election Committee Report)

Ms. Evelyn D. Clarin, Chairperson of the Election Committee presented to the General Assembly the accomplishment report of the Election Committee.

- Conducted 14 meetings & attended 12 Joint BOD & Officer's Meeting in 2024;
- Supervised the conduct, manner & procedures of election & other related activities of the cooperative
- The ELECOM in collaboration with the Education & Training Committee conducted a formal orientation program for newly elected BOD & Committee Officers, both elected & appointed;
- Provided full support and cooperation to the BOD and management in all other related activities of the Cooperative;

Ms. Clarin likewise reported the results of the Organizational Meeting/ Election of Officers held on March 26, 2024:

- BOD Chairperson : Leo D. Camposano
- 1st Vice-Chairperson : Luisita J. Quebec
- 2nd Vice-Chairperson : Ma. Jenny C. Advincula

Ms. Clarin further presented the 2024 Election Results:

Board of Directors (5 Vacancies)	Term of Office	Votes Garnered	Ranking
Advincula, Ma. Jenny C.	2nd Term	2061	1
Bernardo, Nelson D	3rd Term	1927	2
Cumla, Regine Marie S.	1st Term	1666	3
Meribeles, Rellier B.	1st Term	1652	4
De Lira, Erlinda A.	1st Term	1535	5
Amplayo, Virgelia	-	1509	6

Audit Committee (3 Vacancies)			
Badato, Melanie P.	1st Term	1904	1
Calamaya, Levita S.	1st Term	1440	2

Election Committee (2 Vacancies)			
Clarin, Evelyn D.	3rd Term	1839	1
Pilapil, Marissa M.	3rd Term	1792	2

Moreover, Ms. Clarin shared to the General Assembly an update on the total registered members:

	2024	2025
Total Members	30,585	33,183
Total Non-MEV/MIGS	24,659	26,596
Total Registered Members	7,397	TBD
Total MEV/MIGS	5,926	6,587
25% of MEV/MIGS	1,482	1,647
2/3 of MEV/MIGS	3,951	4,392

Thereafter, Ms. Clarin presented to the General Assembly the requirements for becoming a Member Entitled to Vote (MEV) or a Member in Good Standing (MIGS), pursuant to Article II, Section 10 of the Amended By-laws of PHCCI-MPC Tacloban:

- a. Paid a membership fee and the value of at least 12 shares required for membership
- b. Not delinquent in the payment of the continuous capital build-up; other accounts and obligations as provided for in Art. VII Section 2 as follows:
 - b.1 At least One Hundred Pesos (₱100.00) per month until he/she holds ten percent (10%)



- of the subscribed capital of the cooperative;
- b.2 At least ten percent (10%) of his annual interest on capital & patronage refund; and
- b.3 Loan retention of the equivalent amount on the required monthly capital build-up in case he fails to comply letter (b.1) of this section
- c. Not violated any provision of this by-laws and conditions of this subscription agreement; and the decisions, guidelines, rules and regulations promulgated by the BOD and the general assembly.
- d. Completed the continuing education program prescribed by the Board of Directors
- e. Must have attended the GA or CAC and patronized its businesses in accordance with cooperative policies & guidelines

Moreover, Ms. Clarin discussed with the General Assembly the rights of Members Entitled to Vote (MEV) or Members in Good Standing (MIGS):

- a. Participate & vote on all matters deliberated upon during General Assembly meeting
- b. Seek elective or appointive position
- c. Avail services of the coop
- d. Inspect & examine the book of accounts, the minutes books, the share register & other records of the coop during reasonable office hours
- e. Participate in the continuing education & other training programs of the cooperative
- f. Such other rights & privileges as may be provided by the General Assembly

On motion by Ms. Nancy V. Margallo, Ms. Rebecca A. Lloreno, Ms. Sarah T. Agner, Ms. Narcisa Jamero, Ms. Maria Violeta E. Daylo, Ms. Visitacion R. Morano duly seconded by Ms. Virginia C. Diaz, Ms. Josephine S. Gatela, Ms. Patrina Amada Palaña, Ms. Ignacia Juanico, Ms. Visitacion R. Morano, Ms. Rosemarie C. Lozano the General Assembly decided to approve the consolidated reports of the Board of Directors', Management, Audit Committee Report 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)

Thereafter, GM Pretencio presented to the General Assembly the Targets and Action Plan Highlights for the year 2025.

2025 Financial Condition

ASSETS	
Current assets	
Cash and Cash Equivalents	504,400,000.00
Loan Receivables, net	1,265,850,000.00
Other current assets	23,000,000.00
Total current Asset	1,793,250,000.00
Non-current assets	
Investments	468,500,000.00
Property and equipment, net	93,200,000.00
Other non-current assets, net	223,850,000.00
Total non-current assets	785,550,000.00
TOTAL ASSETS	2,578,800,000.00

LIABILITIES AND MEMBERS' EQUITY	
LIABILITIES	
Current liabilities	
Deposit liabilities	1,199,349,000.00
Accrued and other current liabi	77,140,000.00
Total current liabilities	1,276,489,000.00
Non-current liabilities	
Other non-current liabilities	189,172,000.00
Total non-current liabilities	189,172,000.00
Total Liabilities	1,465,661,000.00
MEMBERS' EQUITY	
Paid-up share capital	915,233,000.00
Statutory funds	48,069,000.00
Gain/Loss-OCI/Remeasuremen	4,837,000.00
Undivided Net Surplus	145,000,000.00
Total members' equity	1,113,139,000.00
TOTAL LIABILITIES AND MEMBERS	2,578,800,000.00

2025 Statement of Operation

Revenue	261,141,000.00
Financing Cost	(10,900,000.00)
Gross Surplus	250,241,000.00
Other Income	54,750,000.00
Administrative Expenses	(83,600,000.00)
Operating Expenses	(76,391,000.00)
Net Surplus	145,000,000.00



2025 Action Plan

Financial Targets	Actual 2024	Projection 2025
Asset Level increase by 5%	Php2.1 Billion	Php2.5 Billion
Return to Members	6.55%	10%
Reduction of PAR rate at 5%	42%	37%
Membership Generation	2,991	8,400

Action Plan Highlights

✓ **Member & Community Service**

- **Increase in Membership**

- 40% conversion of Associate Accounts
- 8400 increase in membership

- **Members Satisfaction**

- 90% Satisfaction Rating from members' satisfaction survey

- **Retention Program**

- 10% increase of MIGS
- 10% increase of Star Members
- Market Product thru Digitalization

- **Affiliation & Sustainable Social Impact**

- Linkages to LGU/ other institution
- Adaptation of CDA Programs like Koop Kapatid Program
- Conducts social community activities

✓ **Finance/Resource Management**

- **Enhancement of Financial Structure**

- Loan Portfolio increase
- PAR reduction of at least 5%
- Net institutional increase of at least 5%
- Loan Yield of at least 10%
- Return to members at least 10%
- Asset Level to Php2.5 billion and above

- **Fund Management**

- Maximize funding to finance the loan releases
- Re-pricing of TD interest rate
- Disposal and Utilization of our Real Properties on Acquired Asset (ROPA)

✓ **Internal Business Process**

- **Systems, Policies & Procedures**

- Revisit and enhance Policies & Procedures (Credit, Human Resource, Members Insurance, Membership retention)
- Improve service delivery
 - Gcash implementation

- **Enhance all loan products to members (continues)**

- Continue the creation of product design to compete micro and other institutions
- Improve programs for members and community

- **Organizational Capacity**

- **Improve Organization Structure**

- Enhanced Compensation and Benefit
- Implementation of new Performance Management Tool

- **Enhance Leaders Competence**

- Continuity of leadership framework and training that aligns with coop goals
- Conduct group dynamic activities
- Develop Employee and officers Physical, mental, spiritual, occupational and environment wellness
- Lakbay- aral (Educational tour) to adopt best practices & innovative strategies, strengthen collaboration

- **Improve Physical Structure**

- Renovation of PHCCI Offices
- Expansion and Extension of offices in other areas
- Plans for Infrastructure for Social Service Center and or PHCCI Complex
- Construction of Tanauan office Building



1 ● **Optimize Technology**

- 2 - Upgraded internet connectivity to all offices
3 - Enhance online-based transaction processes & procedures on payment, loan application
4 and membership
5 - Increase partnership with accredited payment partners

6
7 GM Pretencio emphasized that the Coop will remain focused on supporting the members satisfaction,
8 financial stability, and cooperative growth. The following are some of the key priorities to be undertaken for
9 2025:

- 10 ● Upgrading Satellite Offices to full Branch Offices
11 ● Expanding and renovating the PHCCI-MPC Tacloban Offices
12 ● Opening new branches in Naval, Biliran, and other areas of Eastern Visayas
13 ● Maximizing the utilization of the cooperative's Real and Other Properties Acquired (ROPA)
14 ● Strengthening online transactions and partnerships with accredited payment centers
15 ● Implementing a Business Continuity Plan for typhoon and fire preparedness

16
17
18 On motion by Ms. Nimfa T. Matol, Ms. Sarah T. Agner, Ms. Ma. Jojio O. Brua, Ms. Alma A. Lagarto & Mr.
19 Jasper B. Lagrosa duly seconded by Mr. Bertulfo R. Cañas, Ms. Rebecca A. Lloreno, Ms. Yolanda L. Tiozon,
20 Ms. Evelyn Pacatang, Ms. Russiah C. Doxi, Ms. Raquel S. Ramirez & Ms. Lorna S. Cinco, the General Assembly
21 decided to approve the Operational Budget, Targets and Action Plan of the Perpetual Help Multi-Purpose
22 Cooperative (PHCCI-MPC Tacloban) for the Year 2025.

23
24 **GA Resolution No. 004 series of 2025**

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

27 **CARRIED UNANIMOUSLY**

28
29 **(Presentation of the proposed amendments to the Articles of Cooperation & By-laws)**

30
31 Dir. Michelle D. Sevilla, Chairperson of the Amendments and Legal Affairs Committee presented to the
32 General Assembly the proposed amendments to the Articles of Cooperation & By-laws.

33
34 **(Video presentation of the proposed amendments to the Articles of Cooperation & By-laws)**

35
36 **Articles of Cooperation: Article II- Type and Purpose**

- 37 ● **To delete** "To operate a fitness center;"
38 ● **To include** "To provide insurance products and services to members in partnership with accredited
39 insurance companies;
40 ● **To include** "To operate auxiliary services that will cater to the members' needs such as partnership
41 with payment centers/online platforms, ATM services, rentals, and other related business activities.

42
43 **Articles of Cooperation: Article X- Capitalization**

- 44 ● To increase Authorized Share Capital to "Two Billion Pesos (Php2,000,000,000.00)"
45 a. Nineteen Million Nine Hundred Ninety-Nine Thousand (19,999,000) common shares
46 b. One Thousand (1,000) preferred shares

47
48 **Articles of Cooperation: Article XI- Subscribed and Paid-up Share Capital**

- 49 ● To amend the subscribed and paid share capital to "Eight Hundred Forty-Eight Million Seven Hundred
50 Forty-One Thousand Three Hundred Pesos (Php848,741,300.00)"

51
52 **By-laws: Article II - Membership**

- 53 ● To amend the subscribed minimum share capital requirement to at least Twelve (12) Common
54 Shares and pay the value of at least One Thousand (Php1,000.00) corresponding to Ten (10) shares
55 upon approval of his membership with a par value of One Hundred pesos (Php100.00) per share.

56
57 **By-laws: Article V- Committees**

- 58 ● Additional provision to include as committee the Gender and Development (GAD) Committee,
59 composition, term, responsibilities and functions.

60 Dir. Sevilla encouraged Members in Good Standing (MIGS) to support the proposed amendments of the
61 cooperative, which require a two-thirds (2/3) vote from the MIGS.

62
63 Thereafter, Dir. Sevilla sought the approval of the General Assembly to include the Modes of conduct of
64 General Assembly Meeting of PHCCI-MPC Tacloban:



- 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)

On motion by Director Luisita J. Quebec, Ms. Mary V. Varona, Mr. Moises Añosa, Ms. Cristy Aberasturi, Mr. Martin B. Maroto & Mr. Reynaldo R. Salas Jr. duly seconded by Ms. Vilma A. Lagunoy, Ms. Ma. Rizza L. Llonora, Ms. Edna Añosa, Ms. Cielo D. Gustado, Mr. Richard O. Copino & Ms. Maria Victoria B. Odivilas, the General Assembly decided to approve the inclusion of the modes of conduct of General Assembly Meetings 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 General Assembly Meetings of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)"

CARRIED UNANIMOUSLY

(Hiring of External Auditors)

Thereafter, Ms. Calamaya sought the approval of the General Assembly for the hiring of Quilab & Garsuta Certified Public Accountants of Cagayan De Oro City.

Scope of Services:

- Assurance Audit
- Tax
- Compliance

Audit Team:

- Ms. Ana Mariae Michelle D. Quilab-Arrabaca - Engagement Partner
- Mr. Rico P. Quilab - Concurring Partner
- Ms. Estrella B. Bonggo - Audit Manager
- Mr. Vince Jerome I. Bautista - Audit Associate (Tacloban-based)
- To be assigned later - Audit Staff Assistants

Fees and Incidental Fees

• Professional Fees

- Audit of Financial Statements covering the Head Office and the consolidated Financial Statements
 - Audit of 5 Branches and 5 Satellite Offices and
 - 2 Business Segments **P 400,000**
- (Note: VAT Excluded)

On motion by Mr. Joshua V. Argales, Ms. Lyka Mea C. Juntilla, Ms. Aimee Afable, Mr. Federico N. Pol, Ms. Sarah T. Agner & Mr. El Carlo B. Riel duly seconded by Ms. Agelita T. Advincula, Ms. Sheila C. Abornida, Mr. Noli O. Cajegas, Ms. May Fritz F. Acaso, Ms. Genelyn L. Gabon & Ms. Vilma P. Diendo, the General Assembly decided to approve the Hiring of Quilab and Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditors of PHCCI-MPC Tacloban for Fiscal Year 2025.

GA Resolution No. 006 series of 2025

"A Resolution approving the Hiring of Quilab and Garsuta Certified Public Accountants in Cagayan De Oro City as External Auditors of PHCCI-MPC Tacloban for Fiscal Year 2025"

CARRIED UNANIMOUSLY

(Open Forum)

As follows are the consolidated concerns of the member-owners during the Sequential General Assembly Meeting:

- The cooperative may consider acquiring a travel agency as a form of incentive for Members in Good Standing (MIGS). Travel packages may be offered through loan schemes, such as a paluwagan-style arrangement.
- Offer Higher interest rates for time deposits to attract more depositors;
- Provide more decent shirts for STAR members that are not necessarily expensive but are presentable;
- The cooperative may explore ways or implement plans to minimize expenses in conducting General Assemblies, so that it can achieve cost savings and increase the distribution of dividends and patronage refunds;



- 1 ● To extend the dental services in Borongan;
- 2 ● Provide door prizes specific to branches and satellite offices;
- 3 ● To extend the health & wellness activities in other offices, not only Tacloban;
- 4 ● If possible, the cooperative may accept a payslip for re-loan in lieu of a Certificate of Employment;
- 5 ● Provide free medical examinations for senior citizens.;
- 6 ● Conduct more information drives on the cooperative's new life insurance programs, including details
- 7 on age limits, required payments, and benefits;
- 8 ● The multiple requirements for death claims make it difficult for members in need of assistance;
- 9 ● To expedite the turnaround time of Credit Investigation (CI) to address the urgent needs of member-
- 10 borrowers;
- 11 ● To omit the insurance for Express Loans beyond Php100,000, where OTC loan amounts are based on
- 12 fixed deposits and require higher premiums for senior citizens;
- 13 ● To offer ATMs, clinics and dental services in Carigara & other branches;
- 14 ● The cooperative may consider reviving tokens for STAR members, such as rings for those with five
- 15 years or more of membership, or depending on the length of time as a STAR member.
- 16
- 17
- 18

19 Thereafter, the body proceeded with the raffle draw for door prizes with the following winners:

20 (DOOR PRIZES WINNERS)

21 **March 01, 2025 – Dulag & Abuyog**

22 **1 Winner of Washing Machine**

23 1 Castil, Gina S.

24 **1 Winner of Stove**

25 1 Yu, Jacqueline V.

26 **1 Winner of Electric Fan**

27 1 Vacal, Alwenda A.

28 **1 Winner of Rice Cooker**

29 1 Barredo, Letecia C.

30 **23 Winners of 5 Kilos Rice**

31 1 Bactol, Leonila C.
32 2 Boctot, Jeanita P.
33 3 Cabeling, Ruel T.
34 4 Caluban, Lope C.
35 5 Caunte, Rosalinda M.
36 6 Cinco, Rose May D.
37 7 Cinco, Vecinta C.
38 8 Dagame, Wilma P.
39 9 Diaz, Virginia C.
40 10 Donaire, Ernilito C..
41 11 Escobal, Marvin M.
42 12 Lacandazo, Norma G.
43 13 Lagarto, Gina C.
44 14 Latigar, Mary Ann M.
45 15 Lutao, Lyca L.
46 16 Maliban, Alita T.
47 17 Miano, Susana A.
48 18 Olendan, Rosalina p.
49 19 Parado, Edina A.
50 20 Quimzon, Retchel T.
51 21 Sandagan, Luciano L.
52 22 Saño, Lourdes G.
53 23 Tindoy, Rodrigo R. Sr.

31 **2 Winners of Flat Iron**

32 1 Cahayag, Leonilo L.
33 2 Patombon, Jennyrose D.

34 **29 Winners of Grocery Packs**

35 1 Advincula, Angelita T.
36 2 Aguillon, Irene E.
37 3 Bongon, Lorna L.
38 4 Bucton, Marina G.
39 5 Cagara, Gregorio A.
40 6 Crosa, Analyn B.
41 7 Dagami, Nerio V.
42 8 De Veyra, Cristina A.
43 9 De Veyra, Edita S.
44 10 De Veyra, Percila L.
45 11 Ducentes, Arlyn N.
46 12 Dumangas, Gina D.
47 13 Enciso, Bernarda R.
48 14 Gabutero, Angelita D.
49 15 Jervoso, Ida R.
50 16 Lerios, Russel S.
51 17 Mamites, Melitona D.
52 18 Melgazo, Alvin A.
53 19 Melgazo, Ma. Rica M.
54 20 Mondragon, Jessica J.
55 21 Muldera, Rosario F.
56 22 Nobe, Nestor T. Sr.
57 23 Palaña, Rosalie C.
58 24 Sandagan, Josephine C.
59 25 Suyom, Joan
60 26 Tindoy, Reimonte L.
61 27 Tindoy, Rodrigo R. Sr.
62 28 Tisado S. Espirato
63 29 Tisado, Carmelita A.



March 02, 2025 - Alangalang and Carigara

1 Winner of Washing Machine

1 Lomanta, Leticia P.

1 Winner of Rice Cooker

1 Alcober, Dimna M.

1 Winner of Double Burner Gas Stove

1 Coquia, Jocelyn T.

24 Winners of Rice

- 1 Antoni, Elvis
- 2 Batucan, Pelagia C.
- 3 Bautista, Louie M.
- 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.
- 16 Posos, Vilma M.
- 17 Quintana, Maricris L.
- 18 Reli, Trinidad V.
- 19 Requiez, Lea C.
- 20 Revilla, Milaflor D.
- 21 Roca, Cristita S.
- 22 Sanita, Virginia M.
- 23 Torrenueva, Reycon B.
- 24 Victoriano, Trinidad C.

1 Winner of Electric Kettle

1 Lyka Mae

1 Winner of Electric Iron

1 Joevel

2 Winners of Electric Fan

- 1 Bayona, Emmanuel Romnick D.
- 2 Obeña, Emerson C.

20 Winners of Grocery

- 1 Abaga, Roshuela 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 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.

March 09, 2025 - Borongan

1 Winner of Washing Machine

1 Flores, Corazon A.

1 Winner of Oven Toaster

1 Galvez, Rosalie D.

2 Winners of Stand Fan

- 1 Garcia, Harriet T.
- 2 Montances, Luzviminda M.

1 Winner of Rice Cooker w/ Steamer

1 Go, Wealthy Jonna L.

14 Winners of Groceries

- 1 Abelgas, Belen A.
- 2 Andaliza, Jenie B.
- 3 Badillo, Dolores C.

2 Winners of 1.5L Electric Blender

- 1 Christoff, Arlyn B.
- 2 Matnog, Roxanne Mae B.

3 Winners of Dry Iron

- 1 Cada, Danilo C.
- 2 Colico, Jayson M.
- 3 Obina, Eva Zwindia C.

17 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.



- | | | | | |
|----|----|-------------------------|----|-------------------------|
| 1 | 4 | Balanay, Jenilyn A. | 8 | Cinco, Vanessa B. |
| 2 | 5 | Cajegas, Noli O. | 9 | Gerna, Oliver A. |
| 3 | 6 | Deloria, Sonia B. | 10 | Lacaba, Luis R. |
| 4 | 7 | Gerna, Bessie Joy P. | 11 | Lenalcoso, Fe R. |
| 5 | 8 | Go, Ester G. | 12 | Lombendencio, Isidro G. |
| 6 | 9 | Lauresta, Emelia O. | 13 | Palce, Rosalinda V. |
| 7 | 10 | Montallana, Myla A. | 14 | Ramasta, Vilma C. |
| 8 | 11 | Ogale, Milagros B. | 15 | Ronda, Lota A. |
| 9 | 12 | Olis, Evelyn A. | | |
| 10 | 13 | Palana, Patria Amada A. | | |
| 11 | 14 | Sumagang, Josephine S. | | |
| 12 | | | | |
| 13 | | | | |

March 15, 2025 - Sogod

1 Winner of TV

- 1 Devecais, Nimrod L.

1 Winner of Washing Machine

- 1 Perez, Alona V.

1 Winner of Stove

- 1 Maarat, Mercy A.

1 Winner of Stand Fan

- 1 Fabion, Ernesto D. Jr.

2 Winners of Steamer

- 1 Dumalag, Ariel D.
- 2 Magallanes, Jasper Love L.

2 Winners of 5th Prize

- 1 Benero, Emeliana G.
- 2 Miape, Jennil T.

March 16, 2025 - Ormoc

1 Winner of Washing Machine

- 1 Valiente, Vhabarey J.

1 Winner of Gas Range w/ Oven

- 1 Publico, Bryan P.

20 Winners of 5 Kilos 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 Winners of 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 Octubre, Jennifer B.
- 13 Ranga, Lourdes L.
- 14 Sancho, Gemma C.
- 15 Timkang, Conchita F.

4 Winners of Union Stand Fan

- 1 Costa, Breccio P.
- 2 Mangle, Haidy I.
- 3 Mopon, Juvy A.
- 4 Pornia, Louiegie P.

8 Winners of 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.

7 Winners of Rice Cooker

- 1 Ballacar, Gaudioso B.
- 2 Cumba, Dan Carlo P.
- 3 Durano, Ligaya A.
- 4 Garsuta, Manuela S.



- 1 15 Sayon, Jeanette G.
- 2 16 Siego, Roswel R.
- 3 17 Sumastre, Janny-ann R.
- 4 18 Tabon, Josephine L.
- 5 19 Yanib, Lydia Z.
- 6 20 Ycoy, Alexa Leninna M.
- 7
- 8
- 9

March 23, 2025 - Tanauan

1 Winner of Washing Machine

- 1 Sabido, Divina M.

2 Winners of Double Burner

- 1 Migriño, Luisito L.
- 2 Odevilas, Wenifreda L.

3 Winners of Rice Cooker

- 1 Copino, Debbelyn M.
- 2 Lumen, Elma E.
- 3 Morano, Visitacion R.

3 Winners of Electric Kettle

- 1 Flauta, Diosdado R.
- 2 Malate, Delia B.
- 3 Sardillas, Fe T.

40 Winners of 5 Kilos 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 Cajales, 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.

4 Winners of Stand Fan

- 1 Nirza, Cristina L.
- 2 Orcullo, Hilda R.
- 3 Tabao, Lolita A.
- 4 Vertudes, Miracelo L.

7 Winners of Flat Iron

- 1 Aguipe, Ederlyn L.
- 2 Corres, Luzmarie B.
- 3 De Paz, Lorna L.
- 4 Macapanas, Jenecruz S.
- 5 Mesias, Aileen C.
- 6 Salvaña, Felicito A.
- 7 Santo, Niño B.



March 30, 2025 - Tacloban and Babatngon

1 Winner of Acer Nitro V 15

1 Caandi, Susana I.

1 Winner of TCL Smart TV

1 Orejola, Ester A.

1 Winner of Double Door Refrigerator

1 Gilbuela, Charito P.

25 Winners of Grocery Pack (Early Bird)

- 1 Amor, Cristina M.
- 2 Badidles, Shiela P.
- 3 Betasolo, Melbeth V.
- 4 Brazas, Nenita M.
- 5 Cabrerros, Eugene C.
- 6 Cabrerros, Lucila Fe C.
- 7 Calinao, Dante O.
- 8 Calinao, Jacqueline A.
- 9 Dacatimbang, Northon G.
- 10 Dagal, Paulino C. Jr.
- 11 Fabricante, Khyra Joy R.
- 12 Fevidal, Jovita A.
- 13 Fevidal, Leonardo B.
- 14 Floretes, Adrielle Kisseiah T.
- 15 Garrigo, Rodrigo G. Jr.
- 16 Labian, Aiza B.
- 17 Maraya, Erwin M.
- 18 Pabilona, Gil T.
- 19 Pabilona, Zenaida B.
- 20 Ripalda, Charlita L.
- 21 Salas, Geremias S.
- 22 Sequito, Rose G.
- 23 Soriano, Cecilia R.
- 24 Tejome, Rex L.
- 25 Young, John S. III

50 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 Alvarez, Melanie C.
- 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.

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 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.

Grocery Pack

- 34 Pague, Maricar D.
- 35 Pantas, Roy
- 36 Patiga, Lydia D.
- 37 Paz, Emelinda G. De
- 38 Pollio, Ma. Victoria A.



- | | | | | |
|----|----|---------------------------|----|--------------------------|
| 1 | 21 | Diaz, Raymond B. | 39 | Pulga, Lutgardo L. |
| 2 | 22 | Doring Ricardo D. | 40 | Robillos, Alver C. |
| 3 | 23 | Ebol, Ethel Joy G. | 41 | Roca, Cecel Bernadeth M. |
| 4 | 24 | Ebron, Liza B. | 42 | Rodrigo, Romeo I. Jr. |
| 5 | 25 | Laure, Nilda S. | 43 | Rodriguez, Leo T. |
| 6 | 26 | Maurillo, Wilfreda B. | 44 | Samson, Annabel C. |
| 7 | 27 | Moreno, Junrey D. | 45 | Sangrejo, Letecia A. |
| 8 | 28 | Nalda, Gilberto M. | 46 | Tamayo, Nancy G. |
| 9 | 29 | Nalda, Gilberto M. | 47 | Tiberio, Jenalyn B. |
| 10 | 30 | Oblino, Roger Carlos T. | 48 | Viovicente, Camilo B. |
| 11 | 31 | Oblino, Roger Carlos T. | 49 | Wong, Allan L. |
| 12 | 32 | Odivelas, Ma. Victoria B. | 50 | Yerro, Rosario S. |
| 13 | 33 | Oquiño, Elma B. | | |

307 Winners of Spaghetti Pack

- | | | |
|----|----|--------------------------------|
| 17 | 1 | Abalde, Maria Teresita L. |
| 18 | 2 | Abaño, Trisha Keith B. |
| 19 | 3 | Abayan, Evelyn S. |
| 20 | 4 | Abejar, Sherylyn M. |
| 21 | 5 | Abella, Elsa M. |
| 22 | 6 | Abella, Glicería S. |
| 23 | 7 | Abella, Marivic M. |
| 24 | 8 | Abraham, Maria Delia E. |
| 25 | 9 | Acedillo, Leni D. |
| 26 | 10 | Acuña, Milagros C. |
| 27 | 11 | Adizas, Melania T. |
| 28 | 12 | Adona, Segundina S. |
| 29 | 13 | adonis, elena |
| 30 | 14 | adorable, Mercy |
| 31 | 15 | Aguirre, Corazon P. |
| 32 | 16 | Alcantara, Lory Gail P. |
| 33 | 17 | Alcaraz, Emeliza L. |
| 34 | 18 | Alcober, Benilda P. |
| 35 | 19 | Alegro, Ma. Theresa Lorenza B. |
| 36 | 20 | Alerosa, Jannah |
| 37 | 21 | Algo, Rhodora A. |
| 38 | 22 | Algo, Rosalie L. |
| 39 | 23 | Algo, Ruby Jean L. |
| 40 | 24 | Almendo, Micael G. |
| 41 | 25 | Almeria, Rene Teodoro M. |
| 42 | 26 | Alvarez, Susan S. |
| 43 | 27 | Ambe, Margarita S. |
| 44 | 28 | Amoyo, Antonio P. |
| 45 | 29 | Anorico, Manolo A. |
| 46 | 30 | Aralar, Diosdada T. |
| 47 | 31 | Arandia, Judita D. |
| 48 | 32 | Asis, Alicia N. |
| 49 | 33 | Atuel, Oscar S. |
| 50 | 34 | Ausa, Virginia J. |
| 51 | 35 | Avanceña, Dellyrose D. |
| 52 | 36 | Avenido, Alexander S. |
| 53 | 37 | Aya, Diosita |
| 54 | 38 | Ay-Ay Julieta |
| 55 | 39 | Azores, Dolores C. |
| 56 | 40 | Azucena, Malou M. |
| 57 | 41 | Bacor, Florina L. |
| 58 | 42 | Bagason, Angelie O. |
| 59 | 43 | Baguio, Domingo C. Sr. |
| 60 | 44 | Bagumba, Clara D. |

Winners of Spaghetti Pack

- | | |
|-----|-----------------------------|
| 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, Sylvia F. |
| 165 | Latorre, Vivian M. |
| 166 | Lerasan, Janeth T. |
| 167 | Llanto, Marilyn L. |
| 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. |
| 181 | Magos, Benjamin G. |
| 182 | Maiso, Teresita R. |
| 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 | Mendez, Catherine E. |
| 198 | Mendiola, Gina L. |



1	45	Balintong, Roda A.	199	Mendoza, Mary Lot T.
2	46	Bandoy, Teresita P.	200	Mendoza, Wilfredo E.
3	47	Banzuelo, Mary Jane F.	201	Mercado, Francisca T.
4	48	Batula, Divina R.	202	Mergal, Rosalyn G.
5	49	Becores, Edita	203	Merin, Rowena T.
6	50	Berbes, Concepcion I.	204	Merro, Alminda D.
7	51	Bernales, Sheelah L.	205	Miel, Socorro M.
8	52	Borbajo, Russel F., Jr.	206	Millano, Mario S.
9	53	Borgueta, Bernardita A.	207	Montilla, Gemma M.
10	54	Breva, Gilda D.	208	Mora, Aiza L.
11	55	Brillo, Felisa E.	209	Moreno, Amelia A.
12	56	Briones, Carmen B.	210	Moreno, Junrey D.
13	57	Buranday, Carmelita J.	211	Nabong, Marissa D.
14	58	Bustillo, Zosima J.	212	Nacilla, Jezomar Ryan S.
15	59	Cabacoy, Amelia C.	213	Nacilla, Marilou S.
16	60	Cabacoy, Dindo P.	214	Napoles, Rizza Lyn T.
17	61	Caballero, Zosimo V.	215	Naputo, Ramil B.
18	62	Cabang, Reyvelyn I.	216	Naputo, Sharon D.
19	63	Cabaobao, Josefa E.	217	Navarro, Marife F.
20	64	Cabaron, Letecia M.	218	Neis, Evangeline G.
21	65	Cabibijan, Cristina B.	219	Noquera, Salvacion C.
22	66	Cabillo, Elsie I.	220	Nuñez, Jovita A.
23	67	Cabral, Jolina M.	221	Oquiño, Clint James B.
24	68	Cabral, Lourdes S.	222	Oquiño, Elma B.
25	69	Cabral, Rose Ann S.	223	Oquiño, Merry Ruth B.
26	70	Cabrera, Lucena C.	224	Orejola, Ester A.
27	71	Cabudoy, Pastor M. Jr.	225	Ostia, Ma. Dima B.
28	72	Cagara, Ma. Cristina M.	226	Pacuyao, Ethel A.
29	73	Caintic, Luis Ambrosio C.	227	Padilla, William G.
30	74	Cajefe, Nenita N.	228	Paldez, Christian Loy C.
31	75	Calicoy, Miriam B.	229	Paldez, Rio B.
32	76	Caminong, Tessie T.	230	Panis, Ma. Alma C.
33	77	Cañete, Benilda M.	231	Parado, Normita V.
34	78	Capada, Donabelle B.	232	Pedrique, Vanessa
35	79	Capagalan, Alexi M.	233	Peguracion, Evelyn N.
36	80	Capagalan, Josie M.	234	Pellero, Josefina R.
37	81	Capagalan, Juana C.	235	Peruda, Angel C.
38	82	Castañares, Adela P.	236	Petilla, Emery Jo A.
39	83	Catada, Melinda A.	237	Pingol, Alberto I.
40	84	Catindoy, Anecita I.	238	Ponferrada, Catherine E.
41	85	Catipay, Emma P.	239	Portugal, Ria Jane V.
42	86	Catipay, Emma P.	240	Pulga, Lutgardo L.
43	87	Caunte, Ma. Merly A.	241	Querioso, Rechil D.
44	88	Causing, Phebe V.	242	Racaza, Aibe T.
45	89	Ceballos, Francisco A.	243	Radia, Maria Christine F.
46	90	Ceballos, Lea P.	244	Ramiso, Paz F.
47	91	Centino, Iluminada L.	245	Ramos, Edvardo M.
48	92	Chavez, Angela P.	246	Ranan, Elena B.
49	93	Clamaña, Normita M.	247	Rebadomia, Salvacion T.
50	94	Colis, Evelyn P.	248	Regodos, Philip M.
51	95	Colite, Leny V.	249	Regodos, Rowena C.
52	96	Colminar, Leslie D.	250	Repalda, Leonamae
53	97	Coral, Janice	251	Repasa, Teodora C.
54	98	Coral, Rizante	252	Reposar, Glenn M.
55	99	Cordero, Analiza U.	253	Repulda, Rowena G.
56	100	Cordero, Jaime C.	254	Rivera, Benedicto D.
57	101	Cordova, Paz Socorro A.	255	Robinios, Josephine M.
58	102	Daa, Rebecca G.	256	Roda, Vilma B.
59	103	Dacillo, Beatriz P.	257	Rosite, Genalyn R.
60				
61				
62				
63				
64				
65				
66				



1	104	Daga, Daniel B.	258	Royo, Emerita A.
2	105	Dagami, Erika	259	Sabit, Jenny Rey C.
3	106	Dagohoy, Imelda A.	260	Saboren, Lolita M.
4	107	Daloso, Maria Luz O.	261	Saborrido, Noemi T.
5	108	Daymon, Juanito S. Jr.	262	Saborrido, Shane Frances T.
6	109	De Asis, Rowena B.	263	Salazar, Florencia L.
7	110	De La Peña, Gonzala S.	264	Salceda, Clarisa A.
8	111	De Los Reyes, Hereberta P.	265	Salera, Corazon C.
9	112	De Los Santos, Nelida A.	266	Sape, Evelina M.
10	113	Decio, Romeo T.	267	Sarinas, Ma. Gella E.
11	114	Del Rosario, Melva D.	268	Sayong, Imelda R.
12	115	Dela Cruz, Ma. Delia P.	269	Sedurifa, Nelia R.
13	116	Delis, Ma. Linda A.	270	Serilles, Lorna C.
14	117	Dianito, Isabel D.	271	Servano, Karen Joy B.
15	118	Dianito, Rosalina H.	272	Silvano, Hermelita C.
16	119	Diotay, Michelle T.	273	Siozon, Julieta V.
17	120	Dispo, John Marlon C.	274	Smith, Nora C.
18	121	Doblon, Ariane L.	275	Solayao, Jenibeth L.
19	122	Doblon, Corazon L.	276	Susaya, Noreen P.
20	123	Dycoco, Aniceta C.	277	Suyom, Mary Rayshiel A.
21	124	Ebron, Liza B.	278	Suyom, Rosario C.
22	125	Elumbra, Nelia B.	279	Tabuloc, Alma B.
23	126	Empillo, Elizabeth D.	280	Talacay, Evangeline S.
24	127	Enso, Sheila	281	Talavera, Joy S.
25	128	Escala, Virginia C.	282	Tamayo, Nancy G.
26	129	Espada, Flordeliza L.	283	Tampil, Cecelia C.
27	130	Espanto, Rey C.	284	Tejano, Melchor Camodoc
28	131	Espares, Anaclea L.	285	Tibe, Pacita G.
29	132	Esperas, Lilibeth N.	286	Tismo, Marilyn C.
30	133	Espiritu, Renato J.	287	Tiu, Maria Celeste G.
31	134	Esquibel, Marilyn B.	288	Tizon, Jennifer A.
32	135	Estrada, Emerenciana B.	289	Toledo, Ma. Beverly L.
33	136	Fabi, Beta N.	290	Toledo, Salvador A. Jr.
34	137	Fediles, Carol G.	291	Tolones, Floresa S.
35	138	Ferraer, Marcelina P.	292	Tondo, Nilda M.
36	139	Flores, Shayne Mae A.	293	Tridal, Rey Bryan C.
37	140	Gamay, Rina T.	294	Tumulac, Lorna B.
38	141	Garcia, Reybejoy I.	295	Valenzona, Adriano P.
39	142	Gariando, Evangeline M.	296	Valladolid, Fernando L. Jr.
40	143	Gatela, Christine Joy D.	297	Vanhefflin, Nueva L.
41	144	Gatela, Rosalina B.	298	Velasco, Narcisa M.
42	145	Gerilla, Liberato B.	299	Verzosa, Elsa T.
43	146	Gonzales, Jenebeth B.	300	Verzosa, Encarnacion T.
44	147	Gravoso, Julio A.	301	Vicentillo, Yvette W.
45	148	Grefiel, Renila D.	302	Villacortes, Marjorie U.
46	149	Guda, Teresita T.	303	Villaflor, Elizabeth M.
47	150	Hilvano, Mario L.	304	Villanueva, Hector B.
48	151	Hipe, Chantel Mae L.	305	Wasawas, Julie M.
49	152	Ignacio, Justena A	306	Yape, Devencio R.
50	153	Indangan, Clarita L.	307	Zalavarria, Josephine P.
51	154	Irlandez, Susan O.		

(Photo Opportunity with the Door Prize Winners)

(Announcement of the Winners of 2025 PHCCI Wheels and Wealth Bonanza)

The raffle draw for the 2025 PHCCI Wheels and Wealth Bonanza was supervised by Ms. **Anna Eunice Baylen, Consumer Protection Division (CPD) Chief** and representative of the **Department of Trade and Industry (DTI)**.



100 Winners of Consolation Prize - Php1,000.00 Cash

1	1	Abaño, Ashly	Tacloban	51	Garcia, Annaliza A.	Abuyog
2	2	Ablay, Ida V.	Tacloban	52	Guibao, Rhizzalyn B.	Tacloban
3	3	Acol, Ma. Nila P.	Carigara	53	Guillera, Jesucita M.	Alangalang
4	4	Algallar, Lanilie M.	Tacloban	54	Habagat, Kate	Abuyog
5	5	Almejas, Mylyn Joy S.	Borongan	55	Hechanova, Marilyn I.	Tacloban
6	6	Alonzo, Epifany C.	Abuyog	56	Homeres, Jennilyn G.	Tacloban
7	7	Altobar, Irene A.	Babatngon	57	Jacinto, John Lhouie	Ormoc
8	8	Amolo, Leovigildo C.	Tacloban	58	Kierulf, Zyjyn S.	Tacloban
9	9	Anagap, Norman E.	Tacloban	59	Labanan, Joy N.	Tacloban
10	10	Arandia, Edgar A.	Tacloban	60	Lacambra, Dominador Jr.	Tanauan
11	11	Arciete, Jayrald T.	Tacloban	61	Legion, Jesus L.	Tacloban
12	12	Armerola, Arrah C.	Tacloban	62	Lemosnero, Juvy Ann H.	Tacloban
13	13	Arpon, Basilisa C.	Tacloban	63	Lerios, Zenaida D.	Babatngon
14	14	Avila, Alicia C.	Tanauan	64	Liba, Manelyn L.	Abuyog
15	15	Badajos, Victoriano G.	Tacloban	65	Lorenzo, Menchie A.	Tacloban
16	16	Ballo, Janet B.	Tacloban	66	Magdua, Reana C.	Tacloban
17	17	Besario, Edralyn Jade N.	Tacloban	67	Maidin, Rhahezza N.	Ormoc
18	18	Bigoy, Rizaldo S.	Tanauan	68	Makabenta, Pedro M. Jr.	Carigara
19	19	Boco, Enrico C.	Tanauan	69	Malesido, Norley V.	Tacloban
20	20	Bollebo, Zenaida L.	Dulag	70	Mariano, Amparo C.	Tacloban
21	21	Brazil, Edmundo B. Jr	Alangalang	71	Maroto, Sheralyn C.	Tanauan
22	22	Caamic, Ruby M.	Dulag	72	Martinez, Gundelina E.	Tacloban
23	23	Caboboy, Analita C.	Tacloban	73	Masuela, Arvin John T.	Tacloban
24	24	Cabutin, Marian C.	Tacloban	74	Muncada, Antonio B.	Tacloban
25	25	Cacho, Rhyzhen Brix D.	Babatngon	75	NAFECOOP	Tacloban
26	26	Cadavis, Yanni V.	Tacloban	76	Natulla, Carl A.	Babatngon
27	27	Cagara, Benjie	Tacloban	77	Nazaret, Rosa E.	Tanauan
28	28	Cagara, Kenn Andrew Y.	Dulag	78	Olaran, Arline F.	Dulag
29	29	Cajandoc, Jovelyn R.	Tacloban	79	Omolon, Algie D.	Tacloban
30	30	Cañeso, Teresita V.	Tacloban	80	Paz, Lilia G. De	Dulag
31	31	Carba, Riena M.	Tacloban	81	Pulga, Lutgardo L.	Tacloban
32	32	Cardaña, Rosalita D.	Tacloban	82	Rafols, Jhay Ann S.	Tacloban
33	33	Carenea, Wilma A.	Dulag	83	Reyes, Celeste J.	Tacloban
34	34	Catindoy, Frederick James	Tacloban	84	Rios, Danny H.	Tacloban
35	35	Codilan, Florence Anne M.	Tacloban	85	Ritaga, Maricris C.	Tacloban
36	36	Conge, Lovely Grace G.	Borongan	86	Ruiz, Teodoro A.	Tacloban
37	37	Dayoc, Fides P.	Tacloban	87	Sabangan, Bonifacio C.	Tacloban
38	38	De los Reyes, Nory G.	Dulag	88	Sardido, Reuben B.	Alangalang
39	39	Del Pilar, Nelia A.	Abuyog	89	Sevillano, Jhonlery M.	Borongan
40	40	Dela Cruz, Noel E.	Tacloban	90	Solomon, Inalyn Tyrene T.	Tacloban
41	41	Dela Pena, Edilberto Y.	Tacloban	91	Sorila, Anita C.	Tacloban
42	42	Deloverjes, Joel F.	Tacloban	92	Tabotabo, Hadji B.	Ormoc
43	43	Devaras, Randy A.	Dulag	93	Tabungar, Rosal A.	Tacloban
44	44	Diaz, Elena S.	Tacloban	94	Tejome, Lilia L.	Tacloban
45	45	Doble, Glenda Lee E.	Tacloban	95	Tismo, Marlyn C.	Tacloban
46	46	Dulfo, Imelda D.	Borongan	96	Torres, Marilou C.	Tacloban
47	47	Escobal, Andrea T.	Tacloban	97	Tupaz, Ermil O.	Dulag
48	48	Estorico, Zia A.	Dulag	98	Ty, Jan Patrick R.	Tacloban
49	49	Faelnar, Ailyn V.	Tacloban	99	Vergara Bobby R.	Tacloban
50	50	Fernando, Gary G.	Tacloban	100	Vil, Joshua L.	Tacloban

15 Winners of Php10,000.00 Cash

56	1	Agron, Cristina C.	Babatngon	9	Purdales, Necifora C.	Babatngon
57	2	Cajegas, Noli O.	Borongan	10	Roso, Edgardo A. Jr.	Borongan
58	3	Cañamaque, Editha M.	Tacloban	11	Sedanza, Nestor C.	Tacloban
59	4	Cinco, Lorna S.	Tacloban	12	Serenio, Lorna D.	Ormoc
60	5	Esquibel, Nestor A.	Tacloban	13	Uy, Elmer C.	Tacloban
61	6	Gulariza, Naomi Joy A.	Tacloban	14	Valdenibro, Guillermo A. Jr.	Tacloban
62	7	Omega, Roselle R.	Ormoc	15	Wong, Celene Diane B.	Tacloban
63	8	Pulma, Agnes P.	Tacloban			



5 Winners of Php20,000.00 Cash

- | | | |
|---|---------------------------|-----------|
| 1 | Abiertas, Gerald N. | Dulag |
| 2 | Claro, Angeline | Tacloban |
| 3 | Esplanada, Ricardo C. Jr. | Babatngon |
| 4 | Geonzon, Juanito B. | Tacloban |
| 5 | Natulla, Margie | Tacloban |

3 Winners of Php50,000.00 Cash

- | | | |
|---|------------------------|----------|
| 1 | Baldevarona, Josielyn | Tacloban |
| 2 | Miralles, Oscar A. | Tacloban |
| 3 | Voces, Joanna Carla A. | Tacloban |

2 Winners of Yamaha Aerox 155

- | | | |
|---|----------------------|------------|
| 1 | Lapidario, Nenita D. | Alangalang |
| 2 | Ramos, Evelyn M. | Tacloban |

1 Winner of Nissan Navarra 2.5 EL 4x2 MT

- | | | |
|---|------------------|----------|
| 1 | Moro, Marissa N. | Tacloban |
|---|------------------|----------|

(Announcement of Results of the Proposed Amendments in the Articles of Cooperation and By-laws)

ELECOM Chairperson Ms. Clarin presented to the General Assembly the results of the amendments to the Articles of Cooperation and By-Laws. As of December 2024, the cooperative had a total of **6,587** Members in Good Standing (MIGS), thus requiring at least a two-thirds vote—equivalent to **4,392** votes—to approve the amendments to the Articles of Cooperation and By-Laws.

Proposed Amendments	No. of Votes	
	YES	NO
Articles of Cooperation: Article II- Type and Purpose	6,276	13
To delete "Operate a fitness center"		
To include "New businesses" :		
1. Insurance agent		
2. franchising - food chain		
3. operation of ATMs		
4. gasoline station		
5. mini grocery		
6. operation of real estate leasing		
7. funeral services		
8. engage in the operation of electronic financial products and similar services		
Articles of Cooperation: Article X- Capitalization	6,276	13
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		
To include as committee the "Gender and Development (GAD) Committee" its composition, term, responsibilities and functions.		
BY-LAWS: Article III – Administration		



Founded: 1969

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)

(Proclamation of the Newly Elected Officers)

Immediately thereafter, Ms. Clarin presented to the General Assembly the 2025 Election results:

Name of Candidates	No. of Votes	Ranking
Board of Directors (6 Vacancies)		
Camposano, Leo D.	3,238	1
Agner, Sarah T.	3,101	2
Tabungar, Lilibeth T.	2,856	3
Arias, Benjie G.	2,793	4
Jolbitado, Vernon I.	2,598	5
Labita, Ursula M.	2,595	6
Ramos, Socorro Q.	2,213	7
Audit Committee (1 Vacancy)		
Cinco, Lorna S.	3,382	1
Election Committee (1 Vacancy)		
Cueryzon, Daisy S.	3,452	1

(Photo Opportunity with the Newly Elected Board of Directors, Audit Committee & Election Committee Officers)

Ms. Clarin congratulated the top management for the successful conduct of the 54th Annual General Assembly Meeting of PHCCI-MPC Tacloban.

On motion by Director Luisita J. Quebec duly seconded by Director Michelle D. Sevilla, the General Assembly decided to adopt the results of the Election and Amendments to the Articles of Cooperation and By-laws for the 54th 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 to the Articles of Cooperation and By-laws for the 54th Annual General Assembly Meeting of PHCCI-MPC Tacloban"

CARRIED UNANIMOUSLY

(Adjournment of Meeting)

There being no other business to discuss, the General Assembly decided to adjourn the meeting at exactly 3:40 P.M.

(Photo Opportunity)

Certified True and Correct:

Approved by:

CORAZON L. CORITANA
Board Secretary

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.