

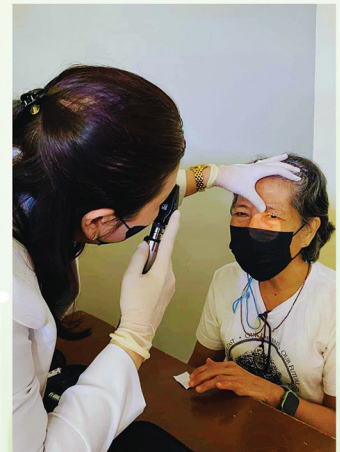


PHCCI-MPC Tacloban

Perpetual Help Multi-Purpose Cooperative ®

Founded: 1969

*Empowering People
Driving Progress
Protecting Our Planet*



ANNUAL REPORT 2025



www.phcci.com.ph



[phccimpctacloban](https://www.facebook.com/phccimpctacloban)



[@phccimpctacloban](https://www.youtube.com/@phccimpctacloban)



[@phccimpctacloban](https://www.tiktok.com/@phccimpctacloban)



headoffice@phcci.com.ph

Vision

The Premier Cooperative in Eastern Visayas

Mission

Uplift the quality of life of members and the community that we serve through effective and efficient use of financial and allied services.



Cover Story

Our cooperative is much like a tree: its true strength lies not in how high it reaches, but in how deeply it is rooted in the community. Since its founding in 1969, PHCCI-MPC Tacloban has cultivated this strength, planting the seeds of financial resilience and social responsibility for our member-owners and the communities we serve.

As we look toward the future, we recognize that our cooperative's legacy is measured by the shade it provides and the fruit it bears. We aren't just growing for the sake of size; we are growing to ensure that every member has a sturdy branch to lean on and fertile ground upon which to build their own dreams.

Indeed, we do not just stand in the community—we grow with it.

Table of *Contents*

2	Messages
11	Message from the Chairperson
12	Report of the Board of Directors and Mandated Committees
37	Audit Committee Report
40	Election Committee Report
42	Management Report
46	2025 PHCCI at a Glance
47	5-Year Consolidated Comparative Performance
48	2026 Projected Financial Condition
49	2026 Operational Target and Budget
51	Report of Independent Auditors
53	Statements of Financial Condition
54	Statements of Operations
55	Statements of Changes in Equity and Statutory Funds
56	Statements of Cash Flows
57	PHCCI Kiddy and Y.E.S Laboratory Cooperative Report
59	PHCCI-MPC Tacloban Academy Report
63	List of 2025 Star Members
65	Loyalty Awardees of 2025
66	Galleries



MALACAÑAN PALACE
MANILA

My warmest greetings to the **Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)** as you celebrate your **57th Founding Anniversary** and hold your **55th General Assembly**.

For over five decades, the PHCCI-MPC Tacloban has proven that when people pool their resources, they multiply their opportunities. What you have built is a reliable lifeline for families. Through accessible financial services and community-based supports systems, you have empowered households to manage daily needs with dignity, send children to school with confidence, and pursue livelihoods with courage.

This occasion is a testament to accountable leadership and shared ownership. As you gather, let members shape direction, safeguard gains, and unlock new pathways for expansion that will contribute greatly to the development of Eastern Visayas and beyond. Continue to innovate responsibly, strengthen your capital base, and widen access so that more families can participate in and benefit from your success.

I trust that your cooperative will remain a model of how inclusive growth begins at the grassroots and rises from the collective will of the people. In the spirit of a *Bagong Pilipinas*, may your unity remain your greatest asset. and your shared purpose your most enduring dividend.

May you have a meaningful and fruitful event.

MANILA
29 March 2026

FERDINAND R. MARCOS JR.
The President of the Philippines



BAGONG PILIPINAS

COOPERATIVE DEVELOPMENT AUTHORITY

827 Aurora Blvd., Service Road, Brgy. Immaculate Conception Cubao, 1111 Quezon City, Philippines
http://www.cda.gov.ph helpdesk@cda.gov.ph CDA Philippines

Warm greetings of cooperative peace and prosperity!

I extend my heartfelt congratulations to the **Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)** as it marks its 57th Founding Anniversary and convenes its 55th General Assembly. This milestone is a testament to the Cooperative's enduring legacy as the largest homegrown community cooperative in Region VIII and its unwavering commitment to service, solidarity, and inclusive growth.

Anchored on the theme, "Empowering People, Driving Progress, Protecting our Planet," this year's General Assembly reflects the evolving and vital role of cooperatives in nation-building. PHCCI-MPC has consistently demonstrated that economic development, social responsibility, and environmental stewardship can move forward together—guided by cooperative values, democratic governance, and member ownership.

For more than five decades, PHCCI-MPC has empowered its members by providing accessible services, creating livelihood opportunities, and strengthening community resilience, especially in times of adversity. Your cooperative stands as a beacon of hope and proof that people-centered enterprises can drive sustainable progress while remaining rooted in compassion and accountability.

As we face the challenges of a changing economy, climate risks, and technological transformation, I encourage PHCCI-MPC to continue embracing innovation, strengthening good governance, and deepening member participation. Let us ensure that cooperatives remain strong partners in achieving inclusive development and environmental sustainability for present and future generations.

The Cooperative Development Authority remains steadfast in its support of PHCCI-MPC and all cooperatives nationwide. Together, let us continue building empowered communities, a resilient cooperative sector, and a more sustainable Philippines.


USEC. ALEXANDER B. RAQUEPO
Chairperson
Cooperative Development Authority



Cooperative Development Authority
Regional Office

Warmest congratulations to the Board of Directors, Management, Staff, and the entire General Membership of the Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC) as you celebrate your 57th Founding Anniversary and 55th General Assembly!

Reaching nearly six decades of impact is a profound achievement. As the largest homegrown community cooperative in the region, PHCCI-MPC stands as a beacon of what is possible when a community moves with a shared mission. Your journey from a humble vision to a pillar of economic strength throughout Eastern Visayas is a testament to the enduring power of the cooperative spirit.

Your theme this year—“Empowering People, Driving Progress, Protecting our Planet”— perfectly encapsulates the holistic role of modern cooperativism. By focusing on Unity and Empowerment, you have transformed individual aspirations into collective triumphs. Through Sustainable Development, you ensure that the progress of today does not compromise the resources of tomorrow, honoring the Legacy Behind left by your founders while securing the future for the next generation.

In this journey, I wish to reaffirm the unwavering support of the Cooperative Development Authority (CDA). Our relationship with PHCCI-MPC is more than just one of regulation; it is a partnership built on a shared vision for an equitable society. The CDA remains your constant ally—providing policy advocacy, technical guidance, and the developmental framework necessary to keep your institution resilient, transparent, and grounded in its mission.

May this General Assembly, continue to lead Eastern Visayas by being “brothers’ keepers” and steadfast guardians of our environment.

Mabuhay ang PHCCI-MPC Tacloban!

Venus M. Jornaes
VENUS M. JORNALES
Regional Director
CDA Region 8



Republic of the Philippines
Tacloban City
Office of the City Mayor

My warmest greetings and congratulations to the Perpetual Help Multi- Purpose Cooperative (PHCCI-MPC Tacloban) on its 57 years of service, growth, and solidarity. I join you in celebrating this milestone and your 55th General Assembly, guided by the theme “Empowering People, Driving Progress, Protecting our Planet.”

As Tacloban continues to strengthen its economy and expand opportunities for its people, cooperatives remain one of the most meaningful ways for individuals and communities to take part in development. By placing progress in the hands of its members, PHCCI-MPC empowers people to shape their own future.

Over the years, PHCCI-MPC has strengthened the financial independence of its members while contributing to economic development and nation building through responsive policies, developmental projects, and community initiatives. Its programs have reinforced not only individual households and enterprises, but also the broader economic and social life of the City and the Region. I am confident that

the Cooperative will continue to undertake meaningful initiatives and rise to the challenge of improving the lives not only of its members but of the rest our people.

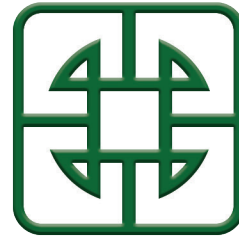
For our part, the City Government of Tacloban remains your partner in advancing economic development and delivering public services. We will continue to work with cooperatives in building stronger, well-managed institutions that are better equipped to respond to the needs of their members and of society.

On behalf of the City of Tacloban, I wish you a fruitful and insightful General Assembly and continued success in the years ahead.

Damo nga salamat.


ALFRED S. ROMUALDEZ
City Mayor

I ❤️ TACLOBAN



VICTO National

Co-operative Federation and Development Center

My warmest congratulations to the Board of Directors, Committee Officers, Management and Staff but, especially to all the valued members of **Perpetual Help Multi-Purpose Cooperative on your 55th Annual General Assembly!**

Today, as you celebrate another milestone of **PHCCI-MPC Tacloban**, please remember that your strength isn't just in your financial resources, but in your shared commitment to one another. May you be reminded of the breakthrough achieved so you may be inspired to pursue your endeavors for a better future. Staying true to your theme this year, "**Empowering People, Driving Progress, Protecting our Planet**", let solidarity and collaboration be your guide moving forward, as you continue to strive in addressing pressing issues such as financial independence and total human development.

For over Five decades, the **PHCCI-MPC Tacloban** has been at the forefront of empowering the people and communities, fostering economic development and nurturing a culture of cooperation. Indeed, your cooperative lives up to its commitment in uplifting the lives of the members as seen in the relevant and deeply impactful programs and services.

Let this assembly be a spark for renewed commitment and dedication, cooperation and support for each other, and build an even brighter, more prosperous tomorrow, together. Your collective effort today paves the way for a stronger, more resilient cooperative as a catalyst for a better future.

The VICTO National wishes you success in all your endeavors. May you continue to play a pivotal role in finding innovative ways of doing business that drive meaningful change in the lives of the members, and communities.

Mabuhay!


JOSE CONTRERAS DETABLAN
Chief Executive Officer
VICTO National



On behalf of the 1,074 member-cooperatives of the NATCCO Network nationwide, I extend my heartfelt congratulations to **Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)** on the occasion of your **57th Founding Anniversary and 55th General Assembly**.

As you celebrate your 57th Anniversary and 55th General Assembly, we honor the remarkable journey of PHCCI-MPC Tacloban, from its humble origins in 1969 with just 33 members and a modest ₱1,201.94, to its rise as a premier billionaire cooperative and a pillar of Eastern Visayas. Your history is a testament to the power of the cooperative spirit; you have not only weathered the literal and figurative storms of the past five decades, including the devastation of Super Typhoon Yolanda, but you have emerged as a beacon of resilience and financial empowerment. This milestone serves as a profound inspiration to the entire cooperative movement, proving that when we pool our resources and talents with a shared vision, we create a foundation for growth that no calamity can shake.

Your theme, **“Empowering People, Driving Progress, Protecting Our Planet,”** aptly reflects PHCCI-MPC’s long years of service—marked by unrelenting struggle, strong solidarity, steadfast commitment, a passion for excellence, visionary leadership, and meaningful transformation among your members. Your theme also perfectly embodies the cooperative multiple bottom line of People, Prosperity, Peace, Planet, and Partnerships. Your journey has proven that by empowering the marginalized and driving inclusive economic progress, you promote true community peace. Your proactive stance in protecting our planet through disaster resilience and strengthening partnerships ensures that as we build together, we create a sustainable legacy of shared growth for generations to come.

Indeed, PHCCI has not only transformed the lives of its individual members, but has also continuously transformed the cooperative itself. You have distinguished yourselves through your exemplary support for NATCCO’s products and services, as well as your active and consistent participation in NATCCO events and initiatives.

I encourage you to take your cooperation to the next level—integration. We envision a cooperative network that is interconnected and fully integrated through NATCCO’s digitalization initiatives, uniform and standardized processes, and a shared mindset focused on enabling cooperatives to operate more efficiently and serve their members more effectively.

Mabuhay ang kooperatibang Pilipino!

SYLVIA OKINLAY-PARAGUYA
Chief Executive Officer



CLIMBS Life and General Insurance Cooperative

A Climate Insurance: Insuring where you are!

I would like to extend my warmest congratulations to **PHCCI-MPC Tacloban** as you convene your 55th General Assembly, anchored on the theme **'Empowering People, Driving Progress, Protecting Our Planet.'** This milestone is a testament to decades of dedicated service, resilience, and steadfast commitment to cooperative values.

PHCCI-MPC has been instrumental in driving meaningful change and inclusive development in the City of Tacloban. Through your consistent efforts to empower members, promote sustainable livelihoods, and uphold responsible stewardship of resources, you have made a lasting and positive impact not only on your membership but also on the wider community.

Your enduring commitment to service, innovation, and sustainability continues to inspire confidence and trust. As you reflect on your achievements and chart the path forward, may this General Assembly further strengthen unity, deepen collaboration, and renew your collective resolve to build a more progressive, inclusive, and environmentally responsible future.

On behalf of the board of directors and management of CLIMBS, we send our heartfelt congratulations as you celebrate another momentous occasion in your cooperative journey. We send deepest appreciation for your continued trust and support over the years.

May this General Assembly reach even greater heights as we look ahead to 2026 with positivity and purpose. Mabuhay ang PHCCI-MPC Tacloban!

NOEL D. RABOY
President and CEO



National Federation of Cooperative Primaries in the Philippines

Warm greetings to the officers, members, and staff of Perpetual Help Multi-Purpose Cooperative.

It is with great honor and joy that we extend our heartfelt congratulations as you celebrate your **55th General Assembly on March 29, 2026**. This year's theme,

“Empowering People, Driving Progress, Protecting Our Planet,”

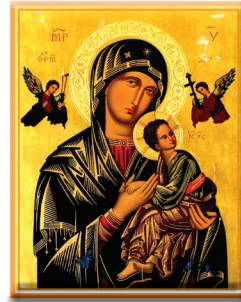
captures the very essence of cooperative values—uplifting lives, fostering sustainable growth, and embracing our shared responsibility to care for the environment.

For more than five decades, Perpetual Help MPC has stood as a pillar of strength and solidarity, proving that when people unite with purpose, progress becomes inevitable. Your cooperative continues to inspire by not only advancing economic opportunities but also by championing stewardship of our common home.

As a steadfast partner, we are proud to walk alongside you in this journey of empowerment and sustainability. May this assembly renew our collective commitment to build stronger communities, drive meaningful progress, and safeguard the planet for generations to come.

*Congratulations on your 55th General Assembly!
Mabuhay ang Perpetual Help Multipurpose Cooperative!
Mabuhay ang kooperatiba!*


MARLENE D. SINDAYEN
Chairperson



Mother of Perpetual Help Parish (Redemptorist)

Real St., Tacloban City
6500 Leyte, Philippines

Cell # 0939-882-6220
Tel. No. (053) 888-1078

My warmest greetings to the Perpetual Help Multi-Purpose Cooperative - Tacloban on this joyous occasion of your 57th Anniversary and 55th General Assembly. We lift our hearts in gratitude to the Lord who has guided this cooperative through decades of service, growth, and transformation.

Perpetual Help Multi-Purpose Cooperative - Tacloban believes that true success is doing good and sharing it with others. Today, as you gather to celebrate and reflect on your collective journey, you have remained faithful to your commitments. The theme, "Empowering People, Driving Progress, and Protecting Our Planet." is not only a vision but a sacred mission. Empowering people reflects the Gospel call to uplift the dignity of every person. Driving progress reminds us that true development is measured not only in wealth but in justice, compassion, and solidarity. Protecting our planet echoes our Christian duty as stewards of God's creation, ensuring that future generations inherit a world filled with life and hope.

As we celebrate this milestone, I extend my heartfelt gratitude to the entire management and staff that continue to serve and sustain the needs to fulfill overall stability in the community. May PHCCI-MPC continue to be a beacon of cooperation, a channel of empowerment, and a guardian of creation.

I pray that God continue to bless you and guide you in every step as you strive to aim for the progress and success you have envisioned for our dear brothers and sisters. May you also remain faithful stewards not only of our environment but also of God's grace.

Congratulations on this remarkable achievement, and may God's abundant grace remain with you always.


REV. FR. GERARDO G. MATRIANO, C.S.S.R.
Parish Priest

CHAIRPERSON'S MESSAGE



Congratulations to our valued Member-Owners, and thank you to our Board of Directors, Committee Officers, Employees, Volunteers, Partner Organizations, and Stakeholders!

The year 2025 marked a defining milestone for PHCCI-MPC Tacloban as we surpassed One Hundred Million in Net Surplus. This accomplishment reflects sound financial stewardship, operational discipline, and the enduring trust of our members, and highlights the dedication of our officers, staff, and volunteers.

Our achievements are aligned not only with our cooperative's vision but also with the global call of the United Nations through the Sustainable Development Goals (SDGs) and our nation's long-term vision under National Economic and Development Authority's Ambisyon Natin 2040 - a future where Filipinos enjoy a stable, comfortable, and secure life.

Guided by our theme, "**Empowering People, Driving Progress, Protecting Our Planet,**" PHCCI is our strategic anchor for our

member empowerment, portfolio quality improvement, strategic investments, and community engagement:

Participation and Partnership. We strengthen member and volunteer engagement and build strategic alliances with local partners to enhance service delivery and cooperative reach—advancing SDG 17 (Partnerships for the Goals). Moving forward, we will deepen consultations, expand volunteer structures, and strengthen partnerships with government, non-government organizations, and the private sector to broaden opportunities for our members.

Holistic Human Development. Through financial literacy seminars, leadership training, mentorship programs, and entrepreneurship development, we promote inclusive growth and poverty reduction (SDG 1 and SDG 8). In 2026 and beyond, continuous learning, digital financial literacy, and enterprise training will further empower members toward financial independence—contributing to the realization of Ambisyon Natin 2040.

Compliance and Good Governance. Transparency, accountability, and strict adherence to policies remains the foundation of our success. Strengthened monitoring, audit systems, governance training, and risk management frameworks ensure responsible stewardship of member resources—aligned with SDG 16 (Peace, Justice, and Strong Institutions). Good governance sustains member trust and long-term institutional resilience.

Climate-Conscious and Community-Centered Initiatives. In 2025, we initiated paperless board and committee meetings, and we will further integrate climate-conscious practices into loan policies, investments, and operations. Environmental programs and community-centered initiatives will combine social, economic, and environmental benefits, reinforcing our contribution to sustainable local development and climate resilience.

Innovation for Inclusive Growth. Technology remains a key enabler of access and inclusion. By expanding digital platforms, strengthening data analytics for risk management, and introducing innovative financial solutions, we support inclusive economic participation—particularly for underserved sectors—advancing SDG 9 and SDG 10 (Reduced Inequalities).

Our performance in 2025 affirms our financial strength. Sustaining and building on this momentum requires continued discipline, active volunteerism, strong education programs, strategic investments, and collective accountability.

Your Board of Directors remains committed to guiding PHCCI-MPC Tacloban toward resilient growth, empowered membership, strengthened portfolio quality, and responsible stewardship of resources—fully aligned with the Sustainable Development Goals and Ambisyon Natin 2040.

Together—with our members, volunteers, officers, and employees—we will continue to empower people, drive progress, protect our planet, and help build the stable, comfortable, and secure future envisioned for every Filipino.

Maraming salamat at mabuhay ang PHCCI-MPC Tacloban.



DR. LEO D. CAMPOSANO, CESE
Chairperson, Board of Directors

Report of the Board of Directors and Committee Officers

I. Introduction

PHCCI-MPC Tacloban proudly celebrates its 57th Founding Anniversary, marking over five decades of dedicated service, sustainable growth, and strong cooperation within the community. This significant milestone reflects the collective commitment and unwavering support of its member-owners, Board of Directors, committee officers, and management. Through their continued efforts and shared vision, the cooperative has grown stronger and remains steadfast in its mission to empower members and contribute to the development of Region 8.



The year 2025 was another meaningful year for the cooperative as it continued to work towards improving the quality of life of its members and the community it serves. Through the collaborative efforts and dedication of the Board of Directors, committee officers, volunteers, management, and member-owners, PHCCI-MPC Tacloban successfully sustained and strengthened its core programs and initiatives. This report highlights the key accomplishments of each committee and their contributions to advancing the cooperative's goals and continued development.



II. Activities and Accomplishment

This section presents the major initiatives and achievements of the Board of Directors and Committee Officers throughout 2025. Through strategic collaboration and unified leadership, they have strengthened the cooperative's operational framework, delivered significant improvements in financial performance, and expanded its positive impact on both member-owners and the broader community.

These accomplishments reflect a shared commitment to the cooperative's vision and mission, demonstrating how teamwork, innovation, and service continue to drive PHCCI-MPC Tacloban toward growth, excellence, and lasting progress.

A. Board Meetings

For the year 2025, the Board of Directors conducted a total of twenty-five (25) meetings, as follows:

- Regular Board Meeting: - 11
- Special Board Meeting: - 2
- Regular Joint Meeting: - 12

B. Board Resolutions

Passed a total of 850 Board Resolutions covering four (4) Key Results Areas:

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

C. Specific Board Resolutions / Policy Initiatives

The following are the specific Board Resolutions and Policy Initiatives approved by the Board of Directors, with active participation and recommendations from both the Board-Created and Appointed Committees:

MEMBER-CUSTOMER:

BOD Reso No.	Particulars	Proponent
024	A resolution approving to amend the Contract of Service of Dr. Marc Steven Capungcol with a professional fee of Php3,000 effective January 9, 2025 - January 2026	Membership Engagement and Sustainability Committee
048	A resolution ratifying budget in the amount of Two Hundred Eighty Pesos Only (Php280,000.00) for the 7th Annual General Assembly Meeting and Election of PHCCI KIDDY & Y.E.S. Laboratory Cooperative on 16 February 2025 at the Leyte Convention Complex Annex B, Palo, Leyte	PHCCI Kiddy & Y.E.S. Laboratory Cooperative / Advocacies Committee (Children & Youth)
054	A resolution allocating the amount of Php10,603,500.00 for the 2025 Sequential General Assembly Meeting & Election	Membership Engagement and Sustainability Committee
062	A resolution approving the Group Renewal Term Life Insurance with CLIMBS Life and General Insurance Cooperative	Business Committee
063	A resolution approving the expansion in Naval, Biliran with a budget of Php2.7M	Business Committee
078	A resolution approving the deduction of Php300 for raffle tickets and Php50 for annual dues from the dividend distribution for calendar year 2024	Board of Directors/ Top Management
201	A resolution requiring the managers to exert all efforts to attain at least 95% in terms of pre-registered Members in Good Standing (MIGS) for the 2025 Sequential General Assembly Meeting in all offices	General Assembly Committee
279	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, 2025 to March 15, 2026	Membership Engagement and Sustainability Committee
317	A resolution approving the extended CLPP coverage for ages 80-84 years old	Business Committee, Membership Engagement and Sustainability Committee
318	A resolution approving the contract of service of Dr. Donna Cecilia B. De Veyra as Dental Service Provider of PHCCI-MPC Tacloban – Tanauan Satellite Office from April 12, 2025 to April 11, 2026	Membership Engagement and Sustainability Committee

MEMBER-CUSTOMER:

BOD Reso No.	Particulars	Proponent
646	A resolution approving the modified prizes for the 2026 PHCCI Cash Mo, Drive Mo Raffle Draw	Business Committee
647	A resolution approving to re-open a kiosk in Robinsons Marasbaras for the period covered October 16, 2025 to January 16, 2026	Business Committee
668	A resolution approving the Roofing Goodwill to Our Mother of Perpetual Help Tacloban Parish (Redemptorist Community) in the amount of Five Million Pesos (Php5,000,000.00) charged to the Community Development Fund	Board of Directors, Technical Working Group, Top Management
669	A resolution granting a Sponsorship in the amount of Fifty Thousand Pesos Only (Php50,000.00) to the 3G Concert for a Cause of the Our Mother of Perpetual Help Tacloban Parish (Redemptorist Community)	Board of Directors, Technical Working Group, Top Management
673	A resolution approving the contract of service of Dr. Migladel Flor Araba Simbol as Dentist of PHCCI-MPC Tacloban – Borongan Satellite Office	Membership Engagement and Sustainability
674	A resolution approving the contract of service of Dr. Cheryl Asis Caidic as Dentist of PHCCI-MPC Tacloban	Membership Engagement and Sustainability
712	A resolution approving the contract of service of Dra. Mylene Brasileño as Eye, Ear, Nose, Throat (EENT) Specialist service provider of PHCCI-MPC Tacloban	Membership Engagement and Sustainability
713	A resolution approving to renew the contract of service of Dr. Sheila N. Tante as medical doctor of PHCCI-MPC Tacloban from October 26, 2025 – October 25, 2026	Marketing and New Member Generation Committee
714	A resolution approving to renew the contract of service of Dr. Marc Steven D. Capungcol as medical doctor of PHCCI-MPC Tacloban from October 26, 2025 – October 25, 2026	Marketing and New Member Generation Committee
840	A resolution approving to renew the contract of service of Dr. Rosario C. Geonzon as Dental Service Provider of PHCCI-MPC Tacloban from December 15, 2025 – December 14, 2026	Membership Engagement and Sustainability
841	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, 2025 – December 14, 2026	Membership Engagement and Sustainability
842	A resolution approving to renew the contract of service of Dr. Douren Ararao-Espina as Optometrist of PHCCI-MPC Tacloban from December 15, 2025 – December 14, 2026	Membership Engagement and Sustainability
843	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, 2026 – December 31, 2026	Membership Engagement and Sustainability
844	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, 2026 – December 31, 2026	Membership Engagement and Sustainability
845	A resolution approving to renew the contract of service of Dr. Gretta D. Guiroy as Dental Service Provider of PHCCI-MPC Tacloban from January 1, 2026 – December 31, 2026	Membership Engagement and Sustainability
579	A resolution approving to renew the contract of service of six (6) IKIGAI Dentists as Dental Service Provider of PHCCI-MPC Tacloban from August 6, 2025 to August 5, 2026	Membership Engagement and Sustainability Committee

FINANCIAL:

BOD Reso No.	Particulars	Proponent
007 - 021	A resolution approving the filling of small claims cases to 15 accounts	Delinquency Control Committee
023	A resolution approving the selling price in the amount of Php975,000.00 with Title No. TCT-T-52470, 150 sqm. located at Brgy. 110 Utap, City of Tacloban City	Investment Management, Treasury & Investment Group
036	A resolution approving to invest in Filinvest Land Inc. in the amount of Php20,000,000.00 with an interest rate of 6.461% for 5-year term	Investment Management, Treasury & Investment Group
037	A resolution approving to invest in SM Prime Holdings in the amount of Php20,000,000.00 with an interest rate of 6.265% for 3-year term	Investment Management, Treasury & Investment Group
050	A resolution approving the target Net Surplus in the amount of Php145,000,000.00 for the year 2025	Board of Directors/ Top Management
061	A resolution approving to invest in Double Dragon Corporation at the Land Bank of the Philippines in the amount of Php20,000,000.00 with an interest of 7.77% for 7 years term	Investment Management Committee, Treasury & Investment Group
076	A resolution approving the Capital Expenditure (CAPEX) in the amount of Php82,939,000.00 for the year 2025	Board of Directors/ Top Management
077	A resolution approving the allocation of Interest on Share Capital and Patronage Refund of 90% for dividend and 10% for patronage refund from Php59,311.202.30	Board of Directors/ Top Management
079	A resolution approving the remittance of the CETF 2024 in the amount of One Million Three Hundred Thousand Pesos Only (Php1,300,000.00) to be divided among the respective cooperative affiliates such as NATCCO, VICTO and NAFECOOP	Board of Directors/ Top Management
080	A resolution approving to withdraw the Institute and Training Fund (ITF) of PHCCI-MPC Tacloban from CLIMBS life and General Insurance Cooperative in the amount of Two Million Nine Hundred Forty-Two Thousand Pesos Only (Php2,942,000.00)	Investment Management Committee, Treasury & Investment Group
081	A resolution approving to withdraw the redeemable CETF of PHCCI-MPC Tacloban from National Federation of Cooperative Primaries in the Philippines (NAFECOOP) in the amount of Four Hundred Twenty-One Thousand Five Hundred Eighty-Nine Pesos Only (Php421,589.00)	Investment Management Committee, Treasury & Investment Group
088-185	A resolution approving the filling of small claims cases to 98 accounts	Delinquency Control Committee
196	A resolution ratifying the investment in MegaWide Construction Corp. Series 6C Preferred Share in the amount of Twenty Million Pesos Only (Php20,000,000.00) with an indicative interest rate of 8.2840% per annum for seven (7) years term	Investment Management Committee, Treasury & Investment Group
207-276	A resolution approving the filing of small claims cases to 70 accounts	Delinquency Control Committee
302	A resolution approving the new placement with Petron Corporation under Series G for a 5-year term in the amount of Php 50,000,000.00	Investment Management, Treasury & Investment Group
392	A resolution approving to invest with Ayala Corporation Preferred Shares (ACPB4) in the amount of Twenty Million Pesos Only (Php20,000,000.00) for ten (10) years term with an interest rate of 8.214%	Investment Management Committee, Treasury & Investment Group
393	A resolution approving to invest with Fixed Rate Bond – Series H in the amount of Twenty Million Pesos (P20,000,000.00) at Union Bank of the Philippines (UBP) for three (3) years term with an indicative interest rate of 5.9% - 6.1%”	Investment Management Committee, Treasury & Investment Group
399-481	A resolution approving the filing of small claims cases to 83 accounts	Delinquency Control Committee

FINANCIAL:

BOD Reso No.	Particulars	Proponent
512	A resolution approving the Additional Share Capital Investment of PHCCI-MPC Tacloban to Coop Life General Insurance and Financial Services Agency (CLIFSA) in the amount of Php934,000.00	Investment Management Committee, Treasury & Investment Group
537	A resolution approving the writing-off of two (2) deceased accounts with a total amount of (Php138,383.55) charged to Allowance for Doubtful Accounts (ADA)	Delinquency Control Committee
538	A resolution authorizing Board Chairperson Leo D. Camposano to sign the Deed of Sale and other related documents pertaining to the purchase of Lot 17266-c-2-C, CSD-08-015133 located at Brgy. Buntay, Tanauan, Leyte under Original Certificate of Title No. 2023001174, for the construction of the new building for PHCCI-MPC Tacloban-Tanauan Satellite Office	Technical Working Group, Investment Management, Treasury & Investment Group
619	A resolution approving the 2025 recalibrated target of PHCCI-MPC Tacloban	Board of Directors / Top Management
652	A resolution approving the writing-off of thirty-one (31) deceased member-owners with a total amount of Seven Hundred Five Thousand Thirty-Three & 8/100 Pesos Only (Php705,033.08) charged to Allowance for Doubtful Accounts (ADA)	Delinquency Control Committee
667	A resolution approving the Budget Cost in the amount of Php35,174,464.20 and schedule of Bidding Activities for the Construction of PHCCI-MPC Tacloban - Tanauan Satellite Office Building Project	Technical Working Group, Investment Management, Treasury & Investment Group
671	A resolution approving to invest in San Miguel Corporation (SMC) Preferred Share Series 2S in the amount of Php50,000,000.00 for five (5) years term with an indicative rate of 6.3% – 6.6%	Investment Management, Treasury & Investment Group
672	A resolution approving to invest in VICTO National in the amount of Php16,000,000.00 for one-year term with an interest rate of 6%	Investment Management, Treasury & Investment Group
692	A resolution approving the writing-off of forty-two (42) deceased members of the cooperative under PHCCI-MPC-Tacloban with a total amount for write-off in the amount of Php1,351,412.24 charged to allowance for doubtful accounts	Delinquency Control Committee
709	A resolution approving the 2025 Mid-Year Incentives for Coop Employees and Officers	Board of Directors / Top Management
710	A resolution approving the writing-off of accounts of Four Hundred Twelve (412) member-owners of PHCCI-MPC Tacloban- Tacloban Branch with a total amount of Six Million Six Hundred Twenty Thousand Sixty-Five & 14/100 Pesos Only (Php6,620,065.14) charged to Allowance for Doubtful Accounts (ADA)	Delinquency Control Committee
711	A resolution approving the writing-off of four (4) deceased members of the cooperative under PHCCI-MPC-Tacloban with a total amount for write-off in the amount of Php163,736.40 charged to allowance for doubtful accounts	Delinquency Control Committee
715-775	A resolution approving the filing of small claims cases to 61 accounts	Delinquency Control Committee

FINANCIAL:

BOD Reso No.	Particulars	Proponent
818	A resolution approving the writing-off of accounts of five (5) deceased member-owners of PHCCI-MPC Tacloban-Tacloban Branch with a total amount of Four Hundred Fifty-One Thousand Three Hundred Ninety-Five & 73/100 Pesos Only (Php451,395.73) charged to Allowance for Doubtful Accounts (ADA)	Delinquency Control Committee
819	A resolution approving the 2025 Year-End Incentives for BOD, Officers, Employees and Volunteers	Board of Directors / Top Management
847	A resolution approving the writing-off of twenty-two (22) deceased accounts with a total amount of Php476,579.58 charged to Allowance for Doubtful Accounts (ADA)	Delinquency Control Committee

INTERNAL BUSINESS PROCESS:

BOD Reso No.	Particulars	Proponent
064	A resolution approving the new Star Member Loan Policy	Credit Committee
082	A resolution approving the Revised Policy Guidelines on Productivity Incentives for Employees	Human Resource and Compensation Committee
083	A resolution approving the Policy Guidelines on Allowances and Benefits for Employees	Human Resource and Compensation Committee
183	A resolution approving the hiring of Quilab & Garsuta CPAs for the year 2025	Audit Committee
563	A resolution approving the Policy Guidelines on Mediation and Conciliation Workflow	Mediation and Conciliation Committee
564	A resolution approving the PHCCI-MPC Tacloban Service Caravan	Marketing and New Member Generation Committee
565	A resolution approving the Amended Directors, Officers, Staff & Related Interest (DOSRI) Loan Process & Collection Policy	Delinquency Control Committee
839	A resolution approving the Policy Guidelines on Loan Evaluation Process using the Credit Information (CIC) Credit Data	Credit Committee
304	A resolution approving the Revised Donation & Solicitation Policy	Marketing Committee
353	A resolution approving the Policy on Accounts Receivable Management	Delinquency Control Committee
354	A resolution approving the Amended Loan Recovery Program	Delinquency Control Committee
373	A resolution approving the Policy Guidelines on Coop Life Insurance for Regular Members	Marketing and New Member Generation Committee, Business Committee
375	A resolution approving the Policy Guidelines for Trainer and Experts Circle for Holistic Education and Empowerment (TECHIE)	Education and Training Committee
513	A resolution approving the Enhanced Personal Loan Policy	Credit Committee
514	A resolution approving the Enhanced SME Loan Policy	Credit Committee
515	A resolution approving the Enhanced Cumulative Loan Exposure Policy	Credit Committee
534	A resolution approving the Policy Guidelines on Benefits Suspension of Delinquent Members	Delinquency Control Committee
535	A resolution approving the Policy Guidelines on Corporate Credit Card	Investment Management Committee, Treasury & Investment Group
536	A resolution approving the Revised Policy on Disposition of Investible Funds	Investment Management Committee, Treasury & Investment Group

INTERNAL BUSINESS PROCESS:

BOD Reso No.	Particulars	Proponent
575	A resolution allocating the Revised Policy Guidelines on Regular Membership Requirements	Marketing and New Member Generation Committee
602	A resolution approving the Revised Policy Guidelines on official travels of PHCCI BOD, Officers, Employees & Volunteers	Human Resource and Compensation Committee
620	A resolution approving the Policy on Involuntary Termination of Membership for accounts 181 days and above past due by installment and with loan balance equal to or less than to total deposits	Delinquency Control Committee
621	A resolution approving the implementing guidelines of the 2026 PHCCI Cash Mo, Drive Mo Raffle Draw under Option 3	Business Committee
623	A resolution approving the Amended Policy Guidelines on Express Loan (onsite & online) with CLPP Insurance	Business Committee & Credit Committee
637	A resolution approving the PHCCI Relief and Support Program	Human Resource and Compensation Committee
638	A resolution approving the Policy on the Allocation, Utilization and Remittance of the Cooperative Education and Training Fund (CETF)	Education and Training Committee
639	A resolution approving the Policy Guidelines on the Allocation and Utilization of the Community Development Fund (CDF)	Education and Training Committee
675	A resolution approving the PHCCI-MPC Tacloban Branding Policy Guidelines	Marketing and New Member Generation Committee
816	A resolution approving the Enhanced Salary Loan Policy	Credit Committee

ORGANIZATIONAL CAPACITY:

BOD Reso No.	Particulars	Proponent
049	A resolution adopting the ELECOM Guidelines for the 2025 Sequential General Assembly Meeting & Election	Election Committee
206	A resolution approving the creation of Mediation team, led by Ms. Rosemarie Cumla (accredited mediator) in order to expedite the mediation process in all PHCCI offices	Delinquency Control Committee, Mediation & Conciliation Committee
296	A resolution approving the commutation and monetization of sick leaves of fifty-four (54) employees of PHCCI-MPC Tacloban in the amount of Php578,176.89	Human Resource and Compensation Committee
322	A resolution designating Chairperson Leo D. Camposano as authorized representative and voting delegate of PHCCI-MPC Tacloban to the 53rd Annual General Assembly Meeting of the Climbs Life and General Insurance Cooperative to be held on April 28 – 29, 2025 at the Radisson Blu Hotel, Cebu City and as authorized representative to the Climbs Investment Management and Advisory Corporation (CIMAC)	Board of Directors
323	A resolution designating Director Ma. Jenny C. Advincula as authorized representative and voting delegate of PHCCI-MPC Tacloban to the 5th Annual General Assembly Meeting of the National Federation of Cooperative primaries in the Philippines (NafeCoop) to be held on April 30, 2025 at the Bayfront Hotel Cebu North, Cebu City	Board of Directors
324	A resolution designating Director Sarah T. Agner as authorized representative and voting delegate of PHCCI-MPC Tacloban to the Coop Life General Insurance & Financial Services Agency (CLIFSA) 2025 Annual General Assembly Meeting to be held on April 27, 2025 at the Radisson Blu Hotel, Cebu City & authorized representative to the Philippine Chamber of Cooperatives Inc.	Board of Directors
325	A resolution designating Director Benjie G. Arias as authorized representative and voting delegate of PHCCI-MPC Tacloban to the National Anti-Poverty Commission (Visayas Region)	Board of Directors

ORGANIZATIONAL CAPACITY:

BOD Reso No.	Particulars	Proponent
326	A resolution designating Director Rellier B. Meribeles as authorized representative of PHCCI-MPC Tacloban to the Tacloban City Credit Surety Fund Cooperative (TCCSFC)	Board of Directors
327	A resolution designating Director Rellier B. Meribeles as authorized representative and voting delegate of PHCCI-MPC Tacloban to the Network Consolidated Cooperative Bank (NCCB)	Board of Directors
328	A resolution designating Director Lilibeth T. Tabungar as authorized representative and voting delegate of PHCCI-MPC Tacloban to the 48th General Assembly Meeting & 23rd Cooperative Leaders Congress of the NATCCO Network to be held on May 2 - 4, 2025 at the Crowne Plaza Manila Galleria, Ortigas, Quezon City and as authorized representative & voting delegate to the NATCCO MBI 14th Annual Meeting to be held on May 30, 2025 at the Richmond Hotel Eastwood Quezon City	Board of Directors
329	A resolution designating Director Nelson D. Bernardo as authorized representative and voting delegate of PHCCI-MPC Tacloban to the 55th Annual General Assembly Meeting of VICTO National to be held on May 17 - 18, 2025 at the Bellevue, Island, Panglao, Bohol	Board of Directors
330	A resolution designating Director Erlinda A. De Lira as authorized representative of PHCCI-MPC Tacloban to the Tacloban City Cooperatives Development Council (TCCDC)	Board of Directors
331	A resolution designating Director Ursula M. Labita as authorized representative of PHCCI-MPC Tacloban to the DTI (Regional Competitiveness Agenda Consultative Workshop)	Board of Directors
332	A resolution designating Atty. Vernon I. Jolbitado as authorized representative and voting delegate of PHCCI-MPC Tacloban to the Regional Clustered Organization (RCO) VIII Regional Assembly Meeting and election of officers	Board of Directors
333	A resolution designating Atty. Rodolfo A. Peñalosa, Jr. As authorized representative and voting delegate of PHCCI-MPC Tacloban to the Renewable Energy Co-Operative of the Philippines (RECO-OP)	Board of Directors
334	A resolution designating Ms. Elizabeth L. Pretencio, General Manager as the authorized representative of PHCCI-MPC Tacloban to the Tacloban City Civil Society Organization	Board of Directors
335	A resolution designating Ms. Elizabeth L. Pretencio, General Manager as the authorized representative of PHCCI-MPC tacloban to the Philippine Chamber of Commerce and Industry Tacloban-Leyte (PCCI Tacloban-Leyte)	Board of Directors
336	A resolution designating Chairperson Leo D. Camposano, Dir. Ma. Jenny C. Advincula, Dir. Benjie G. Arias, Dir. Regine Marie S. Cumla, Ms. Francisca S. Custodio as members of the Board of Trustees, Atty. Rodolfo A. Peñalosa, Jr. As Legal Officer And Engr. Socorro Q. Ramos as Interim School Principal of the PHCCI-MPC Tacloban Academy Inc. (PMTAI)	Board of Directors
355	A resolution approving the appointment of Ms. Anita G. Cular as member of the Education & Training Committee	Board of Directors
356	A resolution approving the appointment of Ms. Nilda B. Docil as member of the Credit Committee	Board of Directors
357	A resolution approving the appointment of Atty. Rodolfo A. Peñalosa Jr. as Board Treasurer	Board of Directors
358	A resolution approving the appointment of Ms. Corazon L. Coritana as Board Secretary	Board of Directors
359	A resolution approving the 2025 Board Committee Appointments	Board of Directors

ORGANIZATIONAL CAPACITY:

BOD Reso No.	Particulars	Proponent
360	A resolution designating Director Lilibeth T. Tabungar as authorized representative and candidate for Regular Board of Trustee or any elective position and as voting delegate of PHCCI-MPC Tacloban to the NATCCO MBI 14th Annual Meeting to be held on May 30, 2025 at the Richmond Hotel Eastwood Quezon City	Board of Directors
361	A resolution designating Director Rellier B. Meribeles as authorized representative and voting delegate of PHCCI-MPC Tacloban to the NCCB 11th Regular General Assembly Meeting on June 21, 2025 Saturday, 9:00 AM at the 8th Floor, FTG Bldg., 20th Avenue Corner 19th Avenue Barangay San Roque, Quezon City	Board of Directors
386	A resolution approving the Policy Guidelines for Trainers and Experts Circle for Holistic Innovation and Empowerment (TECHIE) as amended	Education and Training Committee
503	A resolution approving the creation of Technical Working Group (TWG) for Redemptorist Concerns	Board of Directors / Top Management
532	A resolution approving the Policy Guidelines on the Salary Plan Structure and Salary Matrix	Human Resource and Compensation Committee
533	A resolution approving the holding of PHCCI Family Day on September 20, 2025	Human Resource and Compensation Committee, Gender & Development Committee
539	A resolution adopting the GAP Analysis Report & Action Plan of PHCCI-MPC Tacloban in compliance to Republic Act 11765	Board of Directors / Top Management
574	A resolution allocating the amount of one hundred thirty thousand pesos only (Php130,000.00) for the conduct of PHCCI-MPC Tacloban Basketball Tournament Season 3	Governance and Sustainability Committee, Human Resource and Compensation Committee
624	A resolution approving the Election Calendar of PHCCI-MPC Tacloban for the year 2026	Election Committee
640	A resolution acknowledging the roster of volunteer teams and its officers of PHCCI-MPC Tacloban	Education and Training Committee
641	A resolution approving the enrollment of acknowledged Coop volunteers to the COOP AKSI, a Personal Accident Protection and Assistance Program under CLIMBS Life and General Insurance Cooperative	Education and Training Committee
644	A resolution allocating the amount of Four Hundred Thirty-Two Thousand & Six Hundred Pesos Only (Php432,600.00) for the conduct of 2025 PHCCI Family Day simultaneously in all PHCCI offices to be held on 20 September 2025	Human Resource and Compensation Committee, Gender & Development Committee
653	A resolution adopting the programs derived from the Educational Tour of PHCCI-MPC Tacloban subject to the management's presentation of the corresponding policies within the year 2025	Board of Directors / Top Management
666	A resolution approving the composition of the Prequalification, Bids and Awards Committee (PBAC) for the Construction of PHCCI-MPC Tacloban - Tanauan Satellite Office Building Project	Board of Directors / Top Management

ORGANIZATIONAL CAPACITY:

BOD Reso No.	Particulars	Proponent
780	A resolution authorizing the attendance of Chairperson Leo D. Camposano to the 2nd Global Cooperative Climate Summit 2025 and Weather Protect Insurance (WPI) Community of Practice to be held on November 30 - December 4, 2025 in Kuala Lumpur, Malaysia	Board of Directors
781	A resolution authorizing the attendance of Dir. Ma. Jenny C. Advincula to the 2nd Global Cooperative Climate Summit 2025 and Weather Protect Insurance (WPI) Community of Practice to be held on November 30 - December 4, 2025 in Kuala Lumpur, Malaysia	Board of Directors
799	A resolution allocating the amount of Fifty-Five Thousand Pesos Only (Php55,000.00) for the Area Coordinators 2025 Performance Appraisal and Fellowship to be held on 06 December 2025 at the Basic Rooms Budget Hotel, Tacloban City	Membership Engagement and Sustainability Committee
801	A resolution authorizing the attendance of Dir. Nelson D. Bernardo to the 19th ICA ASIA-Pacific Research Conference & 17th International Co-Operative Alliance Asia and Pacific (ICA-AP) Regional Assembly to be held on November 23 – 28, 2025 in Hotel Cinnamon Lakeside Colombo, Sri Lanka	Board of Directors
813	A resolution allocating the amount of Php20,000.00 for the conduct of Coopag-Urusa Newsletter Enhancement Training	Education and Training Committee
814	A resolution allocating the amount of Php25,000.00 for the conduct of Training Needs of the PHCCI Kiddy & Y.E.S. Laboratory Cooperative on November 29, 2025 at the Board Room	Advocacies Committee
815	A resolution allocating the amount of Six Hundred Forty-Eight Thousand Pesos Only (Php648,000.00) for the 2025 Performance Appraisal and Fellowship to be held on 20 December 2025 at the Leyte Convention Complex, Annex B, Palo, Leyte	Research Planning & Strategy Formulation Committee
817	A resolution allocating the amount of Four Hundred Thousand Pesos Only (Php400,000.00) for the Tabang ni PHCCI - relief assistance/donation to the families affected by Typhoons Tino and Uwan	Board of Directors / Top Management
849	A resolution approving the composition of the Executive Investigation Committee (EIC)	Board of Directors / Top Management

III. Trainings and Seminars Attended by the Board, Committee, and Management

Trainings / Seminar	Participants	Date	Mode	Training Provider
Regular Monthly Meeting	Quintero, Reynario Maria G.	Jan 15, 2025	Tacloban City	Tacloban City Credit Surety Fund Cooperative
Regular Board of Directors and Joint Meeting of NAFECOOP	Quebec Luisita J.	Feb 4, 2025	Belmont Hotel Manila, Pasay City	NAFECOOP
VICTO National Eastern Visayas Regional Assembly Meeting (ARAM)	"Bernardo, Nelson D. Pretencio, Elizabeth L."	February 15, 2025	Hotel de Fides, Fatima Sagkahan, Tacloban City	VICTO
Gender Sensitivity and Development in Cooperative	"Dimaano, Joanne Irish A. Encomio, Annalyn R."	February 15-16, 2025	Crown Regency Hotels & Towers, Fuente Osmena, Cebu City	MMK- Cebu Business Management Services
BOD Regular Monthly Meeting	Quintero, Reynario Maria G.	Feb 21, 2025	Tacloban City	Tacloban City Credit Surety Fund Cooperative
Philippine Quality Award Application Development Course (PADC)	Advincula, Ma Jenny C.	March 17-21, 2025	DAP Building, Ortigas Center, Pasig City	Development Academy of the Philippines (DAP)
Regular Board Meeting of CLIMBS Life and General Insurance Cooperative	Camposano, Leo D.	March 21, 2025	Cagayan de Oro City, Philippines	CLIMBS
Quarter Joint Officers Meeting	Quintero, Reynario Maria G.	March 21, 2025	Tacloban City	Tacloban City Credit Surety Fund Cooperative
TCCSFC's Annual Regular General Assembly Meeting (ARGAM)	Quintero, Reynario Maria G.	April 23, 2025	Tacloban City	Tacloban City Credit Surety Fund Cooperative
CLIFSA 2025 Annual General Assembly Meeting	Agner, Sarah T.	April 27, 2025	Radisson Blu Hotel , Cebu City	CLIFSA
CLIMBS 53rd Annual General Assembly	"Advincula, Ma Jenny C. Agner, Sarah T. Arias, Benjie G. Arias, Benjie G. Bernardo, Nelson D. Camposano, Leo D. Cinco, Lorna S. Clarin, Evelyn D. Coritana, Corazon L. Cueryzon, Daisy S. Cueryzon, Daisy S. Jolbitado, Vernon I. Orendez, Melanie B. Peñalosa, Rodolfo A., Jr. Pretencio, Elizabeth L."	April 28-29, 2025	Radisson Blu Hotel , Cebu, Philippines	CLIMBS
5th Annual General Assembly	"Advincula, Ma Jenny C. Camposano, Leo D."	April 30, 2025	Bayfront Hotel Cebu North Reclamation Kaohsiung Street	NAFECOOP
NATCCO 48th General Assembly and 23rd Leader's Congress	"Bernardo, Nelson D. Calamaya, Levita S. Clarin, Evelyn D. Labita, Ursula M. Tabungar, Lilibeth T."	May 2-4, 2025	Crowne Plaza Manila Galleria, Quezon City	NATCCO

Trainings / Seminar	Participants	Date	Mode	Training Provider
VICTO National 55th Annual General Meeting and National Convention	"Arias, Benjie G. Bernardo, Nelson D. Calamaya, Levita S. Cinco, Lorna S. Coritana, Corazon L. Cueryzon, Daisy S. Cular, Anita G. De Lira, Erlinda A. Dimaano, Joanne Irish A. Docil, Nilda B. Encomio, Annalyn R. Jolbitado, Vernon I. Labita, Ursula M. Meribeles, Rellier B. Nacilla, Marilou S. Orendez, Melanie B. Tabungar, Lilibeth T."	May 17-18, 2025	The Bellevue Resort, Panglao, Bohol, Philippines	VICTO
Eastern Visayas 2025 Regional Cooperatives Chamber Assembly	Agner, Sarah T.	June 9, 2025	Tacloban City	NAFECOOP
Annual Team Building/ Staff Development 2025	"Agner, Sarah T. Arias, Benjie G. Bernardo, Nelson D. Calamaya, Levita S. Camposano, Leo D. Cinco, Lorna S. Coritana, Corazon L. Cueryzon, Daisy S. Cular, Anita G. Cumla, Regine Marie S. De Lira, Erlinda A. Dimaano, Joanne Irish A. Docil, Nilda B. Encomio, Annalyn R. Jolbitado, Vernon I. Labita, Ursula M. Nacilla, Marilou S. Orendez, Melanie B. Peñalosa, Rodolfo A. Jr. Tabungar, Lilibeth T."	June 21, 2025	Camp Bryztoff Resort Dulag, Leyte	"PHCCI-MPC Tacloban (In-House)"
Compliance Seminar On Fundamentals Cooperative	"Baqilod, Ma Vilma B. Calamaya, Levita S. Cueryzon, Daisy S. Cumla, Regine Marie S. De Lira, Erlinda A. Dimaano, Joanne Irish A. Encomio, Annalyn R. Jolbitado, Vernon I. Labita, Ursula M. Orendez, Melanie B. Palajero, Flordelyn T."	July 1-2, 2025	Virtual Meeting	NATCCO Network
Compliance Seminar on Cooperative Governance and Management	"Baqilod, Ma Vilma B. Cueryzon, Daisy S. Dela Cruz, Edna B. Jolbitado, Vernon I. Labita, Ursula M. Palajero, Flordelyn T."	July 3-4, 2025	Virtual Meeting	NATCCO Network
	"Advincula, Ma. Jenny C. Baqilod, Ma. Vilma B. Binoya, Corazon D. Calamaya, Levita S. Camposano, Leo D."			

Trainings / Seminar	Participants	Date	Mode	Training Provider
Orientation and Onboarding Program for New Board of Directors and Committee Officer	Clarín, Evelyn Devaras Cueryzon, Daisy S. Cular, Anita G. De Lira, Erlinda A. Jolbitado, Vernon I. Lagutan, Imelda F. Palejaro, Flordelyn T. Pedrosa, Rosalia R. Pilapil, Marissa M. Tabungar, Lilibeth T."	Jul 5, 2025	PHCCI-MPC Tacloban Board Room, Tacloban City	Perpetual Help Multi-Purpose Cooperative
Compliance Seminar on Financial Management	"Baqilod, Ma Vilma B. Cinco, Lorna S. Cueryzon, Daisy S. Dela Cruz, Edna B. Jolbitado, Vernon I. Palajero, Flordelyn T."	July 8, 2025	Virtual Meeting	NATCCO
Compliance Seminar On Credit & Risk Management	"Baqilod, Ma Vilma B. Cinco, Lorna S. Cueryzon, Daisy S. Dela Cruz, Edna B. Jolbitado, Vernon I. Palajero, Flordelyn T."	July 9, 2025	Virtual Meeting	NATCCO
VICTO National Joint Officers Meeting	Bernardo, Nelson D.	July 18-19, 2025	VICTO Seminar Haus, Beverly Hills, Lahug, Cebu City, Philippines	VICTO
34th Visayas Area Business Conference	Labita, Ursula M.	July 23-25, 2025	Tacloban City and Palo Leyte	Visayas Area Business Conference
Saksess sa Money	"Bernardo, Nelson D. Clarín, Evelyn D. Coritana, Corazon L. Cular, Anita G. Dela Cruz, Edna B. Labita, Ursula M."	July 31, 2025	PHCCI Fr. Flan Daffy Building Function Hall, Tacloban City	Perpetual Help Multi-Purpose Cooperative
Regular Board of Directors Meeting	Advincula, Ma Jenny C.	Aug 7, 2025	CLIMBS Office, Quezon City	NAFECOOP
CLIMBS Board of Director	Camposano, Leo D.	Aug 7, 2025	Standford Street, Brgy. Socorro, Cubao, Quezon City	CLIMBS
Compliance Seminar On Credit & Risk Management	"Pedrosa, Rosalia R. Peñalosa, Rodolfo A., Jr. "	Aug 13, 2025	Virtual Meeting	NATCCO
2nd National Leadership Congress	Advincula, Ma Jenny C.	Aug 15, 2025	Sequoia Hotel Manila Bay	COOP CHAMBER
DMMPC Building	Meribeles, Rellier B.	Aug 20, 2025	Kanhuraw Hill, City Hall	Tacloban City Credit Surety Fund Cooperative
Regional Sectoral Conference and 3rd Quarter Regional Basic Sectors Coordinating Council	Arias, Benjie G.	Aug 21, 2025	Ironwood Hotel, Tacloban City, Leyte	National Anti- Poverty Comission
Compliance Seminar On Fundamentals of Cooperatives	Dela Cruz, Edna B.	Sep 2-3, 2025	Virtual Meeting	NATCCO
VICTO National Eastern Visayas Regional Officers Meeting (ROM) and Regional Affiliates Meeting (RAM)	Bernardo, Nelson D.	Sep 19-20, 2025	Hotel de Fides, Fatima Sagkahan, Tacloban City	VICTO
7th BILEYSAM Cooperative Summit	"Bernardo, Nelson D. Cueryzon, Daisy S. Dela Cruz, Edna B. Jolbitado, Vernon I. Nacilla, Marilou S. "	Oct 11, 2025	FCIC Gymnasium, Baybay City, Leyte	VICTO

Trainings / Seminar	Participants	Date	Mode	Training Provider
Compliance Seminar On Credit Management	Cueryzon, Daisy S.	Nov 13, 2025	Virtual Meeting	NATCCO
VICTO National Cooperative Federation and Development Center Philippines	Bernardo, Nelson D.	Nov 23-28, 2025	Hotel Cinnamon Lakeside in Colombo, Sri Lanka	COOP International Cooperative Alliance
2nd Global Cooperative Climate Summit 2025	"Advincula, Ma Jenny C. Camposano, Leo D."	Dec 1-3, 2025	Parkroyal Collection, Kuala Lumpur, Malaysia	CLIMBS
Board of Justice and Meeting	Agner, Sarah T.	Dec 5, 2025	Golden Phoenix Hotel, Manila	Phil Chamber of Coop Inc
VICTO National Joint Officers and National Board Meeting	Bernardo, Nelson D.	Dec 6, 2025	VICTO Haus, Beverly Hills, Lahug, Cebu City,	VICTO
CEO and GMs Forum	Peñalosa, Rodolfo A., Jr.	Dec 10, 2025	Belmont Hotel Manila, Pasay City	Coop Chamber
CLIMBS Board of Director	Camposano, Leo D.	Dec 15, 2025	Golden Phoenix Hotel, Manila	CLIMBS
Journalism Workshop for Coopag-urusa Writers	Ms. Elizabeth L. Pretencio , Ms. Rhina A. Pagayanan, Vincent Beltran, Jacqueline Ortonero, Joshua Mandawe, Janet Holares, Archimedes Asilo, Ernesto Reyes, Jr., Roy Metran, Precian Jupia, Elsie Puertullano, Maricellie Angue, Fe Dela Cruz, & Novie Ballais	January 31, 2026	PHCCI Board Room	PHCCI In-house
Cooperative Leadership and Management Program (Co-op LAMP batch 21)	Mr. Mark Anthony Orias Mr. Evelio Juanico, Jr	January 31 to March 28, 2025	Hybrid, Cebu and Manila	NATCCO Network
Seminar Workshop for PMES Facilitators	Ms. Elizabeth L. Pretencio-Speaker Ms. Jacqueline A. Ortonero- Assisting Staff Mr. Joshua O. Mandawe-Assisting Staff Mr. Mark Anthony Orias-Participant Other Facilitators	February 01, 2025	PHCCI Board Room	PHCCI In-house
Maximizing Digital Reach for Cooperatives – Effective Online Advertising with Google, Facebook, and LinkedIn	"Mr. Joshua Mandawe Mr. Ricardo Losmagos, Jr"	February 18, 2025	via zoom	NATCCO Network
SEO Fundamentals for Cooperatives – Building a Strong Digital Footprint	"Mr. Joshua Mandawe Mr. Ricardo Losmagos, Jr"	February 20, 2025	via zoom	NATCCO Network
Strategic Marketing and Business Management 101	Ms. Jacqueline A. Ortonero	February 28, 2025	via zoom	MST Connect, Educational Consultancy
"Application Development Course PQA Performance Excellence Framework "	Mr. Joebert A. Go Dir. Ma. Jenny C. Advinula	March 17-21, 2025	F2F	Development Academy of the Philippines (DAP).
The Philippine Quality Award (PQA) Orientation- our guide to Organizational Excellence	Mr. Joebert A. Go	March 25, 2025	via zoom	Development Academy of the Philippines (DAP).
Ethical Hacking Pentesting crash course	Mr. Ronnel Cabalona	April 19-20, 2025	via zoom	

Trainings / Seminar	Participants	Date	Mode	Training Provider
Cooperative Staff Development Training	Mr. Cenon Aringo Mr. Jessie Jaike Badidles	May 20-21, 2025	CCDLAO Tacloban Training Room	Cooperatives Development and Livelihood Assistance Office (CCDLAO)
40-Hour Occupational Safety and Health Standards Training for Safety Officer 2 (SO2)	Mr. Vincent C. Beltran Mr. Ronnel E. Cabalona	May 26-29, 2025	via zoom	One Cooperative Federation in collaboration with 1 Philsafe Training and Development Servis
Philippine Quality Award (PQA) Regionalization Capability Building Training (Batch 2)	Ms. Elizabeth Pretencio Ms. Rhina Pagayanan Mr. Joebert Go Ms. Janet Holares	June 11, 2025	via zoom	Department of Trade and Industry
CAC Enhancement Training	Ms. Jacqueline Ortonero, Ms. Gayzel Abano	June 28, 2025		Agency and Distribution Management Department of CLIMBS
PHCCI Educational Benchmarking Tour	Vincent C. Beltran, Ernesto Reyes, Jr., Ronnel Cabalona and Joshua Mandawe	July 2-6, 2025	Dumaguete	PHCCI In-house
Driving Inclusive and Sustainable Solutions for a Better World	Mr. Cenon Aringo	July 04, 2025	via zoom	Cooperative College of the Philippines
Performance Management: Coaching for Performance	Mr. Cenon Aringo	July 06, 2025	via zoom	TJCL Learning and Development Center
PHCCI Educational Benchmarking Tour	Ryan Zabala, Jacqueline Ortonero, Jonh Reagan Pepito	July 6-9, 2025	Cagayan De Oro	PHCCI-In-house
MC 2024 -7, RA 11765 & Updates of Cooperative Taxation and Related Laws	Ms. Rica Guiao	July 12-13, 2025	Hotel Alejandro, Tacloban City	MMK Cebu Management Services
AI for Creators: Utilizing AI tools for Design, Content, and Innovation	Ms. Jessel Ladrera	July 24-25, 2025	via zoom	NATCCO Children & Youth
How to create a brand strategy and make your brand stand out.	Ms. Jacqueline Ortonero	July 30-31, 2025	via zoom	NATCCO Children & Youth
Training on occupational first-aid & basic life support training	John Reagan Pepito, Ronnel Cabalona, Jessie Jaike Badidles, Vincent Beltran, Alberto Tumandao, Rowell Pagdato, Archimedes Asilo, Jay Arnold Alabado, Fritz Melchor, Ernesto Reyes Jr., Elmer Gravoso, Randy Devaras, Roy Metran, Zacarias Sabucido, Ryan Zabala, Jessie Rosas, Mark Anthony Oricas, Raphael Salas, Myrfred Anthony Enola, Felino Salvana, Evelio Juanico, Jr., Rodel Pumanes, Sherwin Catayong, Rey Noel Guibao, Jeerylou Tarce, Gerald Valdez	August 19-20, 2025	Fr. Flan Daffy Training Hall	Philippine Red Cross
CIS Portal walkthrough seminar	Mr. Joebert A. Go Ms. Fe S. Dela Cruz Mr. John Reagan T. Pepito Mr. Vincent C. Beltran Ms. Rhina A. Pagayanan	August 22, 2025	via zoom	Credit Information Corporation (CIC)

Trainings / Seminar	Participants	Date	Mode	Training Provider
Seminar on ICAT: Its Experience and Relevance	Elizabeth Pretencio, Vincent Beltran, Maricellie Angue, Archimdes Asilo, Mark Anthony Orias, Rey Noel Guibao, Myfred Anthony Enola, Ernesto Reys Jr., Roy Metran, Ryan Zabala, Evelio Juanico, Jr.	August 30, 2025	PHCCI Board Room	PHCCI In-house
SSS offsite e-centers online service training program	Mr. Cenon Aringo Ms. Blenda Morales	September 4, 2025	Hotel De Fides, Tacloban City	SSS
Virtual training session titled "Artificial Intelligence"	Mr. Ronnel Cabalona Ms. Jacqueline Ortonero	October 21, 2025	Via Zoom	NaFeCOOP
One-day disaster risk reduction and management course	Top Management Branch Managers and Satellite Heads Head Officer Supervisors Julien Loreto, Noel Canillas and Alberto Tumandao	October 21, 2025	PHCCI Board Office	Civil of Defense
Refresher Course on Loan and Collection Process	Top Management Branch Managers and Satellite Heads Mr. Jonh Reagan Pepito Accounts Officers (Branch and Satellite offices) Loan Associates (Branches) Credit Associates (Branches) Collectors (Branch and Satellite Offices) Loans Supervisors (Branches) Collection Supervisors (Branches) Appraisers (Head Office) Jonh Reagan Pepito	December 14, 2025	PHCCI Board Room	PHCCI In-House



IV. PHCCI Representations and Linkages

PHCCI-MPC Tacloban representatives actively engage with local, regional, and national cooperative federations as part of our efforts under Goal No. 2, strengthening the cooperative's image through meaningful partnerships with our affiliate cooperatives.



DR. LEO D. CAMPOSANO, CESE



Board of Director
CLIMBS Life and General Insurance COoperative



Board of Trustee
Co-operative College of the Philippines (Co-op College PH)



DIR. MA. JENNY C. ADVINCULA



Board of Director
National Federation of Cooperative Primaries in the Philippines (NAFECOOP)



DIR. SARAH T. AGNER



Board of Director
Coop Life General Insurance & Financial Services Agency (CLIFSA)



Trustee
Philippine Chamber of Cooperatives Inc.



DIR. BENJIE G. ARIAS



Authorized Representative (Visayas Region)
National Anti-Poverty Council (NAPC)



DR. NELSON D. BERNARDO, LPT



Board of Director
VICTO National Cooperative Federation & Development Center



DIR. ERLINDA A. DE LIRA, EdD



Authorized Representative / Auditor
Tacloban City Cooperative Development Council (TCCDC)



ATTY. VERNON I. JOLBITADO



Authorized Representative
Finance Cooperatives Cluster (Region 8)



DIR. URSULA M. LABITA



Authorized Representative
DTI (Regional Competitiveness Agenda Consultative Workshop)



DIR. RELIER B. MERIBELES



Vice-Chairperson, BOD
Tacloban City Credit Surety Fund Cooperative (TCCSFC)



Authorized Representative
Network Consolidated Cooperative Bank (NCCB)



DIR. LILIBETH T. TABUNGAR



Authorized Representative
National Confederation of Cooperatives
(NATCCO Network) & NATCCO MBI



ATTY. RODOLFO A. PEÑALOSA JR., CPA



Authorized Representative
Renewable Energy Cooperative of the Philippines (ReCO-OP)



ELIZABETH L. PRETENCIO



Authorized Representative
Tacloban City Civil Society Organization



Authorized Representative
Philippine Chamber of Commerce and Industry Tacloban-Leyte
(PHCCI Tacloban - Leyte)

Board Committees

ADVOCACIES

Advocacy is more than just a mandate; it is the commitment to ensuring no one is left behind. Chaired by Dir. Erlinda A. De Lira, the Advocacies Committee is proud to present a summary of our recent efforts to serve the heart of our community. This milestone highlights achieved in our journey conducted and implemented with various activities, programs and initiatives related to the kiddy and youth, environment, elderly, and, persons with disabilities for the year 2025.

This year, this committee organizes activities for children and young seniors, PWD and youth. Kylinne Janne C. Cardeno was elected Chairperson of the Board of Directors during the LabCoop 7th Annual General Assembly Meeting and Election. The officers then formally accepted their positions as young leaders in the Laboratory Cooperative during the LabCoop Officer's Oath taking and Turnover ceremony. PHCCI LabCoop merchandise. The Tutee Friendly Summer G.R.O.W.T.H. Program, which has 149 students enrolled in various classes, including Arts & Crafts (30 students), Dance Class (35 students), Guitar (23 students), Voice (30 students), Taekwondo (12 students), and Badminton (19 students), is an engaging activity for children and young people. Additionally, 301 young boys from Operation Tuli took part in this program. The Pamaskong Handog ng PHCCI gave gifts to 500 children in various branches and satellite offices during the holiday season. Each gift contained a gift of joy, a gift of sweet, and a gift of knowledge. Additionally, PHCCI staff members participated in a First-Aid and Basic Life Support training in collaboration with the Red Cross Team as part of the Disaster Reduction Management Execution Plan.

BUSINESS

The Business Committee, under the leadership of Atty. Vernon I. Jolbitado, with the support of the Committee Members and Management, implemented several initiatives in 2025 to strengthen PHCCI-MPC's business operations and create long-term opportunities.

Key accomplishments include the signing of a Memorandum of Agreement (MOA) with CLIMBS Life and General Insurance Cooperative for CoopLife Insurance, the launch of the Star Member's Insurance Program, and the successful opening of the PHCCI Naval Branch in collaboration with the Membership Engagement and Marketing Committees.

To enhance member accessibility, the cooperative launched mall kiosk services at Robinsons Marasbaras and Savemore Tacloban. The committee also conducted a benchmarking activity at AMOEC in Northern Samar to explore potential future ventures, including a gasoline station and hotel business.

Additionally, the bidding process for Phase 1 of the new Tanauan Office Building has been completed, marking a significant step toward improved service delivery.

Furthermore, the committee facilitated the approval of vital policies, including the 2026 Annual General Assembly Raffle Ticket Guidelines and the CoopLife Insurance Guidelines for Regular Members.

Overall, the committee achieved 94% of its 2025 deliverables, showing strong performance in new business initiatives, share capital generation, and asset growth. The installation of the new ATM is scheduled for completion after the construction of the new Tanauan Branch Office is completed.

DELINQUENCY CONTROL

The Delinquency Committee, under the leadership of Director Sarah T. Agner, remains steadfast in supporting management's efforts to reduce cooperative delinquency. Through continuous initiatives, the Committee aims to provide proactive and sustainable solutions to address and lower delinquency levels.

In pursuit of this objective, the Committee crafted and implemented the following policies:

- **Amendment of the Loan Recovery Program maturity date coverage**, expanding eligibility from accounts that matured in 2020 to all matured accounts, covering 440 availers with a total amount of ₱26,762,530.53 for the period January to December 2025.
- **Suspension of members' benefits** for members with delinquent loan accounts that matured in 2020 and earlier.

- **Creation of the Accounts Receivable Management** – Collection Process to strengthen and standardize collection efforts.
- **Approval of involuntary termination** for accounts with loan balances **equal to or less than the total deposits**.

In addition, the Committee established an account management team tasked with locating **3,450 past-due accounts**, which significantly contributed to the cooperative's reduction in Portfolio at Risk (PAR). Management likewise undertook necessary actions to protect the cooperative's interests. These included follow-up calls by outreach specialists, issuance of collection notices, initiation of mediation processes, and the pursuit of foreclosure or case filing against **150 members**, involving a total exposure of **₱32,475,730.42**.

Furthermore, the PHCCI Mediator and Mediation Associates played a vital role in reducing delinquency, generating collections amounting to **₱4.5M** through mediation processes.

As of **December 31, 2025**, through the combined efforts and support of both the Committee and management, the cooperative achieved a total PAR reduction of **₱41.7 million**, with the PAR rate declining from **42.32%** in the previous year to **38.53%**.

GOVERNANCE AND SUSTAINABILITY

In 2025, the Governance and Sustainability Committee, led by Director Rellier B. Meribeles, and its committee members, strengthened the cooperative's governance and strategic direction through key initiatives and policy improvements. The Committee facilitated consultations and preparatory activities for the development and alignment of the cooperative's strategic plan with its operational priorities, while also completing the comprehensive review and revision of the cooperative's By-Laws to ensure continued relevance and compliance with regulatory standards. In support of sustainability and operational efficiency, the Committee introduced environmentally responsible practices such as paperless meetings and digital attendance systems. These initiatives reflect the Committee's commitment to promoting good governance, innovation, and sustainable development within the cooperative.

HUMAN RESOURCE AND COMPENSATION

The Human Resource Committee, under the leadership of Chairperson Director Lilibeth T. Tabungar, achieved significant milestones in workforce development and employee engagement during the year. The Committee recommended the regularization of eleven (11) employees, strengthening job security and reinforcing the Cooperative's commitment to employee growth and retention. In addition, it endorsed to the Board of Directors the confirmation and promotion of twelve (12) employees to full-pledged positions, which included two (2) managerial and five (5) supervisory roles—further enhancing leadership capacity across the organization.

As a result of these strategic human resource initiatives, the Cooperative recorded an expanding workforce, thereby supporting operational efficiency and organizational sustainability. Beyond staffing initiatives, the Human Resource Committee actively collaborated with other committees to foster employee engagement and well-being. Notably, it successfully spearheaded the Team Building Activity and the 2025 Family Day, in partnership with the Gender and Development (GAD) Committee, promoting camaraderie, inclusivity, and work-life balance among employees and their families.

Furthermore, the Committee successfully approved and implemented key policies that promote member-employee welfare and professional development, creating long-term value by strengthening retention, tenure stability, and organizational sustainability.

INVESTMENT MANAGEMENT, TREASURY AND INVESTMENT GROUP

Year 2025 marked a period of economic resilience, growth, sustainability, and financial empowerment for the cooperative. Through the collective and coordinated efforts of the Investment Management Committee, chaired by Dir. Benjie G. Arias, in close collaboration with Management, two (2) policies were formulated and proposed, which subsequently received approval from the Board of Directors, namely:

1. Policy on Corporate Credit Card
(BOD Resolution No. 535, Series of 2025, dated June 28, 2025)

2. Revised Policy on Investible Funds (BOD Resolution No. 536, Series of 2025, dated June 28, 2025)

The Investment Management Committee remained steadfast in its commitment to strengthening the cooperative's financial position while safeguarding its primary mandate of providing accessible and sustainable credit services to its members. In line with this, the Committee implemented a fund diversification strategy that carefully balanced growth, liquidity, and sustainability.

As part of this strategy, a portion of the cooperative's funds was strategically diversified through investments with reputable and financially stable institutions, including San Miguel Corporation, Megawide Construction Corp., Petron Corporation, Double Dragon Corporation, SM Prime Holdings, Inc., Filinvest Land, Inc., Ayala Land, Inc., and UnionBank Bonds. All investment placements underwent thorough evaluation to ensure that they did not adversely affect the availability of funds for loan releases, which remain the cooperative's main source of income and core service to members.

Despite the allocation of funds to these investments, the cooperative consistently maintained adequate liquidity to meet members' credit requirements. This prudent investment approach enabled the cooperative to generate additional and stable income streams without compromising its lending operations.

As a result, the cooperative was able to enhance overall earnings, reinforce financial sustainability, and deliver greater value and tangible benefits to its members. The Investment Management Committee reaffirms its commitment to responsible fund management, income generation, and the long-term financial empowerment of the membership.

KNOWLEDGE MANAGEMENT, TECHNOLOGY AND CYBER RISK

In 2025, the Knowledge Management, Technology and Cyber Risk (KMTCR) Committee of PHCCI-MPC Tacloban, chaired by Dir. Rellier B. Meribeles, together with Dir. Benjie G. Arias, Dir. Vernon I. Jolbitado, and Corazon L. Coritana, focused on advancing digital transformation and strengthening technology and cyber risk management. Key initiatives included the installation of system back-up mechanisms to ensure data security and operational continuity, compliance with PQA system requirements, continued digitalization of the Annual General Assembly Meeting and Cooperators' Area Convention (CAC), and the digitalization of forms and databases to support automated and accurate reporting.

The committee also explored remittance partnerships and conducted benchmarking activities to align systems with industry best practices. Through regular monitoring and risk assessment, the committee remains committed to enhancing secure, efficient, and data-driven technology-enabled services for the member-owners.

MARKETING AND NEW MEMBER GENERATION

The Marketing and New Members Generation Committee, under the leadership of Director Ursula M. Labita, successfully implemented strategic initiatives that strengthened member engagement, expanded community presence, and enhanced the cooperative's visibility among both members and non-members. Below are the committee's key accomplishments for the year:

Digital and Social Media Initiatives

1. Successfully launched G-Cash payment solutions in April 2025, expanding digital payment options and enabling members to conveniently settle deposit and loan payment transactions through seamless e-payment channels.
2. Maintained consistent posting of engaging and informative content on Facebook, highlighting PHCCI-MPC Tacloban's products, services, and member success stories, thereby increasing online reach and audience engagement.
3. Introduced #LoanTipsTuesday on the official Facebook page, providing weekly practical financial tips to help members make informed borrowing decisions and maximize the benefits of their PHCCI loans.

Member-Centered Programs

1. Launched the Pick & Win Promo from February 10–15, 2025, in celebration of PHCCI-MPC Tacloban's 56th Founding Anniversary.
2. Implemented the Transact & Spin Promo from June 13–30, 2025, at the Robinsons Mall Kiosk to encourage member transactions and engagement.

3. Rolled out the Fiesta Promo in June 2025 in line with local festivities to further strengthen member participation.
4. Conducted the #MyPHCCI Journey: A Testimonial Video Contest from June 13–30, 2025, featuring heartfelt member testimonials on how PHCCI-MPC Tacloban has positively impacted their lives.
5. Launched the PHCCI-On-the-Go Photo Contest, encouraging members to showcase their #CoopPride by capturing PHCCI merchandise in their everyday activities.
6. Introduced the Level Up to Regular Membership Promo to accelerate the conversion of associate members to regular membership.
7. Implemented the Pay & Win: Loan-tastic Pasko E-Raffle Promo, designed to encourage loan payments and account updates while boosting overall financial engagement among members.

Community Engagements

1. Participated in the 34th Visayas Area Business Conference (VABC) and Tacloban–Leyte Business Expo (TALBEX) of the PCCI Leyte Chapter, held from July 23–25, 2025, at the Leyte Convention Complex, Palo, Leyte, to promote the cooperative’s products, services, and membership opportunities.
2. Conducted the PHCCI-MPC Tacloban Caravan at Brgy. 3 Upper Nula-tula, Tacloban City (August 13–15, 2025), and Brgy. Abucay, Tacloban City (August 22–23, 2025), bringing cooperative services closer to communities through PMES, membership applications, deposit acceptance, and payment services.
3. Aired PHCCI Connect: Live with the Cooperative via RMN Tacloban and the official Facebook page on October 2 and 16, 2025, delivering important updates, upcoming activities, promotions, and opportunities for members.
4. Actively participated in barangay fiestas and local pageants through sponsorships and community involvement, including Ms. PHCCI Lucsoon Youth 2025, Mr. Tanauan Pasaka 2025, Mr. & Miss BIPSU 2025, Brgy. Lucsoon Fiesta, and Sr. San Roque Fiesta in Naval, Biliran.

Membership Generation

1. Generated a total of 3,136 new regular members, significantly contributing to the cooperative’s growth and sustainability.

Sponsored Policies

1. Reviewed and sponsored the New Regular Membership Requirements Policy, adopting simplified membership requirements by removing the need for barangay-issued documents or proof of billing. This policy was approved by the Board of Directors on July 26, 2025, through BOD Resolution No. 575, Series of 2025.
2. Reviewed and sponsored the PHCCI-MPC Tacloban Branding Policy, ensuring consistency in branding and representation across all channels and member interactions. This was approved by the Board of Directors on September 27, 2025, through BOD Resolution No. 675, Series of 2025.

MEMBERSHIP ENGAGEMENT AND SUSTAINABILITY

In 2025, the Membership Engagement and Sustainability Committee, led by Dir. Nelson D. Bernardo, with support from Dir. Benjie G. Arias, Dir. Ursula M. Labita and Ms. Daisy S. Cueryzon made significant achievements in Members Welfare and Community Engagement.

- Dental Care: 1,574 members served (fillings, prophylaxis, and extractions) via 13 providers.
- Medical & Eyecare: 165 medical consultations (online/onsite) and 23 specialized eyecare treatments across four clinics.
- Served over 800 beneficiaries through the “Big Health and Wellness Day” and specialized screenings (Pap smears, prostate exams, and eye consultations).
- Hosted the Kasalang PHCCI mass wedding for 22 couples, celebrated Solo Parents Day, and honored 50 participants during Senior Citizens Day.
- Conducted a Financial Literacy seminar with the Bangko Sentral ng Pilipinas (103 attendees) and organized a Mangrove Planting and Coastal Clean-up.
- Total Membership: Increased by 8.49%, reaching a total of 33,183 member-owners.
- Active Participation: Members in Good Standing (MIGS) grew by 11.15%, while Star Membership saw a 5.06% uptick.
- Assembly Attendance: Recorded a significant 63.13% surge in General Assembly participation, totaling 12,067 attendees.
- Benefit Revisions: Updated the PHCCI Star Members Policy to integrate life insurance benefits.
- Strategic Reviews: Completed a multi-year study (2022–2024) on the Kasalang PHCCI program to assess long-term impact and implementation.

RESEARCH PLANNING AND STRATEGY FORMULATION

The Research & Planning Committee, chaired by Dir. Regine Marie S. Cumla, is officially transitioning toward a data-driven future to better serve the PHCCI-MPC Tacloban community. By onboarding a dedicated Research Associate, we are demonstrating a proactive commitment to evaluating our current operations and using concrete findings to develop modern strategies. This move signifies a shift from relying on traditional methods to embracing evidence-based improvements, ensuring that every decision we make is backed by a thorough understanding of our current landscape.

To achieve this, we are actively utilizing our Member Satisfaction, Loan Application, and Digital Service surveys to capture the “true pulse” of our membership on a regular basis. These insights allow us to foresee emerging trends and adapt our offerings to meet the evolving needs of our members. By refining our products and simplifying our services based on real-world feedback, we aim to foster a deeper bond of trust and ensure that the cooperative remains a relevant, reliable partner for years to come.

Appointed Committees

CREDIT

The Credit Committee, chaired by Ms. Rosalia R. Pedrosa is responsible in the formulation of sound lending and collection policies, systems and procedure, credit management of the Cooperative and general supervision including collection of overall loans of members. The Credit Committee is also responsible in the processing of loan application of member-borrowers based on loan exposure from P500,000.01 to P1,000,000 cumulative exposure and recommends to the Board for approval for loan exposure above P1 Million.

All throughout the year, the Credit Committee carefully evaluated loan applications, assessing the financial capacity and creditworthiness of our member-borrowers. The committee ensures that PHCCI can promptly adapt to the evolving needs of our member-borrowers while ensuring the strength of our overall loan portfolio.

The Credit Committee consistently took a cautious yet strategic approach to ensure that approved loans aligned with the cooperative’s goals. This allows for prompt approvals without compromising the cooperative’s commitment to sound and reliable credit management practices, thereby supporting its financial health and stability.

In the year 2025, the Credit Committee approved 95 loan applications and successfully funded a total of P58,271,300.00.

EDUCATION AND TRAINING

The Education and Training Committee, under the leadership of Director Ma. Jenny C. Advincula successfully implemented key educational, training, and policy initiatives in 2025 that strengthened member development, volunteer engagement, and institutional governance. The committee’s major accomplishments are as follows:

1. Pre-Membership Education Seminars (PMES)

The Committee, through the PMES facilitators, conducted 47 online PMES, reaching 884 participants. From these, 618 applicants (70%) were successfully converted to regular membership. All conversions were duly approved through various Board of Directors (BOD) Resolutions during BOD and Joint Officers’ Meetings.

2. Policy Development and Approval

The Committee facilitated the passage and Board approval of three major policies:

- (a) TECHIE (Training and Experts Circle for Holistic Innovation and Empowerment) Policy, approved on May 24, 2025 (BOD Resolution No. 386, s. 2025);
- (b) Policy on the Allocation, Utilization, and Remittance of the Cooperative Education and Training Fund (CETF), approved on September 13, 2025 (BOD Resolution No. 638, s. 2025); and

(c) Policy Guidelines on the Allocation and Utilization of the Community Development Fund (CDF), approved on September 13, 2025 (BOD Resolution No. 639, s. 2025).

3. Volunteer Commissioning and Onboarding

The Commissioning and Onboarding of PHCCI-MPC Tacloban Volunteers was successfully held on September 27, 2025, at the St. Gerald Pastoral Center, Tacloban City. The activity covered PMES Facilitators, ICAT Facilitators, Mediation Associates, and Area Coordinators, with the official roster approved through BOD Resolution No. 640, Series of 2025 dated September 13, 2025.

4. Information Committee on Alternative to Termination (ICAT)

Exit interviews were conducted for 593 terminating members, resulting in the retention of 27 members through ICAT facilitator intervention. The Committee also implemented the ICAT Seminar and Workshop, approved through BOD Resolution Nos. 578 and 642, Series of 2025.

5. Laboratory Cooperative (LabCoop)

The LabCoop Seminar on Parliamentary Procedures was conducted and approved through BOD Resolution No. 814, Series of 2025, dated November 22, 2025.

6. Education, Training, and Benchmarking Programs

In collaboration with the Human Resources Committee, the Education and Training Committee facilitated various capacity-building, training, and exposure activities throughout the year, including:

- Application Development Course on the PQA Performance Excellence Framework (March 17–21, 2025), attended by Director Ma. Jenny C. Advincula and Joebert A. Go, approved through BOD Resolution No. 285, s. 2025;
- International Cooperative Educational Exposure in Thailand, Vietnam, and Cambodia (May 8, 2025), participated in by one Supervisor and one Manager, approved through BOD Resolution No. 352, s. 2025;
- PHCCI Educational Benchmarking Tours in Dumaguete (July 2–6, 2025) and Cagayan de Oro (July 6–9, 2025) for Executives and Head Office Supervisors, approved through BOD Resolution No. 505, s. 2025;
- Occupational First Aid and Basic Life Support Training conducted by the Philippine Red Cross (August 19–20, 2025) for management-level personnel; and
- One-Day Disaster Risk Reduction and Management Course facilitated by the Office of Civil Defense on October 21, 2025, for management-level participants.
- Financial Literacy Seminar and Webinar facilitated by the Bangko Sentral ng Pilipinas Tacloban Branch on July 31, 2025, with the board resolution No. 050 s. 2025 dated Feb. 8, 2025.
- Published a Coopagurusa newsletter in 2025 with the board resolution No. 077 s. 2023.

7. Mediation, Credit, and Collection Capacity-Building Programs

In coordination with the Mediation Committee, the Education and Training Committee implemented a series of mediation-related, credit, and collection training programs aimed at strengthening dispute resolution competencies and reinforcing institutional processes. These included:

- Mediator's Workshop conducted on May 3, 2025, at the PHCCI Board Room, facilitated by the National Conciliation and Mediation Board, and approved through BOD Resolution No. 303, Series of 2025;
- Mediators Orientation on the PHCCI-MPC Tacloban Mediation Process held on May 31, 2025, at the PHCCI Board Room;
- Orientation and Onboarding Program for New Mediators and New PMES Facilitators conducted on July 12, 2025, at PMTAI;
- In-House Refresher Course on Loan and Collection Processes held on December 14, 2025, at the PHCCI Board Room.

ETHICS

The Ethics Committee chaired by Ms. Ma. Vilma B. Baquilod and Ms. Edna B. De la Cruz, Vice-Chair was appointed around the mid-year of 2025. One of the significant highlights of their accomplishment was revisiting the Code of Conduct and Discipline of the Cooperative which paved the way for the creation of the Executive Investigation Committee (EIC) who will handle administrative cases involving top management positions. Aside from holding our monthly committee meetings, we also had actively participated the mandated trainings, seminar-workshops, Orientation on Boarding Program of the new Board of Directors and Committee Officers, Year-End Assessment and Annual Planning for the year 2025 as well as 100% attendance in the Joint Board and Officers meetings and all other important activities of the Cooperative.

GENDER AND DEVELOPMENT

The creation of a GAD Committee in cooperatives is mandated by national policies, including the 1987 Philippine Constitution which upholds gender equality, Executive Order 273 adopting the Philippine Plan for Gender Responsive Development, and Republic Act 6939 which directs cooperatives to align with national development goals. Most importantly, CDA Memorandum Circular 2013 22 explicitly requires all cooperatives to institutionalize Gender and Development by forming a GAD Committee and designating a GAD Focal Person, ensuring that gender responsive policies, programs, and budgets are implemented and monitored effectively.

For CY 2025, the GAD Committee took the lead in organizing and coordinating the various activities for the International Cooperative Alliance (ICA) Celebration held in July 2025, engaging both members and employees of PHCCI MPC. The celebration showcased the cooperative's commitment to inclusivity, community engagement, and member development through a diverse lineup of events. The #MyPHCCIMPC Tacloban Journey Video Testimonial Contest highlighted inspiring member stories and cooperative impact. The Memory Lane exhibit featured the rich history and milestones of PHCCI MPC, strengthening members' sense of identity and belonging. To promote health and wellness, the committee held a lively Zumba Test Fest, drawing participation from both staff and members. Special thematic days such as Senior Citizen Day, Youth Day, and Solo Parents Day provided targeted support and recognition to key member sectors, offering services, learning sessions, and fellowship activities tailored to their needs.

The financial literacy session, "Sakses sa Money: Your Guide to Financial Literacy," empowered participants—especially women, youth, and vulnerable groups—with practical knowledge on budgeting, saving, and responsible financial decision making. The cooperative also reinforced its environmental advocacy through Mangrove Planting and Coastal Clean Up Activities, demonstrating its commitment to sustainability and community stewardship. The celebration culminated in Gabi ng Kooperatiba, an evening thanksgiving and fellowship event honoring cooperative values, unity, and shared achievements. Through these well rounded activities, PHCCI MPC strengthened member engagement, promoted gender responsive participation, and demonstrated the core cooperative principle of concern for community.

MEDIATION AND CONCILIATION

The Mediation and Conciliation Committee, headed by Ms. Imelda F. Lagutan and Ms. Corazon D. Binoya, in collaboration with the mediator and 11 mediation associates, conducted 96 mediation sessions across PHCCI-MPC Tacloban branches and satellite offices, mediating 535 past-due accounts. Through the collective efforts of the Committee, mediator, associates, and management, several initiatives were carried out, including a Mediators' Workshop and the formulation of Mediation Policy Guidelines, resulting in a total collection of P 4,511,906.72 in loan payments from mediated accounts.



Audit Committee Report

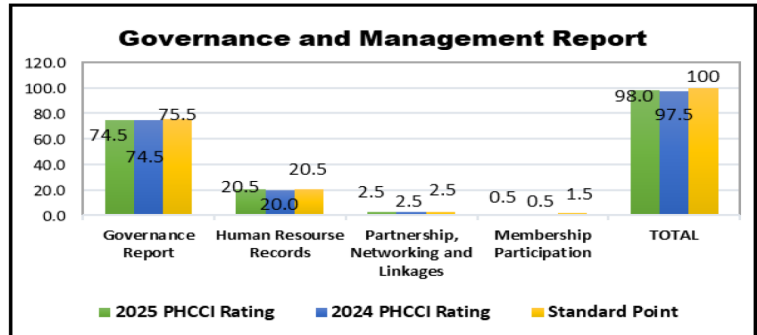
(Per Audited FS 2025)

The committee presents hereunder the status of the Financial Condition of PHCCI-MPC Tacloban based on the 2025 Audited Consolidated Financial Statements for the current year ended December 31, 2025, using the Enhanced P.E.S.O.S ratios Performance Standards as mandated on Memorandum Circular 2025-12 approved by the Cooperative Development Authority (CDA).

The Performance Audit Report is comprising of Governance and Management Report (**GMR**) and Financial Performance of Cooperative with different ratio indicators such as: **Portfolio Quality, Efficiency, Stability, Operations and Structure of Assets (PESOS)**.

Governance and Management Report

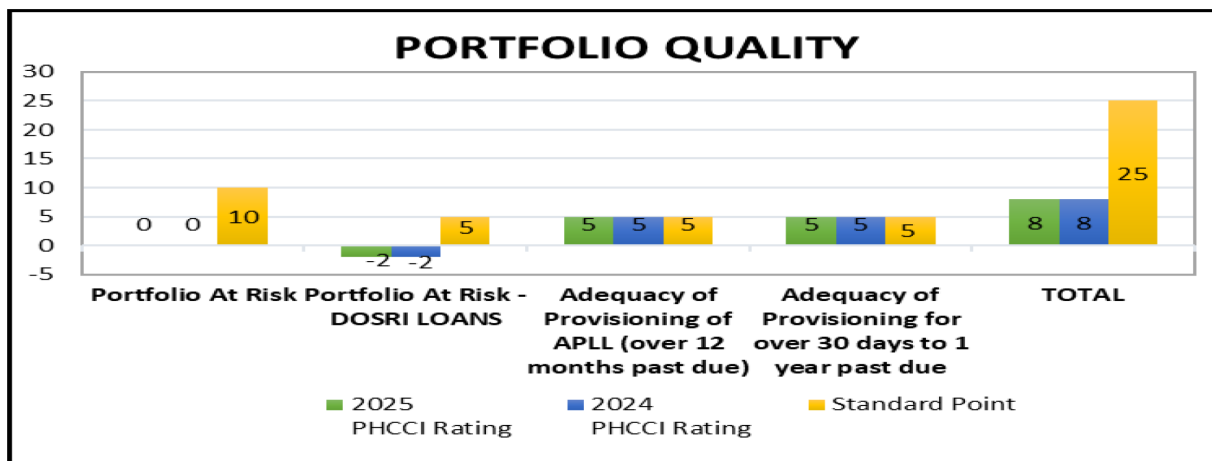
This report highlights the Governance Report, Management Report/Record, Partnership, Networking and Linkages, and Membership Participation. As a result of our audit, the cooperative got a rating of 98 with the standard rate of 100.



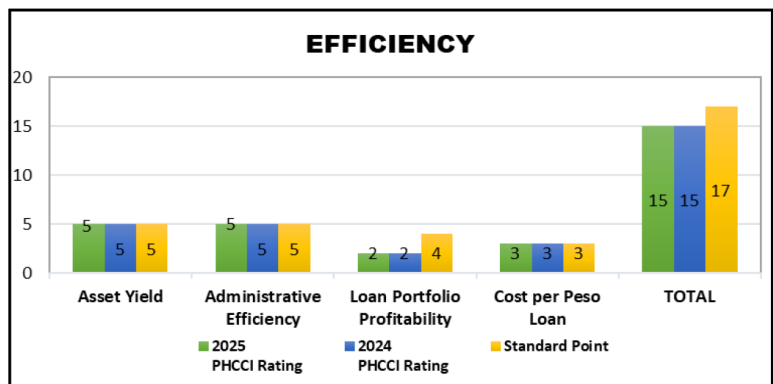
Financial Performance of Cooperative

Financial Performance measure and analyze the cooperative overall financial health over a given period. This will help to track the progress made in essential areas of the cooperative performance.

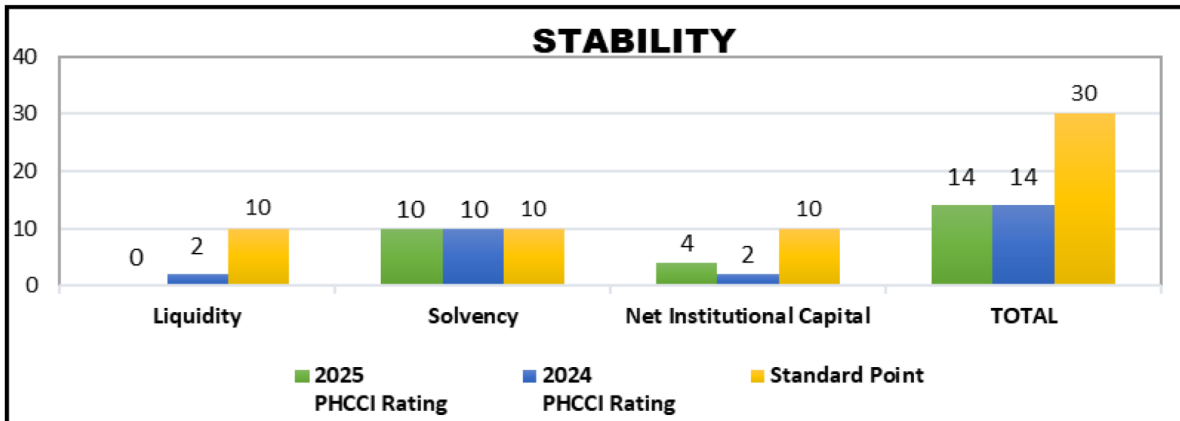
Portfolio Quality – The ratios/indicators under this group provide the cooperative appropriate tools in monitoring the quality of loan. These indicators include **Portfolio at Risk, Portfolio at Risk – DOSRI Loans, Adequacy of Provisioning of APLL (over 12 months past due)** and **Adequacy of Provisioning for over 30 days to 1 year past due**. As of 2025, total portfolio quality point is 8 which is less than the standard total points of 25.



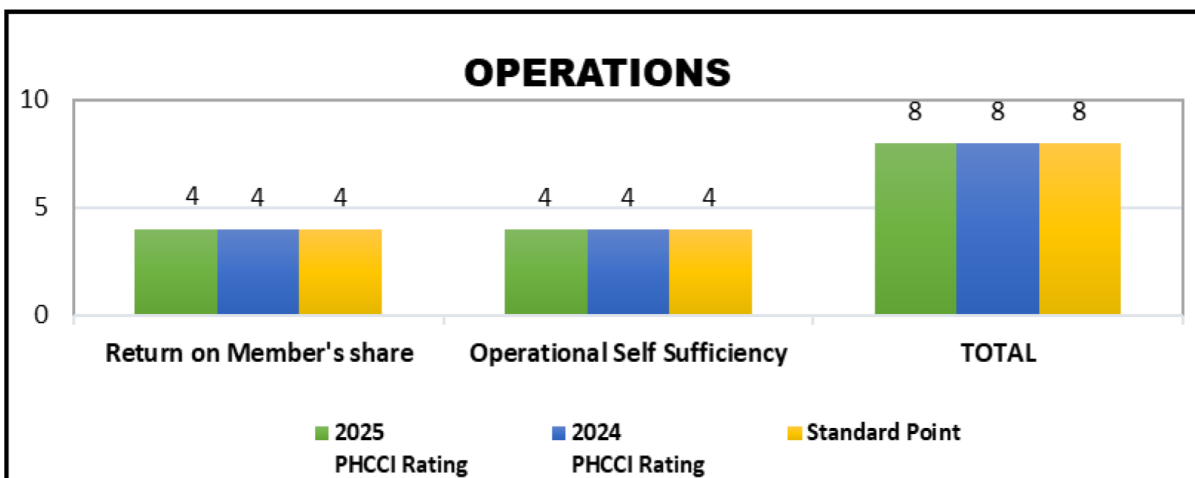
Efficiency – These indicators measure the operational and administrative efficiency of the cooperative. It determines the ability of the cooperative to generate sufficient income to cover expenses related to the operation. The indicators under this group include **Asset Yield, Administrative Efficiency, Loan Portfolio Profitability and Cost per Peso Loan**. Total efficiency point is 15 which is less than the standard total points of 17.



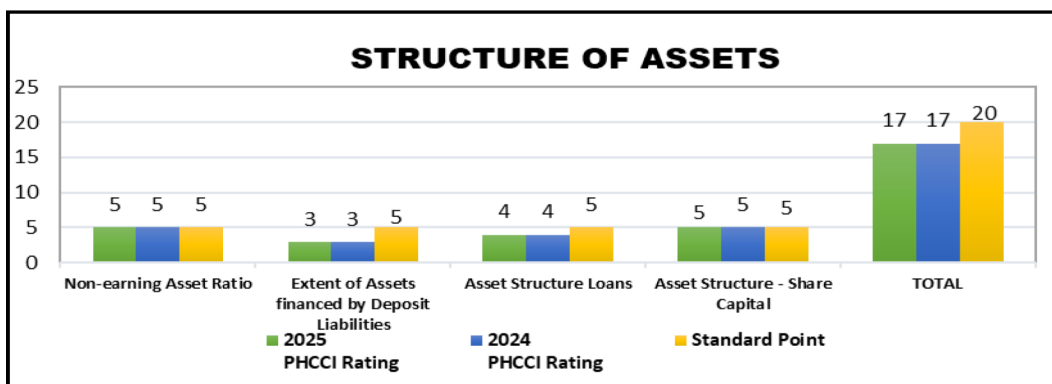
Stability – The stability of the cooperative is important to ensure that financial services are delivered to its members in a sustained manner. This indicator is essential for building member confidence, ensuring liquidity, earning adequate returns, and supporting long-term growth. The indicators under this group include **Liquidity, Solvency and Net Institutional Capital**. As of 2025, total stability point is **14** which is less than total standard points of 30.



Operations – The indicators under this group emphasize the cooperative’s effectiveness in generating income from its operations and providing returns to its members. These indicators help track financial health, member service, and operational sustainability. Included in this group are **Return on Member’s share and Operational Self Sufficiency**. As of 2025, total operations point is **8** which is equal to standard points of 8.



Structure of Assets – This indicator determines the extent of the share of the cooperative’s various assets to its total assets and assess the effective use of these assets to generate revenues. The indicators under this category include **Non-earning Asset Ratio, Extent of Assets Financed by Deposit Liabilities, Asset Structure Loans and Asset Structure – Share Capital**. As of 2025, structure of assets points is **17** which is less than the standard points of 20.



ACCOMPLISHMENT – January to December 2025

- Prepared and implemented the Coop's 2025 Audit Plan and conducted regular monitoring on compliance of set targets.
- Institutionalized the Joint Internal Audit Unit and Audit Committee Officers monthly meetings, establishing a mechanism for the speedy assessment and immediate action of urgent coop concerns.
- Developed instruments which served as integral part of the internal audit unit activities that validated performance of implemented Coop Programs.
- Reported to the Board ten (10) Audit Briefers covering the status of audited coop programs and selected transactions, complete with recommendations for action of concerned coop units.
- Reported on the status of two (2) policies prioritized by the Board for immediate validation including the Committee recommendation on the aforesaid policies.
- Supervise and monitor activities of the office' Internal Audit Unit and undertake strategic activities that hastened the completion of audit targets.
- Collaborated with the Internal Audit Unit Office on the preparation of strategic reports, audit memoranda, and other related documents requiring prompt action of concerned coop unit.
- Provided an Audit Report on the Cooperatives' financial status in selected Coop fora as determined by the Board.
- Regular submission to the Board Office of feedback reports on all activities participated by members of the Committee.


LEVITA M. CALAMAYA
Vice Chairperson


LORNA S. CINCO
Chairperson


MELANIE B. ORENDEZ
Secretary

Election Committee Report

This report is respectfully submitted to the General Assembly to present the 2025 accomplishments of the Election Committee, including the conduct of elections and related activities in support of cooperative governance. The Election Committee (ELECOM) was duly constituted in accordance with the Cooperative's By-Laws and Republic Act No. 9520, and ensured that the election process was conducted in a fair, transparent, and orderly manner, accurately reflecting the will of the members.

The Election Committee ensured that the approved ELECOM plan and deliverables were systematically monitored and promptly acted upon, thereby guaranteeing that all election-related activities were conducted efficiently, in full compliance with Republic Act No. 9520, and in accordance with the applicable Board resolutions. ELECOM implemented the following Resolutions to strengthen election procedures:

- **Resolution No. 1** – In the matter of extension of the deadline for submission of COC for the 2025 AGA & Election of Officers
- **Resolution No. 2** – ELECOM Protocol for the Sequential General Assembly
- **Resolution No. 2-A** – Approving the Amended ELECOM Protocol for the conduct of the Sequential General Assembly

Another key achievement was the successful conduct of the referendum amending select provisions of the PHCCI by-laws.

The Committee also conducted an **orientation and onboarding session for newly elected officers** to promote accountability and good governance.

To enhance inclusive participation, ELECOM conducted a **benchmarking visit to two (2) cooperatives in Biliran Province** to gain insights on conducting General Assemblies and elections involving **members working overseas or residing outside Region VIII**, particularly on mechanisms that allow their effective participation while ensuring election integrity.

Throughout the year, ELECOM provided **support to the Board of Directors and Management** in related cooperative activities and remained committed to upholding the principles of integrity, **transparency, accountability, and democratic participation**.

NAME	TERM OF OFFICE	VOTES GARNERED	RANKING
BOARD OF DIRECTORS (6)			
AGNER SARAH T.	1 ST TERM	3101	2
ARIAS, BENJIE G.	2 ND TERM	2793	4
CAMPOSANO, LEO D.	3 RD TERM	3238	1
JOLBITADO, VERNON I.	1 ST TERM	2598	5
LABITA, URSULA M.	1 ST TERM	2595	6
RAMOS SOCORRO Q.	2 ND TERM	2213	7
TABUNGAR, LILIBETH T.	1 ST TERM	2856	3
AUDIT COMMITTEE (1)			
CINCO, LORNA S.	1 ST TERM	3382	1
ELECTION COMMITTEE (1)			
CUERYZON, DAISY S.	1 ST TERM	3452	1

Results of Proposed Amendments of the PHCCI-MPC Tacloban Articles of Cooperation & By-laws		
Vote on the Amendment	Number of Votes	Result
YES	6276	Approved
NO	13	

TOTAL MEMBERS (DEC 31,2024)	33,138
TOTAL MIGS	6,587
TOTAL NON MIGS	26,596
TOTAL REGISTERED DURING GA	12,067
TOTAL MIGS REGISTERED	6,335
TOTAL NON-MIGS REGISTERED	5,732
TOTAL MIGS VOTED	3,919
25% OF MIGS (Business Meeting Quorum)	1,647
2/3 OF MIGS (Amendment Quorum)	4,391

The organizational Meeting was conducted on April 5, 2025 and the following were elected

BOD Chairperson
1st Vice-Chair
2nd Vice Chair

Leo D. Camposano
Ma. Jenny C. Advincola
Sarah T. Agner

Oath-taking of all Elected Officers was administered by a guest, Atty. Carolyn C. Baterna.


MARISSA M. PILAPIL
Vice-Chairperson


EVELYN D. CLARIN
Chairperson


DAISY S. CUERYZON
Secretary

Management Report

As we celebrate the **57th Founding Anniversary and 55th General Assembly Meeting of PHCCI-MPC Tacloban**, we reflect on another year of resilience, growth, and meaningful service to our members. Guided by this year's theme, "Empowering People, Driving Progress, Protecting Our Planet," our cooperative continues to grow not only in assets but also in our commitment to support every member in building a better future.

PHCCI-MPC Tacloban remains steadfast in its mission to be a reliable partner for our members as they pursue their dreams and improve their quality of life. Through diversified services, strengthened programs, and investments in financial products, education, and digital transformation, we remain committed to delivering services that create lasting impact.

True to our guiding principle, "**We help members help themselves,**" we continue to empower individuals, strengthen families, and uplift communities.

Empowering People

In response to our members' aspirations for growth and stability, PHCCI has continuously improved its services and programs to create a more member-centered cooperative environment. In 2025, **1,574 members** benefited from free dental services through 13 service providers, while **165 members** received medical and eye care consultations. In addition, **800 beneficiaries** participated in the "Big Health and Wellness Day", which included specialized screenings such as pap smears, prostate examinations, and eye consultations—promoting better health and well-being among our members.

Through our partnership with the **Bangko Sentral ng Pilipinas (BSP)** as a currency exchange partner, PHCCI also conducted a Financial Literacy Seminar attended by **103 members and non-members**, helping promote financial awareness and responsible money management.

We also continue to invest in education through the **Fr. Flan Daffy Scholarship Program**, which supports families who need assistance in pursuing their studies.

Membership growth reflects the increasing trust and confidence in our cooperative. As of 2025, our active regular membership reached 35,197, with **3,136 new members** added during the year. Our Star Members increased from 1,184 to **1,541**, while Members in Good Standing grew from 6,587 to 9,333, equivalent to a **42% increase**, demonstrating strong engagement and responsible participation among our members.

To bring our services closer to members, PHCCI has also expanded its presence by extending services through two mall kiosks in Tacloban City, making transactions more accessible and convenient.

Our efforts have been widely recognized. PHCCI was named the Best Performing **Cooperative in Tacloban City for the 15th consecutive year** and was awarded the **Hall of Fame Award** during the **COOP Pasidungog Celebration**. In addition, we received several regional recognitions, including the **Grand Winner of the 2025 BSP Advocacies and Programs Champion Award under its Piso Caravan Program**.

Driving Progress

The cooperative continues to demonstrate strong financial performance and responsible resource management. In 2025, Net Surplus increased to **₱114.34 million**, up from ₱84.73 million in 2024, while interest income from collections rose to **₱157 million**. Our Total Assets also grew from ₱2.15 billion to ₱2.31 billion, equivalent to a 7% increase, reflecting steady financial expansion.

Member participation remains strong, with Share Capital increasing from ₱853 million to **₱906 million**. Meanwhile, interest and investment income also grew to **₱54 million**, compared to ₱45 million in the previous year.

Efforts to strengthen credit monitoring and collections resulted in an improvement in our Portfolio at Risk (PAR), which decreased from 42.32% to **38.53%**, with a total PAR amount reduction of **₱41.7 million** as of December 31, 2025.

Loan payment collections through remittance partners reached a total of **35M**. The creation of an Account Management Team also strengthened collection efforts. The team successfully located 3,450 past-due

matured accounts, contributing to the reduction of past-due accounts. In addition, 150 accounts equivalent to ₱32 million were filed, while ₱4.5 million was collected through mediation processes. Operational improvements continue through the development of new loan products, improved policies, and enhanced digital transactions. The expansion of ATM services in three branches, partnerships with payment centers, and improved online platforms provide members with more convenient ways to transact with the cooperative.

Infrastructure development also remains a priority, including the proposed construction of the Tanauan Office, the **successful grand opening of the Naval Branch as our 11th office**, and ongoing office renovations, all aimed at improving service delivery and expanding our reach across the region.

Protecting Our Planet

PHCCI remains committed to building a sustainable and responsible organization. We continue to strengthen our workforce through leadership development, training programs, and the implementation of a Performance Management System (PMS) to ensure continuous professional growth and improved service delivery. The cooperative also remains 100% compliant with regulatory requirements.

In line with environmental responsibility, the cooperative promotes **green governance practices**, including paperless processes during Board Meetings and reduced plastic use in daily operations. We also conduct annual mangrove tree-planting activities and coastal clean-up initiatives to support environmental protection.

Furthermore, PHCCI continues to advance its digital transformation, including the implementation of **e-voting systems and QR code registration**, improving operational efficiency while reducing environmental impact.

As we move forward, PHCCI will continue to focus on empowering members and youth, strengthening financial growth, and promoting sustainability. Our future initiatives include expanding branch operations across Eastern Visayas, maximizing the utilization of our Real and Other Properties Acquired (ROPA) for income-generating opportunities, strengthening online services, and introducing additional auxiliary services and expanded insurance coverage that address the evolving needs of our members.

On behalf of the management team, I extend my sincere gratitude to our Board of Directors, Committee Officers, Volunteers, Partners, Executive Management, and coop employees for their unwavering support and commitment.

Most importantly, we thank our valued Member-Owners for their continued trust and confidence in PHCCI-MPC Tacloban. You inspire us to serve better and strive further as we continue **empowering people, driving progress, and protecting our planet for generations to come.**

*Congratulations to all of us!
Mabuhay ang PHCCI-MPC Tacloban!*



ELIZABETH L. PRETENCIO
GENERAL MANAGER



PHCCI-MPC Tacloban 2026 Strategic Priorities

PHCCI-MPC Tacloban continues to pursue a forward-looking strategy that focuses on **member empowerment, financial growth, and environmental sustainability**. Guided by these priorities, the cooperative aims to expand services, strengthen its financial position, and contribute to sustainable community development.

For 2026, PHCCI targets significant milestones to support its growth and service expansion:

- ₱114 MILLION**
 - Net Surplus Target
- ₱2.6 BILLION**
 - Asset Target
- ₱1.405 BILLION**
 - Loan Portfolio

These priorities serve as the foundation for PHCCI's initiatives that aim to improve the quality of life of members while ensuring responsible and sustainable cooperative growth.

Empowering People | Driving Progress | Protecting Our Planet



In 2026, PHCCI reinforces its commitment to empowering members, accelerating cooperative growth, and promoting environmental stewardship through strategic initiatives in membership expansion, business diversification, financial sustainability, and operational excellence.

Membership Growth & Youth Development

PHCCI aims to expand its membership base and nurture future cooperative leaders.

- Enroll **4,800 new regular members** and convert **981 associate members** to strengthen the cooperative's membership base.
- Expand the **Laboratory Cooperative Program** by recruiting **770 new youth members** and establishing partnerships with **at least 10 schools** to cultivate future cooperative leaders.

Business Expansion & Member Welfare

The cooperative continues to diversify its services and enhance member benefits.

- Introduce **new insurance and protection products**, targeting **₱5.8 Million income** from insurance services.
- Establish a **PHCCI Kiosk in a major mall** to improve accessibility and member engagement.
- Develop diversified business ventures including the **PHCCI Commercial Building, Tanauan Building project**, and the establishment of an **additional branch** to expand service reach.
- Ensure **100% delivery of MIGS benefits** and recognition of **all Star Members**, while expanding welfare services and financial literacy programs.

Credit Operations & Collections

PHCCI aims to maintain a strong and responsible lending portfolio.

- Achieve **48,455 loan accounts** with a **₱1.405 Billion loan portfolio target**.
- Generate **₱1.810 Billion in total collections** through improved recovery programs and diversified payment channels.

Financial Sustainability

The cooperative continues to strengthen its financial position.

- Achieve a **Net Surplus Target of ₱114 Million**.
- Increase total cooperative assets to **₱2.6 Billion**.
- Generate **₱45 Million in investment income** while maximizing returns from strategic asset management, including ROPA properties.

Digital Transformation & Human Resource Development

PHCCI will continue to modernize its systems and strengthen workforce capabilities.

- Implement **digital solutions** such as document archiving, HRMS, QR-based client cards, and online member service platforms.
- Strengthen staff capacity through **continuous training, performance management, and HR digitalization**.

Governance, Compliance & Strategic Development

The cooperative maintains strong governance and regulatory compliance.

- Ensure full compliance with CDA, BIR, NPC, and other regulatory requirements.
- Conduct feasibility studies for community-based enterprises, training centers, commercial facilities, and possible development of foreclosed properties.

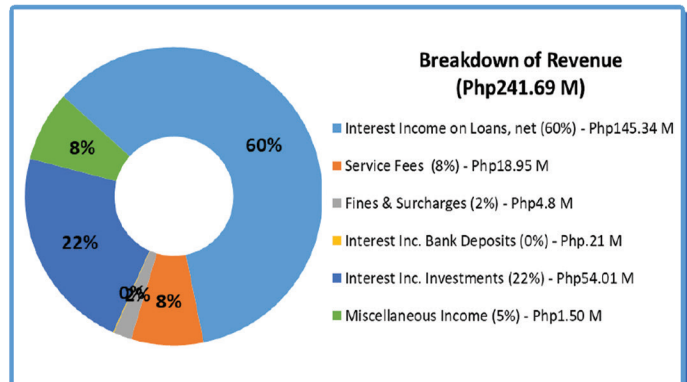
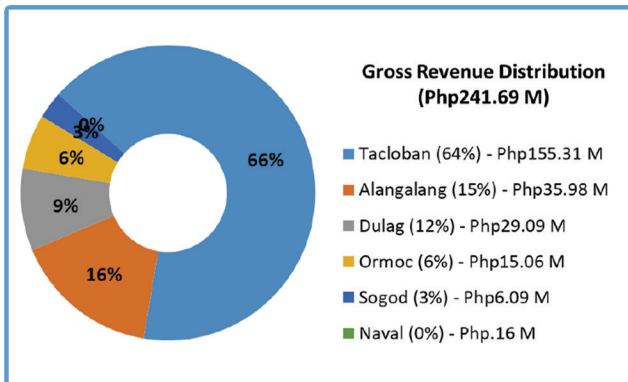
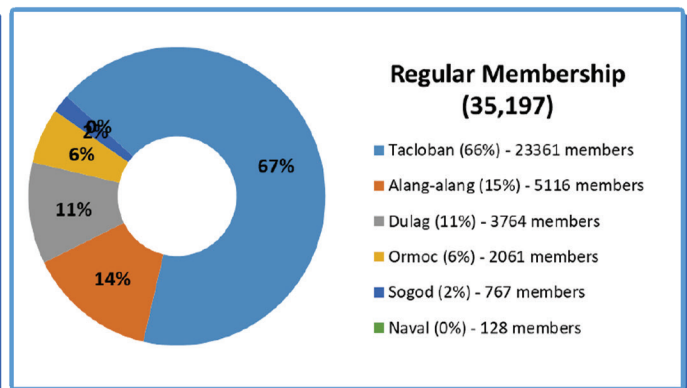
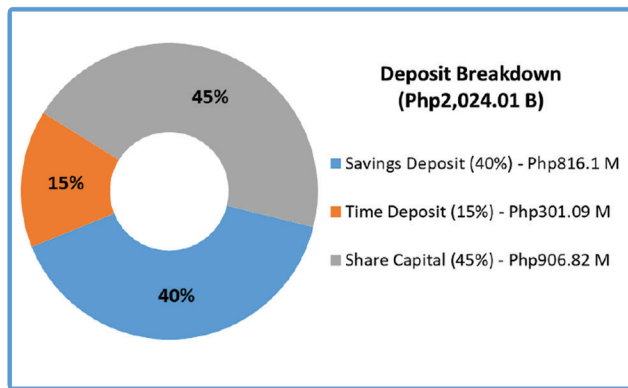
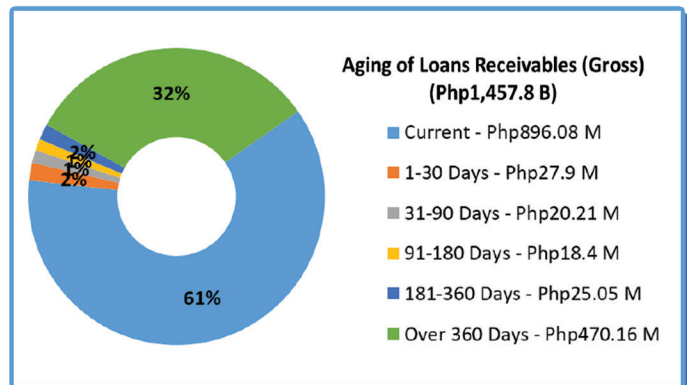
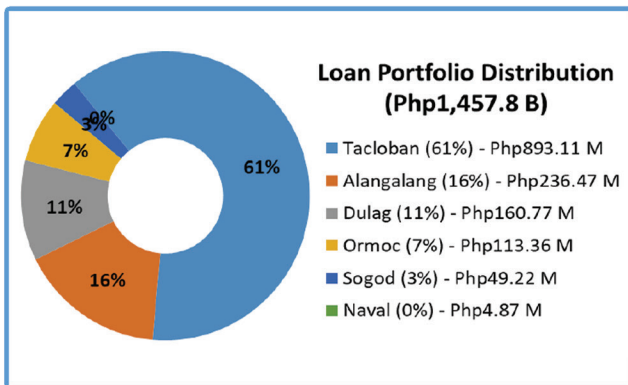
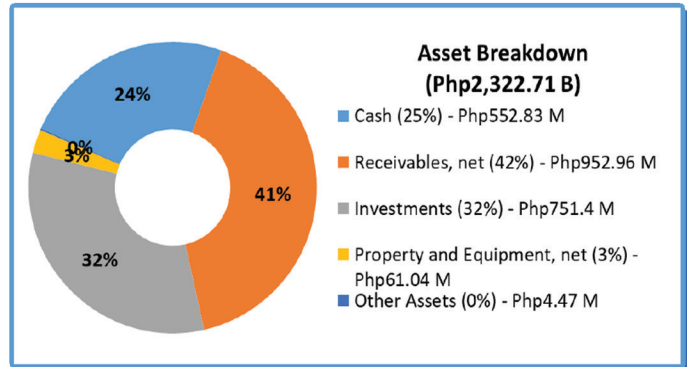
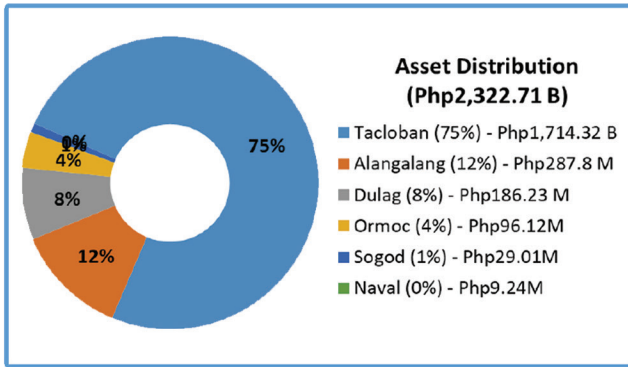
Environmental Sustainability & Community Stewardship

As part of its commitment to sustainability, PHCCI promotes environmental responsibility.

- Implement mangrove planting and coastal clean-up initiatives to support ecosystem protection.
- Encourage member participation in environmental programs that promote climate resilience and community stewardship.

PHCCI-MPC Tacloban remains steadfast in its mission to **empower people, drive economic progress, and protect our planet**. Through these initiatives, the cooperative continues to deliver innovative services, strengthen financial sustainability, and promote inclusive development for its members and the communities it serves.

2025 PHCCI at a GLANCE



5-Year Consolidated Comparative Performance

STATEMENT OF FINANCIAL CONDITION

	December 2021	December 2022	December 2023	December 2024	December 2025
ASSETS					
Cash and cash equivalent	556,415,707.00	483,889,665.00	443,819,205.00	539,640,411.00	552,834,143.00
Loan and receivables, net	731,098,318.00	670,920,654.00	866,140,761.00	906,730,483.00	952,959,721.00
Other current assets	2,860,151.00	5,278,581.00	5,427,816.00	7,801,789.00	4,466,484.00
Investments	545,087,414.00	623,205,509.00	609,101,213.00	647,605,069.00	751,403,727.00
Property and equipment, net	34,727,077.00	46,427,954.00	47,946,414.00	56,399,394.00	61,044,026.00
Other non-current assets, net	13,553,522.00	1,519,049.00			
TOTAL ASSETS	1,883,742,189.00	1,831,241,412.00	1,972,435,409.00	2,158,177,146.00	2,322,708,101.00
LIABILITIES AND MEMBERS' EQUITY					
LIABILITIES					
Deposit liabilities	942,512,822.00	959,437,670.00	982,169,916.00	1,064,461,473.00	1,117,188,133.00
Interest on capital and patronage refund	12,027,768.00	18,697,815.00	33,006,010.00	59,311,200.00	80,044,600.00
Due to CETF	986,508.00	1,335,558.00	1,650,300.00	4,246,514.29	8,664,086.00
Accrued and other current liabilities	58,886,210.00	36,312,375.00	43,632,188.00	45,914,387.00	82,472,113.00
Other non-current liabilities	39,014,543.00	54,387,066.00	56,882,763.00	72,029,772.00	54,262,392.00
<i>Total Liabilities</i>	<i>1,053,427,851.00</i>	<i>1,070,170,484.00</i>	<i>1,117,341,177.00</i>	<i>1,245,963,346.29</i>	<i>1,342,631,324.00</i>
MEMBERS' EQUITY					
Paid-up share capital	739,708,757.00	754,514,240.00	807,025,918.00	853,848,828.00	906,820,487.00
Statutory fund	84,624,794.00	1,670,092.00	44,465,348.00	61,727,410.00	78,237,428.00
Unrealized gain/(loss) on available-for-sale financial assets	5,980,787.00	4,886,596.00	3,602,966.00	-3,362,438.00	-4,981,138.00
<i>Total Members' Equity</i>	<i>830,314,338.00</i>	<i>761,070,928.00</i>	<i>855,094,232.00</i>	<i>912,213,800.00</i>	<i>980,076,777.00</i>
TOTAL LIABILITIES AND MEMBERS' EQUITY	1,883,742,189.00	1,831,241,412.00	1,972,435,409.00	2,158,177,146.29	2,322,708,101.00

STATEMENT OF OPERATIONS

	December 2021	December 2022	December 2023	December 2024	December 2025
Revenues	116,311,925.00	124,427,483.00	141,811,067.00	178,658,583.00	181,351,990.20
Less: Financing Cost	-10,658,005.00	-10,552,187.00	-10,096,794.00	-11,217,791.00	-12,260,190.01
<i>Gross Income</i>	<i>105,653,920.00</i>	<i>113,875,296.00</i>	<i>131,714,273.00</i>	<i>167,440,792.00</i>	<i>169,091,800.19</i>
Add: Other Income	29,651,568.00	48,574,789.00	52,958,211.00	56,422,097.00	87,727,212.00
Less: Administrative and operating expenses	-119,177,748.00	-130,738,920.00	-102,157,459.00	-139,132,600.00	-142,469,584.58
Add: Prior years adjustment	1,054,785.00				
Net Surplus for Allocation	17,182,525.00	31,711,165.00	82,515,025.00	84,730,289.00	114,349,427.61

2026 Projected Financial Condition

	2026 Target	2025 Actual	Variance 2026 Projected vs 2025 Actual
ASSETS			
Current assets			
Cash and Cash Equivalents	505,895,000	560,057,410	-54,162,410
Loan Receivables, net	1,307,285,000	935,848,153	371,436,847
Other current assets	10,277,000	4,266,787	6,010,213
Total current Asset	1,823,457,000	1,500,172,350	323,284,650
Non-current assets			
Investments	612,837,000	749,368,504	-136,531,504
Property and equipment, net	71,571,000	58,751,221	12,819,779
Other non-current assets, net	45,570,000	14,416,026	31,153,974
Total non-current assets	729,978,000	822,535,751	-92,557,751
TOTAL ASSETS	2,553,435,000	2,322,708,101	230,726,899
LIABILITIES AND MEMBERS' EQUITY			
LIABILITIES			
Current liabilities			
Deposit liabilities	1,231,442,000	1,165,123,519	66,318,481
Accrued and other current liabilities	18,004,000	44,932,516	-26,928,516
Total current liabilities	1,249,446,000	1,210,056,034	39,389,966
Non-current liabilities			
Other non-current liabilities	128,633,000	46,813,221	81,819,779
Total non-current liabilities	128,633,000	46,813,221	81,819,779
Total Liabilities	1,378,079,000	1,256,869,255	121,209,745
MEMBERS' EQUITY			
Paid-up share capital	995,181,000	906,820,487	88,360,513
Statutory funds	65,797,000	49,650,069	16,146,931
Gain/Loss-OCI/Remeasurement Gain		-4,981,138	4,981,138
Undivided Net Surplus	114,378,000	114,349,428	28,572
Total members' equity	1,175,356,000	1,065,838,846	109,517,154
TOTAL LIABILITIES AND MEMBERS' EQUITY	2,553,435,000	2,322,708,101	230,726,899

2026 Operational Target and Budget

	2026 Target/Budget	2025 Actual	Variance 2026 Projected vs 2025 Actual
REVENUES			
Interest on loans	208,000,000	162,208,635	45,791,365
Less: Interest rebates	-10,400,000	-4,606,147	-5,793,853
Interest on loans, net	197,600,000	157,602,488	39,997,512
Service Fees	25,900,000	18,950,514	6,949,486
Fines/Surcharges	6,360,000	4,798,988	1,561,012
Total Revenues	229,860,000	181,351,990	48,508,010
FINANCING COST			
Financing Cost	12,500,000	12,260,190	239,810
		0	
GROSS SURPLUS	217,360,000	169,091,800	48,268,200
OTHER INCOME			
Membership Fees	487,700	326,130	161,570
Interest income - Bank deposits	245,100	207,786	37,314
Interest income - Investments	55,150,000	54,008,081	1,141,919
Miscellaneous income	17,198,200	18,058,153	-859,953
Total Other Income	73,081,000	72,600,150	480,850
ADMINISTRATIVE EXPENSES			
Salaries and wages	61,500,000	41,549,820	19,950,180
Employees Benefits	28,000,000	23,306,101	4,693,899
Retirement Benefits	3,400,000	4,413,065	-1,013,065
SSS/ECC/Philhealth/HDMF	7,830,000	5,202,315	2,627,685
Total Administrative expenses	100,730,000	74,471,301	26,258,699
OPERATING EXPENSES			
Affiliation Fee	15,000	1,000	14,000
Bank Charges	20,000	5,450	14,550
Cash Gift & Bonuses	4,940,000	3,965,745	974,255
Collection Expense	1,385,000	606,504	778,496
Communication Expenses	2,305,000	1,357,873	947,127
Depreciation and Amortization	11,330,000	8,158,455	3,171,545
Gas, Oil & Lubricants	2,140,000	1,723,797	416,203
General Assembly Meeting	235,000	480	234,520
General Support Services	8,000,000	7,249,244	750,756
Insurance	2,945,000	3,503,935	-558,935
Litigation Expense	3,150,000	819,574	2,330,426
Meetings & Conferences	1,410,000	1,027,411	382,589
Members' Benefit Expense	10,800,000	8,432,407	2,367,593
Miscellaneous Expenses	291,000	204,084	86,916
Office Supplies	3,145,000	2,523,318	621,682
Officers' Honorarium & Allow.	605,000	7,808	597,192
Periodicals/Subscriptions	15,000	9,480	5,520
PMES Expenses	375,000	205,479	169,521
Power, Light and Water	3,660,000	3,163,080	496,920
Professional Fees	780,000	729,597	50,403
Promotional Expenses	3,600,000	3,205,093	394,907
Provision for Doubtful Accts	5,000,000	1,076,621	3,923,379
Rental Expenses	3,335,000	1,920,678	1,414,322
Repairs & Maintenance	2,295,000	1,211,407	1,083,593
Representation	380,000	194,583	185,417
Social & Community Services Expense	150,000	63,541	86,459
Taxes & Licenses	420,000	258,521	161,479
Trainings/Seminars	1,000,000	149,833	850,167
Travel and Transportation	887,000	581,587	305,413
ATM Support Fee	250,000	195,000	55,000
ATM Communications Expense	180,000	124,900	55,100
ATM Maintenance Fee	250,000	185,000	65,000
ATM Office Supplies	40,000	9,736	30,264
Total Operating expenses	75,333,000	52,871,221	22,461,779
Admin and Operating Expenses	176,063,000	127,342,522	48,720,478
		0	
NET SURPLUS	114,378,000	114,349,428	28,572



STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

The management of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) is responsible for the preparation and fair presentation of the financial statements of the Cooperative for the years ended December 31, 2025 and 2024, in accordance with Philippine Financial Reporting Framework for Cooperatives as Amended (PFRF for Cooperatives), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Cooperative's financial reporting process.


The Board of Directors reviews and approves the financial statements and submits the same to the members of the Cooperative.

Quilab & Garsuta, CPAs, the independent auditors appointed by the Board of Directors for the periods December 31, 2025 and 2024, have audited the financial statements of the Cooperative in accordance with Philippine Standards on Auditing (PSAs), and in their reports to the Board of Directors, have expressed their opinions on the fairness of presentation upon completion of such audits.

February 28, 2026, Tacloban City, Leyte.


MR. JOEBERT A. GO, CPA
Accountant II


ATTY. RODOLFO A. PEÑALOSA, JR., CPA
Board Treasurer


DR. LEO D. CAMPOSANO, CESE
Chairperson, Board of Directors



REPORT OF INDEPENDENT AUDITORS

The Board of Directors and Members of
Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

Opinion

We have audited the financial statements of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban), which comprise the statements of financial condition as at December 31, 2025 and 2024, and the statements of operations, statements of changes in equity and statutory funds and statements of cash flows for the years then ended, and notes to financial statements comprising of a summary of significant accounting policies and other explanatory information, collectively referred to as 'financial statements.'

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial condition of Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban) as of December 31, 2025 and 2024, and of its financial performance and its cash flows for the years then ended in accordance with Philippine Financial Reporting Framework for Cooperatives as Amended (PFRF for Cooperatives).

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSAs). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Cooperative in accordance with the *Code of Ethics for Professional Accountants in the Philippines* (Code of Ethics), together with the ethical requirements that are relevant to our audits of the financial statements in the Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with PFRF for Cooperatives, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Cooperative's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with PSAs, we exercise professional judgment and maintain professional skepticism throughout the audits. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Cooperative's ability to continue as a going concern. If we conclude that a material uncertainty exists. We are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Cooperative to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audits.



PTR No. 6497884 A
January 4, 2026
Cagayan de Oro City

February 28, 2026
Cagayan de Oro City, Philippines

STATEMENTS OF FINANCIAL CONDITION

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

December 31,	2025	2024
ASSETS		
Current Assets		
Cash and cash equivalents (Note 4)	₱552,834,143	₱539,640,411
Loans and receivables – net (Note 5)	671,298,338	653,663,199
Prepayments and other current assets (Note 6)	4,466,484	7,801,789
Total Current Assets	1,228,598,965	1,201,105,399
Non-Current Assets		
Loans and receivables – net (Note 5)	281,661,383	253,067,284
Financial assets (Note 7)	622,782,072	519,102,036
Investment properties – net (Note 8)	126,859,395	126,740,773
Property and equipment – net (Note 9)	61,044,026	56,399,394
Investment in a subsidiary – at cost (Note 10)	1,762,260	1,762,260
Total Non-Current Assets	1,094,109,136	957,071,747
	₱2,322,708,101	₱2,158,177,146
LIABILITIES AND MEMBERS' EQUITY		
Current Liabilities		
Deposit liabilities (Note 11)	₱1,117,096,349	₱1,058,635,139
Trade and other payables (Note 12)	91,136,199	50,160,900
Interest on share capital and patronage refund payable (Note 16)	80,044,600	59,311,201
Total Current Liabilities	1,288,277,148	1,168,107,240
Non-Current Liabilities		
Funds held in trust (Note 13)	43,195,441	60,012,119
Retirement benefit obligation – net (Note 14)	11,066,951	12,017,653
Deposit liabilities (Note 11)	91,784	5,826,334
Total Non-Current Liabilities	54,354,176	77,856,106
Total Liabilities	1,342,631,324	1,245,963,346
Members' Equity		
Share capital (Note 15)	906,820,487	853,848,828
Statutory funds (Note 16)	78,237,428	61,727,410
Remeasurement loss on defined benefit plan (Note 14)	(5,010,480)	(3,748,276)
Unrealized (loss) gain on investments – net (Note 7)	29,342	385,838
Total Members' Equity	980,076,777	912,213,800
	₱2,322,708,101	₱2,158,177,146

See Notes to Financial Statements.

STATEMENTS OF OPERATIONS

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

Years Ended December 31,	2025	2024
REVENUE		
Savings and credit operations		
Interest on loans (Note 5)	₱157,602,489	₱154,139,970
Interest on members' deposits (Notes 11)	(12,260,190)	(11,217,791)
Net interest income	145,342,299	142,922,179
Service fees, fines and penalties (Note 5)	23,749,503	24,518,613
Total	169,091,802	167,440,792
Less provision for probable losses on loans (Note 5)	–	28,976,656
Gross income from Savings and Credit Operations	169,091,802	138,464,136
Interest and investments income (Notes 4 and 9)	54,215,867	45,921,662
Other income (Note 17)	18,384,283	10,500,434
Total Revenue	241,691,952	194,886,232
OPERATING EXPENSES		
Compensation and employees' benefits (Note 18)	74,471,301	63,677,551
Other operating expenses (Note 19)	44,712,768	39,779,105
Depreciation and amortization (Notes 7 and 8)	8,158,455	6,699,287
Total Operating Expenses	127,342,524	110,155,943
NET SURPLUS FOR THE YEAR	₱114,349,428	₱84,730,289
DISTRIBUTION OF NET SURPLUS FOR THE YEAR (Note 16)		
General Reserve Fund	₱11,434,943	₱8,473,030
Cooperative Education and Training Fund	5,717,471	4,236,514
Optional Fund	8,004,460	5,931,120
Community Development Fund	3,430,483	2,541,910
Total for Statutory Funds (Note 16)	28,587,357	21,182,574
Due to CETF – Federation	5,717,471	4,236,514
Interest on share capital and patronage refund	80,044,600	59,311,201
	₱114,349,428	₱84,730,289

See Notes to Financial Statements.

STATEMENTS OF CHANGES IN EQUITY AND STATUTORY FUNDS

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

December 31,	2025	2024
SHARE CAPITAL		
Common Shares		
Issued and outstanding (fully-issued, 7.5 million shares) (Note 15)	₱750,000,000	₱750,000,000
Preferred Shares		
Issued and outstanding (0 shares in both years)	-	-
Deposits for Future Subscriptions (Note 15)	156,820,487	103,848,828
Total Share Capital	906,820,487	853,848,828
STATUTORY FUNDS (Note 16)		
Opening balances	61,727,410	44,465,348
Distribution of net surplus during the year	28,587,357	21,182,574
Transactions during the year – net	(12,077,339)	(3,920,512)
Closing balances	78,237,428	61,727,410
REMEASUREMENT LOSS ON DEFINED BENEFIT PLAN		
Opening balances	(3,748,276)	3,788,862
Remeasurement losses for the year (Note 14)	(1,262,204)	(7,537,138)
Closing balances	(5,010,480)	(3,748,276)
NET UNREALIZED GAIN (LOSS) ON INVESTMENTS		
Opening balances	385,838	(185,896)
Fair value losses on financial assets for the year (Note 7)	(356,496)	571,734
Closing balances	29,342	385,838
	₱980,076,777	₱912,213,800

See Notes to Financial Statements.

STATEMENTS OF CASH FLOWS

Perpetual Help Multi-Purpose Cooperative (PHCCI-MPC Tacloban)

Years Ended December 31,	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Distribution of net surplus for the year	₱114,349,428	₱84,730,289
Add (deduct) adjustments for:		
Provision for probable losses on other receivables and loans (Note 5)	1,076,622	31,317,336
Depreciation on property and equipment (Note 9)	7,820,616	6,361,448
Depreciation on investment property (Note 8)	337,839	337,839
Provision for retirement benefits (Notes 14)	4,413,065	3,465,913
Interest and investments income (Notes 4 and 9)	(54,215,867)	(45,921,662)
Operating (deficit) surplus before changes in working capital	73,781,703	80,291,163
Add (deduct) changes in working capital, excluding cash and cash equivalents:		
Decrease (increase) in:		
Loans and receivables (Note 5)	(47,305,860)	(71,907,058)
Prepayments and other current assets (Note 6)	3,335,305	(2,373,973)
Increase in:		
Deposit liabilities (Note 11)	52,726,660	82,291,557
Trade and other payables (Note 12)	40,975,298	4,878,413
Net Cash Provided from Operating Activities	123,513,106	93,180,102
CASH FLOWS FOR INVESTING ACTIVITIES		
Additions to property and equipment – net (Note 9)	(12,465,248)	(14,814,428)
Increase in investment properties (Note 8)	(456,461)	(17,241,777)
Increase in financial assets – net (Note 7)	(104,036,532)	(20,013,582)
Interest and investment income (Notes 4 and 9)	54,215,867	45,921,662
Net Cash Used for Investing Activities	(62,742,374)	(6,148,125)
CASH FLOWS FOR FINANCING ACTIVITIES		
Increase in share capital and deposits for future subscriptions (Note 15)	52,971,659	46,822,910
Disbursements of statutory funds – net (Note 16)	(12,077,339)	(3,920,512)
Increase in funds held in trust (Note 13)	(16,816,678)	3,129,356
Decrease in retirement benefit obligation – net (Note 14)	(6,625,971)	–
Payment of interest on share captl/patrng refund of previous year (Note 16)	(65,028,671)	(37,242,525)
Net Cash (Used for) Provided from Financing Activities	(47,577,000)	8,789,229
NET INCREASE IN CASH AND CASH EQUIVALENTS	13,193,732	95,821,206
OPENING CASH AND CASH EQUIVALENTS	539,640,411	443,819,205
CLOSING CASH AND CASH EQUIVALENTS (Note 4)	₱552,834,143	₱539,640,411

See Notes to Financial Statements.



PHCCI-MPC Tacloban

PHCCI KIDDY & Y.E.S. LABORATORY COOPERATIVE

Board of Directors



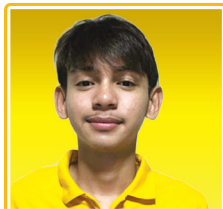
Chelsie Grace P. Perez
1st Vice-Chairperson



Kylienne Janne C. Cardeño
Chairperson, Board of Director



Bren Gabriel A. Arias
2nd Vice-Chairperson



Coniel Jacovic R. Coritana
Board of Director



Kelly Ann M. Tamayo
Board of Director



Reign Zymere D. Cabalona
Board of Director



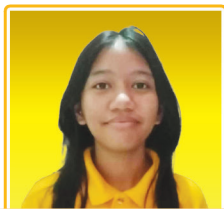
Kyra M. Cabalhin
Board of Director



Ma. Jayhlanie Xian B. Orendez
Board Secretary



Gian Carlo B. Cajano
Board Treasurer



Kristel Rae L. Tolibas
Vice-Chairperson, Audit Committee



Antonette P. Chavez
Chairperson, Audit Committee



Nico Adrian I. Berbes
Secretary, Audit Committee



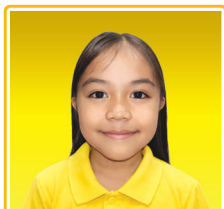
Rei Franchesca I. Garcia
Vice-Chairperson, Election, Committee



Kadesh Ruth C. Saño
Chairperson, Election Committee



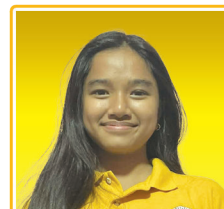
Rhiana Belle Elcarte
Secretary, Election Committee



Jahaziah Rahmiel H. Nacilla
Chairperson,
Education and Training Committee



Anzhela Mari G. Bautista
Chairperson,
Mediation and Conciliation Committee



Marianah Grace Antoni Mereles
Chairperson,
Ethics Committee

Report of the Board of Directors and Committee Officers

The PHCCI Kiddy and Y.E.S. Laboratory Cooperative Board of Directors and Committee Officers undertook several outputs, activities, and initiatives for its member-owners.

- I. Board Meetings**
The Board of Directors and Committee Officers meetings conducted a total of Ten (10) BOD Meetings for the year 2025.
- II. Board Resolutions**
Passed a total of 30 board Resolutions.
- III. LabCoop Savings Deposit**
A total savings deposit of Php 31, 067, 455.72, from the different branches and satellite offices, an increase of Php 2, 423, 263.08 from the previous year.
- IV. LabCoop Share Capital Deposit**
A share capital deposit of 3, 062, 760.64, from the different branches and satellite offices, an increase of 519, 746.61 from the previous year.
- V. LabCoop Membership**
The general membership is 3,107.
- VI. LabCoop Fund**
A total of 155, 845.80 balance in this account, an increase of 28, 490. 95.
- VII. LabCoop Members in Good Standing**
A total of 246 LabCoop members are in good standing, an increase of 136 from previous year.
- VIII. Pamaskong Handog ng PHCCI**
A total of 500 beneficiaries were served from the different branches and satellite offices.
- IX. Holiday Gifts for Members in Good Standing**
110 Members in Good Standing recipients for the holiday gift.
- X. Labcoop Training On Parliamentary Procedure**
To ensure all officers can conduct and participate in meetings efficiently, fairly, and in accordance with established rules of order.
- XI. Operation TULI**
A total of 271 young boys came from Tacloban, Alangalang and Dulag offices.
- XII. TUTEE FRIENDLY SUMMER GROWTH PROGRAM**
A total of 149 enrollees in different programs; Arts & Crafts, Dance, Guitar, Voice, Taekwondo and Badminton.
- XIII. Organizational Meeting**
First official session of the newly elected officers of the LabCoop where it formalizes its leadership, adopts essential rules, and sets its strategic direction for the term.
- XIV. Youth Day**
The Youth Day back in June was letting the youth truly enjoy being young. With games designed just for them, it was a joy to see our youth celebrating together, moments like these that remind us how bright our future is.



PHCCI MPC TACLOBAN ACADEMY

2025 ANNUAL REPORT

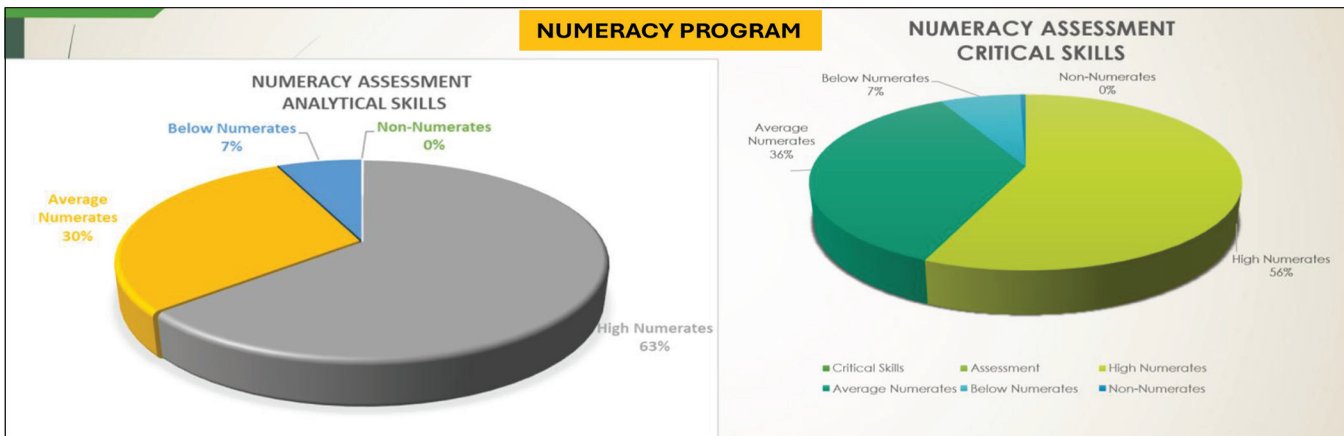
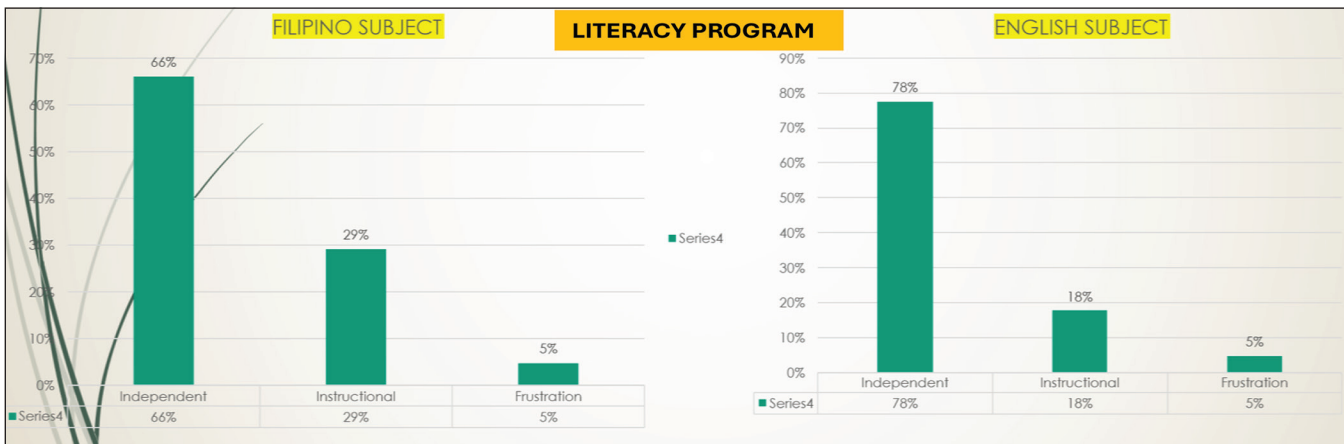
A Year of Growth, Excellence, and Celebration

The year 2025 was a meaningful and memorable chapter for PHCCI MPC Tacloban Academy Inc. It was a year shaped by continuous growth, strengthened by collective effort, and filled with achievements worth celebrating. From daily classroom learning to school-wide initiatives, every experience reflected the school's commitment to academic excellence, values formation, and character development.

Throughout the school year, learners demonstrated steady academic and personal growth under the guidance of competent and dedicated teachers, with the strong support of parents. Classrooms remained dynamic centers of learning, cooperation, and encouragement, where learners were motivated to perform at their best and develop confidence in their abilities. Learners were also introduced to the value of cooperativeness, emphasizing teamwork, shared responsibility, and helping one another as members of one school community. Despite challenges, the school community worked together to maintain a positive, inclusive, and supportive learning environment for every child.

ENROLMENT DATA S.Y. 2024-2025		ENROLMENT DATA S.Y. 2025-2026	
Grade Level	Number of Enrollees	Grade Level	Number of Enrollees
NURSERY 1 & 2	30	NURSERY 1 & 2	28
KINDERGARTEN	25	KINDERGARTEN	38
GRADE 1	28	GRADE 1	27
GRADE 2	23	GRADE 2	28
GRADE 3	23	GRADE 3	22
GRADE 4	28	GRADE 4	24
GRADE 5	21	GRADE 5	27
GRADE 6	34	GRADE 6	19
Total	212	Total	213

A major focus of the year was the strengthening of Literacy and Numeracy Programs, which significantly contributed to the improvement of learners' academic performance. Focused reading interventions, writing activities, and numeracy enhancement programs ensured the development of strong foundational skills across all grade levels, supporting overall academic success.



To further enhance instructional quality, teachers actively participated in various professional development trainings and seminars throughout the year, including the Seminar-Workshop on Test Construction and Preparation held on October 29, 2025, facilitated by Ms. Cristina N. Estolano, BEED Program Chairman of Leyte Normal University. In addition, most teachers are currently pursuing their Master's degrees, reflecting their strong commitment to continuous learning and excellence in teaching.



Learners were also provided with opportunities to showcase their talents and skills through various academic and sports competitions at the school, district, and division levels. Participation in these activities promoted discipline, teamwork, confidence, and sportsmanship, while bringing pride and recognition to the school



The school year was further enriched by meaningful Monthly Activities and Celebrations that promoted values, culture, and learner engagement. These included Brigada Eskwela, Buwan ng Wika, English Month, Thrifty Month for Savings through PHCCI CoopLab Membership, Scouting Activities, Poster-Making Contests, BSP and GSP Activities, Sportsfest and Family Day, Early Registration Campaigns, Fire and Earthquake Drills, First Aid Trainings, and Health, Dental, and Medical Check-ups which contributed to the holistic development of learners.



One of the most anticipated highlights of the year was the Graduation, Moving-Up, and Recognition Ceremonies for S.Y. 2024–2025, held on April 15, 2025, at Robinsons Place Tacloban. The event gathered parents, teachers, learners, and guests in a celebration filled with pride and emotion, honoring perseverance, discipline, and excellence.



A notable highlight was the achievement of Joseph Consorcio Q. Lagado III, who ranked Top 2 in the Science, Technology, and Engineering (STE) Screening Examination of Leyte National High School an accomplishment that brought pride to the school and affirmed the strength of its academic foundation. The accomplishments of 2025 were made possible through strong collaboration among the school, parents, and community stakeholders, particularly the active involvement of the General Parents-Teachers Association (GPTA) in school projects and activities. The school also improved the computer laboratory, repairs, and maintenance of school facilities to ensure the welfare and safety of learners. These collaboration efforts significantly enhanced the overall learning environment and educational experience.



With renewed hope and strengthened commitment, PHCCI MPC Tacloban Academy Inc. moves forward, ready to embrace new challenges and continue its mission of shaping confident, competent, and values-driven learners.

BOARD OF TRUSTEES

SY: 2025 - 2026



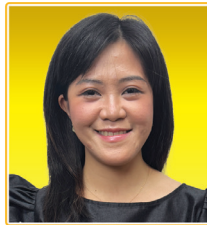
DIR. MA. JENNY C. ADVINCULA
President



DR. LEO D. CAMPOSANO, CSE
Chairperson



FRANCISCA S. CUSTODIO
Vice-President



DR. REGINE MARIE S. CUMLA
Secretary



DIR. BENJIE G. ARIAS
Treasurer

The Teaching Staff and Personnel



SOCORRO Q. RAMOS, CSEE
School Principal



NARCISA M. VELASCO
School Register/Cashier



MAILA N. BACABAC
Admin Officer



RAMIL JUMADIO
Utility



JESSALYN S. CAMPO
Nursery 1 & 2 Teacher



LEA D. DADO
Kindergarten Teacher



NICA R. JUMADIO
Grade 1 Teacher



ELIZA B. SAPLAD
Grade 2 Teacher



EMMY ROSE A. VICENTE
Grade 3 Teacher



JOY D. RENDORA
Grade 4 Teacher



JAMAICA D. BAGOYORO
Grade 5 Teacher



MERALE N. ALBERCA
Grade 6 Teacher

HOW TO BE A

Star Member?



- ★ Must have availed a loan with zero fines, penalties, and other surcharges for three (3) consecutive calendar years.
- ★ Must have attended the Annual General Assembly Meeting for three (3) consecutive years.
- ★ Has a regular payment of at least Php 100.00 a month or Php 1,200.00/year, provided member share capital will not exceed 10% of the authorized Share Capital of PHCCI-MPC Tacloban (By-laws).

Incentive for Star Members

- 1 Exemption from CRECOM interview.
- 2 50% discount on service fees on all future loans.
- 3 Exclusively avail of the Star Lane Window.
- 4 List of star members will be posted in the PHCCI Bulletin Board.
- 5 Receive a PHCCI customized item depending on the number of years of being a Star Member, and shall be awarded during the conduct of the Annual General Assembly Meeting:
 - ✓ 1-5 yrs. = White Star member's shirt
 - ✓ 6-9 yrs. = Green Star member's shirt and a Life Insurance
 - ✓ 10 yrs. and above = Yellow Star member's shirt, a plaque, and Life Insurance
- 6 Entitle to receive a cash incentive equivalent to:
 - ✓ 5% of the interest paid for the year. (For those new to the 9th year of being a Star Member)
 - ✓ 10% of the interest paid for the year. (For Hall of Famer, 10 years and above of being a Star Member)

Note: All cash incentives will be deposited to the savings account of the Star Members.



www.phcci.com.ph



facebook.com/phccimpctacloban



PHCCI-MPC Tacloban
Perpetual Help Multi-Purpose Cooperative®



PHCCI-MPC Tacloban
Perpetual Help Multi-Purpose Cooperative®
Founded: 1969

Star Members 2025

Check your status and see the full list:



Quick Access: Scan the QR code in the image

Online Portal: Click the link at <https://tinyurl.com/2025PHCCISTarMembers>



<https://tinyurl.com/2025PHCCISTarMembers>

Loyalty Service Awardees

15 Years (From 2010 to 2025)



PEDRO A. BIRON JR



ARWIN A. MANIDLANGAN



ROY D. METRAN



JONH REAGAN T. PEPITO



KIM B. ROSALDO



JEFHE MARC C. TUGAY

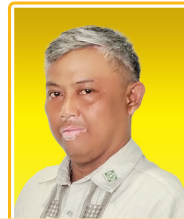
10 Years (From 2015 to 2025)



CHRISTIAN B. ABING



YERLIE U. CABATINGAN



ERNEST JINGLES T. CAIMOY



ANTHONY MYRFRED T. EÑOLA



REY NOEL L. GUIBAO



EVELIO V. JUANICO JR.



RODEL R. LOPEZ



BERLY C. POGENIO



RYAN M. ZABALA

5 Years (from 2020 to 2025)



ADONA M. COLMINAR



MA. NELLY G. DACATIMBANG



GLORIFRED G. ESPENIDO



BLENDA T. MONARES



LEENDY M. QUISMONDO

Board of Directors



Leo D. Camposano, CESE

- Chairperson

Ma. Jenny C. Advincula

- 1st Vice-Chair

Sarah T. Agner

- 2nd Vice-Chairperson

Atty. Vernon I. Jolbitado

- Director

Regine Marie S. Cumla

- Director

Benjie G. Arias

- Director

Nelson D. Bernardo

- Director

Erlinda A. De Lira

- Director

Rellier B. Meribeles

- Director

Ursula M. Labita

- Director

Lilibeth T. Tabungar

- Director



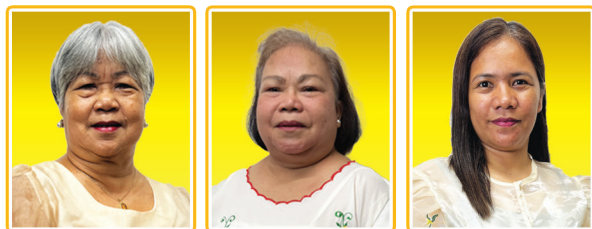
Corazon L. Coritana
Board Secretary



Atty. Rodolfo A. Peñalosa Jr.
Board Treasurer

Mandated Committee Officers

Audit Committee



Lorna S. Cinco
Chairperson

Levita S. Calamaya
Vice Chairperson

Melanie B. Orendez
Secretary

Election Committee



Evelyn D. Clarin
Chairperson

Marissa M. Pilapil
Vice Chairperson

Daisy S. Cueryzon
Secretary

Education and Training Committee



Ma. Jenny C. Advincula
Chairperson

Anita G. Cular
Vice Chairperson

Credit Committee



Rosalia R. Pedrosa
Chairperson

Nilda B. Docil
Vice Chairperson

Flordelyn T. Palejaro
Secretary

Ethics Committee



Ma. Vilma B. Baquilod
Chairperson

Edna B. Dela Cruz
Vice Chairperson

Mediation and Conciliation Committee



Imelda F. Lagutan
Chairperson

Corazon D. Binoya
Vice Chairperson

Gender and Development Committee



Annalyn R. Encomio
Chairperson

Marilou S. Nacilla
Vice Chairperson

Joanne Irish A. Dimaano
Secretary

Executive MANAGEMENT



Rhina A. Pagayanan
Assistant General Manager for Admin



Elizabeth L. Pretencio
General Manager



Vincent C. Beltran
Manager II, Tacloban Branch



Front Row Sitting form Left to Right: Rhina A. Pagayanan (Assistant General Manager for Administration), Elizabeth L. Pretencio (General Manager), & Vincent C. Beltran (Manager II, Tacloban Branch)
Middle Row Standing from Left to Right: Maricellie M. Angue (Manager I, Abuyog Satellite Office), Mark Anthony P. Orias (Manager I, Babatngon Satellite Office), Ernesto H. Reyes, Jr. (Manager I, Dulag Branch), Archimedes D. Asilo (Manager I, Alangalang Branch), & Mylah M. Alcobor (OIC-Manager I, Naval Branch)
Last Row Standing from Left to Right: Anthony Myrfred T. Eñola (OIC-Manager I, Carigara Satellite Office), Roy D. Metran (Manager I, Ormoc Branch), Jefhe Marc C. Tugay*(OIC-Manager I, Abuyog Satellite Office),* Evelio V. Juanico, Jr.(Manager I, Tanauan Satellite Office), Ryan M. Zabala (OIC-Manager I, Sogod Branch), & Rey Noel L. Guibao (Manager I, Borongan Satellite Office)

Management Head Office



Sitting (left to right): Joshua O. Mandawe, Rica A. Guiao, Fe S. Dela Cruz, Joebert A. Go, Elizabeth L. Pretencio, Rhina A. Pagayanan, Cenon B. Aringo, Jacqueline A. Ortonero, Marienelle S. Pillejera
Standing (left to right): Mary Grace D. Nudalo, Ma. Nelly G. Dacatimbang, Angelica Luz B. Salvedia, Nolyn Grace B. Borerer, Ma. Kristine Claire T. Omangay, Milyn A. Olimpo, Janae La Shae M. Masanga, Angel Grace T. Gelig, Maria Janet G. Nacario, Mariel R. Cinco, Francisco A. Tingzon Jr., Kim B. Rosaldo, Jay Arvin D. Cagascas, Jessie Jaikie N. Badidles, Arwin A. Manidlangan, Ronnel E. Cabalona, Julien C. Loreto, Jonh Reagan T. Pepito, Galo Don S. Baldecañas,
(Not in the Photo): Blenda T. Monares, Janet B. Holares, Jessel Ann O. Ladrera, Gayzel T. Abano, Mariecellie M. Angue, Pedro C. Cagara Jr.

Tacloban Branch



Seated (1st row) left to right: Javelyn R. Aralar, Katreen Therese I. Salangsang, Maria Carina Milagrosa Lee, Mary An B. Diaz, Louie Grace I. Noveno, Maria Faith M. Salceda, Melvin L. Gerez, Vincent C. Beltran - Manager II, Arra Camille M. Nevaliza, Venus S. Simborio, Milyn A. Olimpo, Maricar C. Lace, Rose L. Costin.
Seated (2nd row) left to right: Nephi F. Macion, Vincent C. Labnotin, Jasnen T. Madalina, Jamela Joy M. Ekleo, Joanna Marie L. Jimenez, Julie Ann B. Ententa, Ian Dexter G. Saballa, Charmaine R. Montilla, Adona M. Colminar, Lendcey T. Adonis, Mildred L. Tañola, Jan Mark C. Amualla, Kenneth Jay U. Machate, Bobby Christian R. Chua.
Standing Left to Right: Alberto L. Tumandao, Romeo C. Docil, Dennis A. Tabao, Rowell L. Pagdato, Ringo S. Caing Jr. Grafiel J. Ripalda, Rommel S. De Vera, Jupiter S. Barado, Louie B. Dometita, Manuel M. Divinagracia Jr., Jay B. Señorita, Arnel S. Ty Jr.
(Not in the Photo): Yerlie U. Cabatingan, Ma. Amiva C. Camenforte, Rosidro N. Capacio, Hernandez D. Ricson, Sarah Jane C. Rosaldo, Sonny O. Salazar, Leo T. Tingzon, Joan A. Tonido, Elvie Y. Saavedra, Abegail R. Sevilla, Iries A. Condalar.

Management Alangalang Branch



Seated Left to Right: Daly Ann B. Espinosa, Elaene Nadene G. Ecleo, Arlene M. Tizon, Archimedes D. Asilo - Manager I, Gayle A. Corales, Mary June R. Villareal, Liezel J. Pimentel
Standing Left to Right: Mario M. Cagara, Alfonso Hembra, Adrian T. Azcarraga, Federico C. Balano, Richard M. Uy, Jay Arnold D. Alabado, Christian B. Abing,
(Not in the Photo): Ranzyl C. Marmita

Dulag Branch



Seated Left to Right : Kendy Joy D. Rivas, Jenniffer S. Enciso, Ernesto H. Reyes Jr., Cristal Mae B. Bedua., Dhevine C. Villegas.
Standing Left to Right: Elmer M. Gravoso, Melvin L. Gerez, Pedro A. Biron Jr., Rosenda G. Cañanes, Randy A. Devaras, Donell A. Bonite, Lito M. Acebedo, Rodolfo T. Berongoy Jr.

Management

Ormoc Branch



Sogod Branch



Naval Branch



Babatngon Satellite



Management

Carigara Satellite



Seated Left to Right: Grace O. Delvo, Anthony Myrfred T. Enola - OIC-Manager, Sitting, Elsie C. Puertullano .
Standing Left to Right: Felino C. Salvana, Rodel R. Lopez, Maria Christine T. Ladrera.

Tanauan Satellite



Seated Left to Right : Sharmain B. Acala, Evelio V. Juanico Jr. - Manager I, Nicka F. Logrosa.
Standing Left to Right: Berly C. Pogenio , Rodel U. Pumanes, Joseph P. Palaña, Winston D. Arcena.

Borongán Satellite



Seated Left to Right : Brenda B. Garcia, Rey Noel L. Guibao - Manager I, Eva Joy C. Obina.
Standing Left to Right: Norberto E. Quijano Jr, Sherwin C. Catayong.

Abuyog Satellite



Seated Left to Right : Melchor B. Mortezo Center, Jefhe Marc C. Tugay - OIC-Manager, Jerry Lou C. Tarce.
Standing Left to Right: Juliet B. Realino, Alex R. Honrada.

Pre-Membership Education Seminar (PMES) and Pre-Membership Education Webinar (PMEW) Facilitators

- | | | | |
|--------------------------|---------------------------|--------------------------------|--------------------------|
| 1. Gennelyn E. Ablen | 8. Rosemarie S. Cumla | 15. Lolita C. Ibañez | 22. Socorro Q. Ramos |
| 2. Sagrario C. Advincula | 9. Carmelita L. Dacut | 16. Evangeline D. Jupia | 23. Florenda F. Soledad |
| 3. Elvis B. Antoni | 10. Rogelio N. De La Cruz | 17. Evelyn R. Kahano | 24. Lilibeth T. Tabungar |
| 4. Nelson D. Bernardo | 11. Erlinda A. De Lira | 18. Mary Faith S. Maneja | 25. Regalado D. Tupaz |
| 5. Corazon D. Binoya | 12. Joseph G. De Lira | 19. Sonia N. Nalda | 26. Narcisa M. Velasco |
| 6. Teresita P. Cabacoy | 13. Eduardo B. Diaz Jr. | 20. Evelina P. Perez | |
| 7. Gina P. Castro | 14. Rey C. Espanto | 21. Reynario Maria G. Quintero | |

Information Committee on Alternatives to Termination (ICAT)

- | | |
|---------------------------------|-------------------------------|
| 1. Albesa, Adam Francis Baluran | 9. Narcisa M. Velasco |
| 2. Alve, Sonia Morada | 10. Ramos, Socorro Quiminales |
| 3. Antoni, Elvis Barola | 11. Sagrario C. Advincula |
| 4. Carmelita L. Dacut | 12. Santiago, Delia Mabini |
| 5. Castro, Gina P. | 13. Sonia N. Nalda |
| 6. Espanto, Rey Caraballa | 14. Tabungar, Lilibeth Teraza |
| 7. Lolita C. Ibañez | 15. Terana, Ma. Portia Tanjay |
| 8. Nacilla, Marilou S. | 16. Teresita P. Cabacoy |

Mediator and Mediation Associates

- | | |
|------------------------|--------------------------------|
| 1. Cumla, Rosemarie S. | 7. Mary Faith S. Maneja |
| 2. Sonia M. Alve | 8. Ethel A. Pacuyao |
| 3. Elvis B. Antoni | 9. Catherine E. Ponferrada |
| 4. Gina P. Castro | 10. Luisita J. Quebec |
| 5. Eduardo B. Diaz Jr. | 11. Reynario Maria G. Quintero |
| 6. Rey C. Espanto | 12. Ariel M. Velarde |

AREA COORDINATORS

- | | | | |
|-------------------------|---------------------------|-----------------------------|----------------------------|
| 1. Adelaida B. Jumao-as | 10. Florida R. Paglinawan | 19. Lydia B. Brase | 28. Rex L. Tejome |
| 2. Ana S. Maraya | 11. Gemma A. Homeres | 20. Lydia P. Torre | 29. Rose G. Sequito |
| 3. Analyn M. Ramos | 12. Gilbert P. Eloberio | 21. Ma. Bhelma M. Octaviano | 30. Sonia B. Lanzaderas |
| 4. Angeline O. Cuaros | 13. Glenda C. Escalona | 22. Ma. Rosario C. Bactol | 31. Sonia R. Buhay |
| 5. Babelin J. Daban | 14. Glenn M. Reposar | 23. Manolo P. Modesto | 32. Stella M. Inalisan |
| 6. Delfina N. Labanan | 15. Imelda T. Aralar | 24. Maria Robhel O. Macanas | 33. Teresita M. Daban |
| 7. Delia M. Santiago | 16. Jose Joel M. Apurillo | 25. Marlyn A. Olimpo | 34. Visitacion A. Villajos |
| 8. Erlinda C. Cabañas | 17. Lucila J. Dialca | 26. Merlyn M. Setosta | 35. Yerita V. Mato |
| 9. Estrella C. Almedora | 18. Lucrecia D. Morillo | 27. Nida A. Bermudo | 36. Zoilo C. Buhay Jr. |

SERVICE PROVIDERS



Dr. Luzviminda Yu-Tubio
Dentist



Dr. Jhoanna Paola Pigar
Dentist



Dr. Jaybee Ian L. Obiña
Dentist



Dr. Niño Custer Borbon
Dentist



Dr. Danica Airra Gualdrapa-Borbon
Dentist



Dr. Ma. Lourdes R. Gorgonia
Dentist



Dr. Kaitilyn Mae Grace Santo Soriyao-Tamayo
Dentist



Dr. Elenita C. Antor
Dentist



Dr. Jane Therese U. Dacut
Dentist



Dr. Gretta D. Guiroy
Dentist



Dr. Donna Cecilia B. De Veyra
Dentist



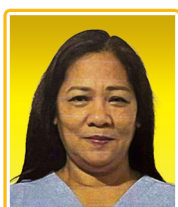
Dr. Rosario C. Geonzon
Dentist



Dr. Fretzei D. Bagania-Bongbonga
Dentist



Dr. Cheryl A. Caidic
Dentist



Dr. Migladel Flor Araba Simbol
Dentist



Douren A. Espina
Optometrist



Dr. Marc Steven D. Capungcol
Medical Doctor



Dr. Sheila N. Tante
Medical Doctor



Dr. Mylene Brasileño
EENT Specialist



Atty Kate Mengullo-Encina, CPA
Legal Retainer

Photo HIGHLIGHTS OF 2025

A visual glimpse into the memorable moments, milestones, and events that shaped our journey throughout the year.



PHCCI-MPC TACLOBAN NAVAL BRANCH GRAND OPENING

PHCCI-MPC Tacloban celebrates the Blessing and Grand Opening of its Naval Branch last November 18, 2025, a step forward in its vision of becoming the premier cooperative in Eastern Visayas

Photo HIGHLIGHTS OF 2025

A visual glimpse into the memorable moments, milestones, and events that shaped our journey throughout the year.

01 SEMINAR-WORKSHOP FOR NEW PMES FACILITATORS
 New PMES Facilitators Seminar-Workshop on February 1, 2025, at the PHCCI Board Room, focusing on discussions, activities, and hands-on training in cooperative education.



02 MEDIATORS' WORKSHOP 2025
 PHCCI-MPC Tacloban trains selected members in mediation and conciliation skills during the one-day workshop on May 3, 2025.



03 RECOGNITION OF EXCELLENCE IN REGIONAL MANAGEMENT
 PHCCI-MPC Tacloban was recognized as the Grand Winner of the 2025 BSP Advocacies and Programs Champion Award held on November 24, 2025.



04 NEW PHCCI KIOSK AT ROBINSONS MARASBARAS
 PHCCI-MPC Tacloban opens a new kiosk at Robinsons Marasbaras-Tacloban as one of its extension offices.



05 NEW PHCCI KIOSK AT SM SAVEMORE
 PHCCI-MPC Tacloban opens a new kiosk at SM Savemore, bringing financial services closer to the community.



06 PHCCI STAR MEMBERS RECOGNITION 2025
 PHCCI honors outstanding members during the Star Members Recognition and Appreciation Awards in March 2025.



07 LABCOOP TRAINING ON PARLIAMENTARY PROCEDURE
 LabCoop officers enhanced their skills through the first Parliamentary Procedure Training.



09 CLIMBS AWARDS RECOGNITION 2025

- Top 5 Investor (Visayas)
- Outstanding Premium Producer (Regional Level)
- New Millionaires Club (P10 Million and Above)
- Champion for Climate Action
- Certificate of Sustainability Impact



11 COOP PASIDUNGOG 2025

- Hall of Famer Award
- Top 1 Best Performing Cooperative in Tacloban City for CY 2024
- Top 1 in Paid-up Capital for CY 2024
- Top 1 in Assets for CY 2024
- Top 2 in Net Surplus for CY 2024



12 COASTAL CLEAN-UP DRIVE
 Member-volunteers unite to plant mangroves and clean coastlines for a healthier marine ecosystem.



13 COOP EDUCATIONAL TOUR
 PHCCI-MPC Tacloban management explored best practices and gained valuable insights during their educational tour in Dumaguete City.



14 BSP PISO CARAVAN PARTNERSHIP
 PHCCI-MPC Tacloban formalizes its partnership with the Bangko Sentral ng Pilipinas through the BSP Piso Caravan Program on April 10, 2025.



10 MOA FOR MORTUARY INSURANCE
 PHCCI-MPC Tacloban and CLIMBS Life and General Insurance Cooperative formalized a partnership to provide mortuary insurance benefits for PHCCI member-owners and their families.



08 TABANG NI PHCCI
 PHCCI-MPC Tacloban extended relief assistance and support to communities in Southern Leyte affected by Typhoon Tino and Uwan.



15 PHCCI CONNECT: LIVE WITH THE COOPERATIVE
 PHCCI-MPC Tacloban partners with RMN Tacloban to engage members through radio broadcast and Facebook Live.



16 PHCCI-MPC TACLOBAN AND NATCCO MBAI SEAL PARTNERSHIP

PHCCI-MPC formalizes its partnership with NATCCO MBAI to provide enhanced insurance benefits for PHCCI Star Members.



17 OPERATION TULI

Operation Tuli 2025 provided free circumcision services to young boys in Alang-Alang, Tacloban, and Dulag, promoting health, hygiene, and community care.



18 YOUTH DAY

PHCCI-MPC Tacloban invites all youth and Laboratory Cooperative members to a fun-filled Youth Day on July 19, 2025, with engaging activities, connections, and lasting memories.



19 ZUMBA ZEST FEST

Zumba Zest Fest 2025 kicked off with high energy, fun choreography, and unstoppable enthusiasm!



20 SENIOR CITIZENS DAY

PHCCI-MPC invites senior members to a day of connection, fun, and celebration on July 12, 2025, filled with engaging activities and lasting memories.



21 FINANCIAL LITERACY SEMINAR

PHCCI-MPC, in partnership with Bangko Sentral ng Pilipinas, hosted a Financial Literacy Seminar to help members strengthen their money management and financial decision-making skills.



22 SOLO PARENTS DAY

PHCCI-MPC Tacloban honors its superhero solo parents on July 26, 2025, with a day of fun, recognition, and connection for all the amazing parents who give their all every day.



23 GABI NG KOOPERATIBA 2025

A night of talent, camaraderie, and collaboration, Gabi ng Kooperatiba 2025 brought together cooperative officers, members, and the LGU of Carigara to celebrate community and unity.



24 EDUCATIONAL TOUR AT ORO INTEGRATED COOPERATIVE

Selected PHCCI management visited Oro Integrated Cooperative for an educational tour, gaining insights and best practices to strengthen cooperative management and operations.



Photo HIGHLIGHTS OF 2025

A visual glimpse into the memorable moments, milestones, and events that shaped our journey throughout the year.

25 PHCCI ACADEMY JOINS LABCOOP

PHCCI-MPC Tacloban Academy students join the Laboratory Cooperative, marking a step toward financial literacy, savings, and nurturing future leaders.



26 FAMILY DAY

Celebrating officers, volunteers, partners, and families in a day of fun and community spirit.



28 PHCCI DUMAGUETE VISITS PHCCI-MPC TACLOBAN

PHCCI-MPC Tacloban welcomed Mr. Cliffordson T. Lariosa and his team from PHCCI Dumaguete on September 18, 2025, fostering collaboration and shared initiatives to empower members and communities.



29 BLOOD DONATION DRIVE

PHCCI-MPC Tacloban, in partnership with TCCDC, CCDLAO, EVMC, and local cooperatives, hosted a blood donation drive on October 17, 2025, helping save lives in the community.



30 COOPERATORS' AREA CONVENTION 2025

PHCCI-MPC Tacloban welcomed member-owners for the Ownership Meeting, celebrating unity, cooperation, and the spirit of ownership.



31 KASALANG PHCCI 2025

PHCCI-MPC Tacloban celebrated 22 couples tying the knot on December 6, 2025, supporting the foundation of family and community.





PHCCI-MPC Tacloban

Perpetual Help Multi-Purpose Cooperative®

Founded: 1969



FINANCIAL SERVICES

DEPOSITS

- ✓ Share Capital
- ✓ Regular Savings
- ✓ Premium Savings
- ✓ ATM Savings
- ✓ Time Deposit
- ✓ Savings- CoopLab
- ✓ Share Capital- CoopLab

LOANS

OVER-THE-COUNTER LOAN (OTC)

- ✓ Expanded Express Loan
- ✓ Bonus Loan
- ✓ Petty Cash Loan
- ✓ Emergency Loan
- ✓ Express Back-to-Back Loan
- ✓ Gadget Loan
- ✓ Time Deposit Loan
- ✓ Medical Loan

SPECIAL LOAN

- ✓ Motor Vehicle Loan
- ✓ Calamity Loan
- ✓ Pension Loan
- ✓ Real Estate Loan
- ✓ Star Member Loan

PRODUCTIVE LOAN

- ✓ Agri-Business Loan
- ✓ Agricultural Production Loan
- ✓ Micro-Entrepreneurial Loan
- ✓ Small & Medium-sized Enterprise (SME) Loan

PROVIDENT LOAN

- ✓ Personal Loan (Multi-Purpose)
- ✓ Salary Loan
- ✓ CoopPabahay Loan



SOCIAL SERVICES

MEMBERS WELFARE SERVICES / PROGRAM

- ✓ CoopLife Insurance Program
- ✓ Free Medical Check-up (Onsite & Online)
- ✓ Free Eye Check-up (Espina Eye Care)
- ✓ Free Blood Pressure Reading
- ✓ Free Dental Services (Tooth Extraction, Oral Prophylaxis & Dental Fillings)
- ✓ Annual Free Pap Smear & Prostate Examination
- ✓ Annual Medical Big Health Day
- ✓ Recruitment Incentive Program
- ✓ Savings and Credit Seminar (Onsite & Online)
- ✓ Online Over-the-Counter (OTC) Loan Application



ALLIED SERVICES

- ✓ Fr. Flan Daffy Building (Office and Event Space for Lease)
- ✓ Remittance Partnerships:
 - PNB
 - RD Pawnshop
 - MLhuillier
 - Palawan Pawnshop
 - Bayad
 - GCash
- ✓ ATM (Tacloban, Alangalang, & Dulag Branch)
- ✓ PHCCI-MPC Tacloban Academy
- ✓ Insurance Partnerships (CLIMBS and NATCCO MBAI)



PHCCI KIDDY & Y.E.S. LABORATORY COOPERATIVE

- ✓ Laboratory Cooperative
- ✓ Annual Free Operation Tuli
- ✓ Academic Excellence Award
- ✓ Tutee-Friendly GROWTH Summer Class Program
- ✓ Pre-Membership Laboratory Cooperative Orientation Seminar (PMLCOS)



ONLINE SERVICES

- ✓ Regular Membership Application
- ✓ Over-the-Counter Loan Application
- ✓ Pre-Membership Education Seminar
- ✓ Savings and Credit Seminar
- ✓ Medical Consultation

PROGRAMS PRODUCTS SERVICES

PHCCI Hymn

Music: Melvin Corpin
Lyrics: Florentino M. Nalda

*Somewhere out there a heart cries out oh-man cries out for help
For the clouds to roll away and let the sun of life shine through
Somewhere there lives someone who wants to stand up
in the world
Who seeks a better life in faith and hope as others do*

(Refrain)

*There's a place I know dear indeed to the hearts of those in need
There they help to make you stand tall even after you fall...
Where people of goodwill gather
Arm in arm their lives they share
Sure it's loved by our dear GOD on High, - MY PHCCI*

*No burden is so heavy it can't be made so much light
There's no need to be forever down
when help is just around
When in cooperation and in love friends pull you up
And you give help for help
it's coop life that's all about.*

(Refrain)

*There's a place I know dear indeed to the hearts of those in need
There they help to make you stand tall even after you fall...
Where people of good will gather
Arm in arm their lives they share
Sure it's love by our dear GOD on High, - MY PHCCI*

(Coda)

That is why I lift to GOD on High - MY P-H-C-C-I...