

5/26/2017

# Minutes of the 7th Annual Assembly



PAG-INUPDANAY MBA

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## List of Acronyms and Terms

PI- MBA	-	Pag-Inupadanay Mutual Benefit Association
BM	-	Branch Manager
TL	-	Team Leader
BOT	-	Board of Trustees
CLIP	-	
MVAH		
Life Insurance		
RSF		
Credit Life		
MiMAP		
MPC	-	Multi-Purpose Cooperative
GSLA		
BAP		
MI	-	Micro Insurance
FPSDC		
AMLA		
GCEL		
PIEMCO		
CASA ESTO CASA		
BATA SI MAMA VI		
SALVA PUL BAMUR SE LACAR		
BNHI HIMLACAS KM		
CHICS TB		



# ANNUAL GENERAL MEETING

*May 26, 2017*

*Silay Training Center*

## Activity Overview

PI-MBA as a non-stock, non-profit mutual benefit association, offering micro-insurance services to member-shareholders exists through the commitments of small-marginalized sectors of communities in Negros Occidental. The Executive Committee of PI-MBA recognized its role to protect and facilitate growth in hard-earned every centavo invested by member in form of better and quality services equitably shared by all shareholders and their families.

Guided by the principles of transparency, accountability and shared-management, the Execom is mandated by its BOD to provide timely and audience-friendly report to all shareholders on the status of the association operationally and financially. Every year's annual meeting is an avenue for members to express their voices and exercise their powers as shareholders in setting the direction of the association and selecting representatives to lead and set policies.

## Objectives and Meeting Agenda<sup>1</sup>

This year's agenda continues to challenge all member-shareholders on widening PI-MBA service reach to far flung areas and providing more accessible and affordable insurance benefits. Primarily the financial and operational performance of the PI-MBA will be presented and shall be basis in assessing existing services and programs and ways to improved them.

## Attendance<sup>2</sup>

A total of 15 male and 60 female members, staff and BOT were present at the assembly. All centers in 26 branches were represented by 44 members. The Executive Director of PI-MBA together with the Management Trustees. Independent parties were enjoined to observe the process and provide feedback and input. Attached as Annex A is the detailed list of attendees.

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<sup>1</sup> Annex 1. Copy of Assembly Agenda and Flow

<sup>2</sup> Annex 2. Detailed list of attendees

39 Proceedings

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41 Preliminaries

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43 The meeting officially started at 9:35 a.m with an a prayer played through AVP followed by  
44 the singing of National Anthem. Mr. Arnel Inson served as emcee, congratulated the  
45 participants for being selected as representatives of 27,000 members distributed in 26  
46 branches in Negros Occidental and soon Iloilo Provinces.

47 He affirmed the representation of the participants buy underscoring the process that each  
48 center underwent through in choosing representatives. Mr Inson stated that each center  
49 conducted FGD and consultations which were later raised by center chiefs and two other  
50 representatives to branch meetings where final representatives to annual assembly where  
51 further selected. During this process, potential candidates for BOT from each branch were  
52 also shortlisted.

53

54 He further stated that the general assembly of all members will be done sometime in  
55 December but since the crowd is so huge, assembly will be done per area, which may mean  
56 three assemblies will happen by end of the year or early next year in celebration of the  
57 founding anniversary.

58

59 After this information, the facilitator enticed participants' excitement by presenting varied  
60 door prizes and freebies which will be distributed anytime in the assembly and to prove his  
61 claim he gave away three freebies for the early birds.

62

63 This was then followed by welcome message from Ms Chingi Prologo – BOT President. She  
64 expressed her appreciation to all members for always heeding the call of MBA and shared  
65 her hopes and aspirations for all shareholders.

66

67 Mr. Rolly Panganiban then gave an Inspirational Message in lieu of Ms. Merci Canal,  
68 Independent Board of Trustee. In his speech, he reiterated the roles of the representatives  
69 as the voice of 27,000 members of PI-MBA and stressed that the assembly is a venue to  
70 inform and report the association's performance for the year. He also added that all present  
71 are qualified to run as member of the Trustee, considering that terms of President,  
72 Secretary and Treasurer will end. Mr. Panganiban ended his piece with a challenging note  
73 *"the progress achieved by the association for eight years is enough source of hope that*  
74 *should continuously inspire the shareholders to perform its role and provide much better*  
75 *service to all members".*

76

77 The facilitator then encouraged all participants to clap the claps of 27,000 members as  
78 affirmation and response to the challenge of Mr. Panganiban.

79 Before the assembly agenda starter, the facilitator introduced an energizer allowing each  
80 participant to interact with each other. Additional freebies were also given away by  
81 revealing the surprise prizes hidden under each participant's chair.

82

83

84 *Assembly Proper*

85

86 Declaration of Quorum by the BOT President.

87 Ms. Chingi Prologo, BOT President, requested the secretariat in charge of the registration  
88 to announce the number of registrants. According to Ms Jezza DimsunCeda, team leader of  
89 Secretariat Committee there are 44 representatives from 26 branches as per registration  
90 record. Ms Prologo declared quorum after stating that 89% out of 49 branches are  
91 represented and are enough to render decisions in meeting agenda.

92

93 Review and approval of previous minutes

94

95 The President BOT. Ms Chingbee Prologo temporarily appointed Ms Lorena Tayo as Acting  
96 Secretary since Ms Julieta Lariosa, BOT secretary was absent due to some exigent personal  
97 concerns.

98

99 Ms. Tayo, reminded the assembly to look at their copies of the minutes distributed during  
100 the registration / billeting and branch meetings. Highlight of the proceedings and minutes  
101 were also displayed in LCD screen for everyone's access and information<sup>3</sup>. These include the  
102 following:

103

- 104 • President's Report on the current status of membership
- 105 • Treasurer's report highlighting present assets of PI-MBA amounting to PhP46.34  
106 million, Reserve on Equity Value worth PhP 21.87 Million, RSF Reserve – PhP 11.94  
107 Million and Guaranty Fund – PhP 7.35 Million. Income and expenditure for 2015 was  
108 also presented
- 109 • Approval of the Resolution *GA Resolution No. 3 and No. 4, series of 2015*, resolving  
110 change in the date of annual assembly from December to every May 26 and for  
111 appointing SGV as the official external auditor
- 112 • Agreement of the assembly to implement top program priority for 2016 to include  
113 *Burial Benefit Program; Medical and Hospitalization Program and College Educational*  
114 *Assistance Program*

115

116 With the motion of Imelda Domadiego, duly seconded by Genara Natyag of Talisay Branch,  
117 the minutes of previous assembly was approved.

118

The session was followed by the presentations of President and Treasurer's Reports

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120 Report of the President by Chingbee Prologo

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122 The BOT President report presented the comparative status of membership of PI-MBA in  
123 2015 and 2016. Per report, the members have increased by 2% (507) from 27,243 in 2015.  
124 However, the increase in members were offset by the number of members who resigned  
125 with a total of 1,103 in 2016 from 844 in 2015<sup>4</sup>.

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<sup>3</sup> See Annex 3. Highlights of Previous Minutes

<sup>4</sup> See Annex 4. President's Report

126 She explained that the performance of PI-MBA were attributed to, (a) continuous increase  
127 of members (b) continuous expansion and improvement of product and service delivery (b)  
128 association's adherence to transparency, accountability, shared-responsibility and (d) equal  
129 distribution of opportunities and benefits to members-shareholders  
130

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132 She also stressed that this achievement was obtained through collaborative and unselfish  
133 commitment of all shareholders, BOT and Executive Committee.  
134

135

135 Capacity building, networking and human resource management activities conducted by PI-  
136 MBA were also shared. Ms Prologo reported that several activities were implemented by  
137 the BOT to ensure provision of quality and effective service to shareholders. Among these  
138 are:  
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- Implementation of Burial Assistance Program which has 195 policy holders and Educational assistance extended to 26 legal dependents

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Treasurer's Report.

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Ms. Barcoma presented the audited financial report as primary basis for her discussion. She showed the Comparative Revenue between 2015 and 2016, which according to her PI-MBA total Revenue has increased by 26% from 2015 value of 6,615,696.00. Figures on contribution, premium and collection from members feed and dues also increased by 31%, 16% and 36% respectively.

She also presented that dividend income has decreased by 3% from 2015 while claims have increased by 67% due to high volume of pay-out to member's beneficiaries in 2016. The operating expenses however remain the same due to cost-cutting measures adopted by the



171 BOT and management staff in conducting activities and utilization of funds, putting first the  
172 welfare and benefit of the shareholders' investment.

173  
174 In terms of fund balance, Ms Barcoma noted that PI MBA has a total surplus of 1.44 million  
175 and fund balance of 11.4 Million, which represents the total amount deposited in  
176 insurance.<sup>5</sup>

177  
178 An open forum was then facilitated by Mr. Pena to clarify and entertain questions on the  
179 report presented by the treasurer.

180  
181 A question on utilization of income was raised by Imelda Domadiego. She specifically asked  
182 *'What are the projects under which the income is used?'* Mr.Pena responded that presently,  
183 PI-MBA is using 20% of the 1.44 million income equivalent to around Php 350,000.00 to  
184 support the new programs on educational assistance and calamity fund. Mr. Panganiban  
185 further clarified that PI-MBA can only utilized 20% of the income for new programs to  
186 provide buffer funds for possible inflation hikes which may affect the operating funds of the  
187 association.

188  
189 The BOT President, President asked the body if there are more comments on the report.  
190 There was none, thus Ms Lorena Tayo moved to approved the reports of President and  
191 Treasurer and was seconded by Imelda Domadiego.

192  
193 PI- Executive Director Teody Pena then gave his message centered on the meaning of  
194 numbers recently presented in the Treasurer's report. He said that *"in a nutshell, the*  
195 *figures tell us that all members are covered, and whatever happens to them they will receive*  
196 *appropriate settlement and claims along with registered legal beneficiaries"*.

197  
198 He further expounded the significance of Net Income. According to him, the net income  
199 figures indicate whether it is feasible for the association to expand in terms of services and  
200 scope. Referring from the presentation he stated that the association can plan on how to  
201 further improve income and utilize it. He specifically asked the assembly on *"how do you*  
202 *want to use the net income?; who are the priority sectors in case the assembly intends to*  
203 *expand its service reach?"*.

204  
205 Mr Pena also said that the BOT's goal is always to improve the services thus it never stops  
206 from initiating ways to provide the services needed by all members. Among these initiatives  
207 are the inclusion of emergency insurance; crop insurance and guarantee fund, that are now  
208 being pilot-tested to further ensure its feasibility and sustainability. He then disclosed that  
209 MBA is presently looking into expanding its service to informal groups in form of  
210 institutional membership for association of drivers, community police, health workers and  
211 community volunteers and the like. This is also in consideration to the fact that these  
212 sectors are the vulnerable to hazards because of the nature of their community  
213 engagements yet have no access to affordable security and insurances.

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<sup>5</sup> See Annex 5. Treasurer's Report

215 He also revealed the prospective plan of the BOT to extend PI-MBAs service to enrollment  
216 of Phil-Health of all members.

217  
218 Mr. Pena culminated his talk with an encouraging all participants to embrace the  
219 responsibility to be in charge of one's life, as he said *"We are in-charge of our own life. We*  
220 *make our life. Whatever we decide in the present affects the future of our families and MBA*  
221 *is our partner to protect this future"*.

222  
223 This prompted Ms Imelda to share her experience as center chief on how she reached out  
224 to other community members. She narrated that the skills on rug-making which they  
225 earned at the center was replicated to non-PI-MBA members and now providing income to  
226 five families. She acknowledged that being a PI-member they are agents of change in the  
227 community, serving as advocates for others to participate in developing communities, by  
228 starting at their own families and neighbors.

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230

231 Approval of Resolution Appointing SGV as External Auditor.

232 Prior to Mr. Panganiban's facilitation on the approval of resolution, a Ceremonial Release of  
233 Claims to the beneficiary was done for the assembly to witness the process and actual  
234 turnover of claims.

235

236 Mr. Panganiban mentioned that while the release is just coincidental to the date of  
237 assembly, this also served as an opportunity to affirm the vision and mission of PI-MBA to  
238 continually propel and think of ways to protect and serve all shareholders.

239

240 The signing of claim voucher amounting to Php 50,000.00 was witnessed by Ms. Jezza  
241 Dimsun and Teodorico Pena.

242

243 Mr. Inson, facilitator, urged the participants to expressed their sentiments on the  
244 ceremonial which most officers articulated their pride as member of the PI-MBA. Ms. Eva  
245 said that the ceremony proves PI-MBA's sincerity to its mission. The rest also vouched their  
246 commitment so that more families will be protected.

247

248 The proposed resolution on appointing external auditor was then raised by Mr. Rolly  
249 Panganiban for the assembly's approval. Mr Panganiban cited that SGV has been the  
250 official external auditor of PI-MBA for five (5) years, but this does not limit the association  
251 from selecting other auditing firms. He presented the credentials and accreditation of SGV  
252 as proof to its eligibility to Insurance' commission criteria.

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254 With the motion of Pamela Epartero, duly seconded by Marites Barcoma, Resolution No.  
255 0001, series of 2017, appointing SGV as the official external auditor was resolved.

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260 Presentation of 2016 Accomplishments and Plan for 2017.

261 Upon the signal of the facilitator, Mr Panganiban proceeded with his presentation on the  
 262 status and progress of plan conceptualized in 2016. He articulated that priority plans  
 263 identified in 2015 FGD were implemented 2016. This was done by expanding the insurance  
 264 policies to cover educational and burial assistance which are now availed by some member-  
 265 beneficiaries.

266  
 267 Highlights of his report are as follow:  
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Recommendation	Status
1. Burial Assistance	Implemented –BAP since June 2016
2. Hospitalization/ Health Care for Spouse and Children	Implementation is on-going with partner MFI
3. Provision of Educational Assistance to College Students	For further study and discussion with the Board
4. Other Priorities:	
<ul style="list-style-type: none"> <li>• Livelihood Training Program</li> <li>• Increase in Contribution from 25 to 30 pesos per week</li> <li>• At least 1 grandchildren as legal dependent of member without qualified dependent</li> <li>• Increase of death benefit of members during the 1<sup>st</sup> 6 months of membership</li> <li>• Pension Plan</li> <li>• Extension of Retirement age from 70 to 75</li> <li>• Increase the amount of benefit for educational assistance</li> </ul>	<p data-bbox="914 709 1206 743">On-going implementation</p> <p data-bbox="914 762 1463 856">Seek assistance with Actuary to conduct viability. Product review is tentatively schedule on the last quarter of 2017</p> <p data-bbox="914 890 1442 924">For further study and discussion with the Board</p>

269 He further added that burial assistance is already available in some branches and hoped to  
 270 full swing by 2017 to 26 branches, while hospitalization packages and assistance are being  
 271 implemented through emergency fund scheme. He also appealed that for hospitalization  
 272 service to continue, members must patronize the service by paying regular dues as source  
 273 of hospital bills.  
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275  
 276 Education assistance on the other hand is currently put on hold after serving 96 member  
 277 dependents as per recommendation of the BOT to further study the capacity of associate to  
 278 sustain the provision of such service. Livelihood services are also implemented by directly  
 279 and indirectly providing capitalization, skills training and linkages to market and other  
 280 service providers.

281  
 282 Recommendations to expand into new policies i.e., pension plan, increase in death benefit  
 283 based on years of membership and extension of retirement age are still understudy as these  
 284 are subject to actuary assessment and BOT approval.

285 Mr. Panganiban informed the assembly that while MBA is a self-propelling institution, it is  
 286 bounded by the policies of insurance commission of the Philippines to ensure its eligibility  
 287 and capacity to sustain its member’s requirement. Thus, some policies and  
 288 recommendations may not be readily incorporated to the existing programs and

289 implemented until the approval of Insurance Commission. The BOT and management team  
290 however continues to do product review and explores all recommendations outside the  
291 mainstream “insurance service”.

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294 Open forum on status of previous recommendations.

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An open forum was then mediated by Mr. Pena Mr Panganiban to clarify concerns on the report presented. All concerned staff from PI and MBA were called to panel table to respond to issues raised by the assembly<sup>6</sup>. There are two main concerns raised in panel discussions and forum:

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301

a. Who can avail of the new programs that will be implemented through net income?

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Raised by Mr Elvis who said his co-member in Bancal’s Driver’s Association are interested.

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Mr. Pena responded that only the members can avail the 20%. The Tricycle Driver association – Bancal Escalante can avail if they become member by either availing loan or insurance. For the association members to avail, they have to enroll first in MBA

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Ms Juanita then followed up, if it is possible that an individual can be member of MBA and avail of its services without availing loan from PI?

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Mr. Puerto address the question by affirming that it is possible. However some service like livelihood and skills training may not be availed as these are attached to PI service.

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b. What happened to the dividend shared? *Asked Ms Gene.*

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Mr Palabrica took the lead in responding that dividend is a form of income but it is not paid back to members but rather utilized to develop and improved the existing service or by offering additional service.

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Mr Panganiban maintained the position of Mr Palabrica and further added that PI-MBA is a mutual benefit association and not a cooperative, thus dividend cannot be issued in cold cash to members

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Discussion on the new recommendations and directions of PI-MBA

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Facilitated by Teody Pena, review of existing MBA products and recommendations for future for PI-MBA was solicited through Technology of Participation. All participants were given meta cards, easel sheets and markers to indicate their concerns and ideas. Three questions were posted as guide in the small group discussions and later plenary sessions (1)

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<sup>6</sup> Panelist are Eduardo Puerto, Erwin Palabrica, Rhoda Bravo Teody Pena, Jessa Dimsun and all Branch Managers present

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What do we want to change in existing services of Pi-MBA, (2) What can we contribute? and (3) what else do we aspire for the association.

After 10 minutes of discussions, all members raised their cards and answers were consolidated and verified through plenary session. Output of around robin discussions and plenary sessions show the following:

Consolidated Concerns	Remarks of the Plenary (Recommendations / Detailed possible Actions)
<b>a. What do we want to change in existing services of Pi-MBA?</b>	
1. Burial Services.	This is a good service and more families were assisted and less burdened (financially) with the assistance provided. Exclusive only for members or couple (partner with discount) Benefits 30,000.00 cash. 250.00 / year payment, renewable annually No contestability period after 1 year renewal
2. MVAH 2.1 Expansion of coverage to legal dependent (children) in case of solo parent or widow.  Since MVAH only covers the spouse based on the assumption that the couple are one earning for the family thus exposed to hazards. <i>By Sarah from Pontevedra branch</i>  2.2. Legal partners can only be covered	<i>Erwin Palabrica:</i> 2.1. MVAH has no payment of premiums as art of added benefits and is a one-shot payment of 10,000.00  MVAH assumptions is that spouse and member are bread winner and are always travelling. Inclusion of children can be subjected to capacity the association and sufficiency of the contribution.  Partner / Spouse may be replaced if policies are in place. Board has yet to decide and formulate IRR (such as criteria etc).  <i>Susanita:</i> CI of eligible children to replace the spouse/ partner must be conducted 2.2. For MVAH, the mistress/ illegal partner cannot be covered when not member of the MBA. Insurance commission policies prevails. The coverage is the one legal dependent
3. Hospitalization Assistance: Partner that are not legally married be covered?	Whoever pays is the one covered. Regardless of marital status
4. Insurance of the Loaned amount. Security of payment in the event of death	Loan payments are covered by the insurance in event of death of the insured
5. Policies on the inclusion of adopted children with different surnames as beneficiaries.	Legal dependents (children and partner) are already recognized as eligible claimant  If beneficiaries are un-assigned, MBA will look for the nearest kin  For beneficiaries, legal documents my not be necessary. But encourage to follow degree of consanguinity  Legal dependents are covered in life insurance, thus must be legally recognized in papers

<p>6. Recovering of old Accounts. Is there a need to retroact payment?</p>	<p>Maintain existing policy on non-retroactive payment but members are not covered when payment is less than 3 weeks and lapsed in 40 days.</p> <p>In case of death, 6-month contestability period is applied. In case of accidental death – previous payment plus the present payment is used as basis for computing claims.</p> <p>Center chief has to encourage members to update their members payment (if not feasible make sure to avoid lapses in payment)</p>
<p>7. How do members avail of pension fund?</p>	<p>There is no pension yet, Retirement fee can be availed after 75 years.</p>
<p>8. Emergency Fund</p> <p>What will happen when Emergency fund is not availed? And policy of payment</p>	<p>Emergency assistance payment is 20.00 weekly payable in 2 years. The succeeding year is 15.00/ week.</p> <p>If benefits are claimed within 3 years, payment will be extended until it completed the required amount per member.</p> <p>If not availed in a year, fund accumulates with a dividend after 3 years. Part of the ER will also be used to cover the Phil health premiums. PI will pay regular premiums using the earnings of un-utilized ER.</p> <p>Coverage in case of hospitalization is 500.00/day.</p> <p>If payment done within the week. Contestability is 1 yaer for pre-existing disease; accidental is non-contestability</p>
<p>9. Possibility of adopting preferred shared. contribution</p>	<p>Cannot be implemented since Pi-MBA is a mutual benefit and not a cooperative</p>
<p><b>b. What Help/ contribution can you give to MBA? How can you help MBA- services/ programs and structure</b></p>	
<p>1.Increase of payment contribution</p>	<p>Increase to 30 Pesos must be consulted with the members since an increase fo 25 to 30.00 must have avalue adding service.</p>
<p>Be active in payement. Full payment in 40 days</p> <p>Additional members 30 to 40 members per center</p> <p>Identify willing and receptive individuals to be members</p> <p>Reach out to those in need</p>	<p>Additional benefits must be firmed up with the BOT and assembly thus should be parked for further planning</p>
<p><b>c. What are the new services we want for MBA?</b></p>	
<p>Adoption of preferred shared</p>	<p>All proposals will be considered for further study.</p>

Other programs:

- Feeding program to non-daycare and OSY children.
- Education for mothers of deprived children / access to information
- Service for the IP such as medical missions
- Continuity of College educational assistance
- Provision of Arm production assistance to farming household. Requirement such as farm plan and the like will be subject for BOT approval.

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The session break at 1:00 PM for lunch and agreed to resume at 1:40 PM

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The afternoon session started at 1:35 PM by an Q/A game. Questions were pertaining to PI-MBA programs and management system. Freebies were given as prizes to those who answered correctly.

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The plenary session was wrapped up by Teody Pena. Members agreed on the following:

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- Association will maintain 25.00 payment and decide on what to add from the basic services. But all members are willing to increase the contribution in case approved.

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- Expand and reach other members of the community.

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Mr Pena said that the plans and directions of the association lies to each member.

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Consolations are done to guarantee that plans are indeed reflective of the members

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desires. PI Board and exec committee has no right to decide and dictate on what the

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members may want, since as MBA member are owners of the association.

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Election of Members and BOT

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*Presentation of Election mechanics and guide.*

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The election was led by Erwin Palabrica who then presented the mechanic of the election,

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roles and responsibilities for each position to guide the members in their decisions.<sup>7</sup> He

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further emphasized that while only 44 representatives are present, center and inter-brach

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election were already conducted and those who are presently presented are already the

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shortlisted candidate from each branch. Below is a snippet of Mr. Palabrica's presentation

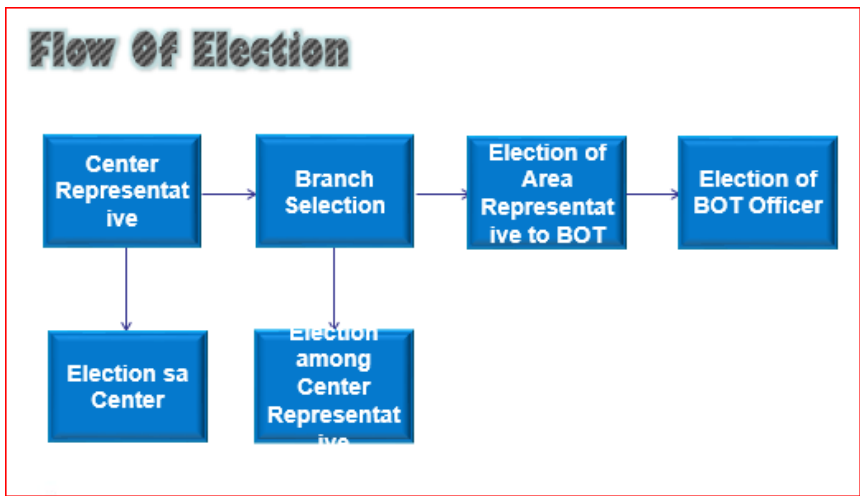
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on the flow of election.

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<sup>7</sup> Annex 7. Presentation of election mechanis, roles and functions for each BOT position



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Mr Palabrica further presented the BOT Resolution No. 9 Series of 2017 dated May 12, 2017, declaring all BOT positions vacant thus new set members will be confer during during the assembly. Thus, further implies that everybody can run.

372 *Election Proper*

373 To facilitate election process, election per area of their representative to BOT was facilitated  
374 through break- out sessions. Names of shortlisted candidates were presented in a manila  
375 paper and candidates were instructed to introduced themselves and present their plans to  
376 the group. Mr Palabrica further instructed the group to include election of Independent  
377 Board from Academe. CSOs and partner agencies. The group facilitators were:

378

Area	Facilitators
CASA ESTO CASA	Annabelle Escultor and Jeza Dimson
BATA SI MAMA VI	Rhoda Bravo and Cindy Marie Pavillar
SALVA PUL BAMUR SE LACAR	Arnel Inson and Erwin Palabrica
BINHI HIMLACAS KM	Lenvi Joy Muyet and Charlene Enquilino
CHICS TB	Shane Cabayao and Rolly Panganiban

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Voting process was decided by each group with some preferred through viva voce or secret balloting. Candidate with highest number of votes was automatically elected as representative to BOT and the second highest as official alternate. The list of shortlisted candidates results of votes is presented bellow;

Area / name of candidate	Branch	Total Votes
Area : Total Members = 11		
1. Vinalyn Baydal	San carlos	
2. Imelda Domadiego	Cadiz	9*
3. Nelly Bermeo	Cadiz	1
4. Ma. Fe Gallenero	Sagay	



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5.	Violeta Cuer	Sagay	
6.	Julie Ann Villanueva	Escalante	
7.	Marilyn Geramino	Tobos0	
8.	Angelie Mae minda	Toboso	1
<b>Area 2: Total group member = 9</b>			
1.	Rona Sayo	Silay	0
2.	Epril Calonia	Victorias	0
3.	Susanita Arboleda	Bacolod	0
4.	Chingbee Prologo	Bacolod	8*
5.	Luzviminda Poneles	Talisay	0
6.	Lorena Tayo	Talisay	1**
<b>Area 3: Total representaives / Gorup member = 9</b>			
1.	Ma. Cecliel Florendo	Bago	8 *
2.	Lilia Apolonio	Murcia	0
3.	Presentacion Infante	Valladolid	0
4.	Pamela Espartero	La Carlota	1**
<b>Area 4: Total Member = 12</b>			
1.	Catalina Toribo	La castellana	0
2.	Elvira Undong	Moises Padilla	0
3.	Sarah Habana	Hinigaran	1
4.	Jenifer Perdon	Isabela	6*
5.	Marites Atido	Binalbagan	0
6.	Merma Sevilla	Himamaylan	0
7.	Julieta Larosa	Kabankalan	5**
8.	Peruta Onlayao	Kabankalan	
<b>Area 5: Total Members =12</b>			
1.	Michelle tabo-Tabo	Tabugon	0
2.	Preciosa Loriga	Cauyan	0
3.	Cela Mae Getida	Candoni	4**
4.	Marites Barcoma	Sipalay	8*
5.	Mercy Nerves	Hinobaan	
* official representative			
** Alternate			

The elected representative for each area was then convened to select officers among themselves. Below is the set of new BOT officers conferred by the assembly:

President – Marites Barcoma  
Secretary – Jenifer Perdon  
Treasurer- Chingbee Prologo

Conferment of the new officers. New set of Bot was presented before the assembly and was applauded and taking of oats was officiated by:

Closing Session

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The assembly ended though the closing message of Ms Mercedes Canal, who applauded the active participation of all participants, she left a note affirming the contribution and commitment of each no matter how small as key factor in the existence of PI-MBA and will continuously fuel the organization to do its mission of protecting each other's lives and families.

A closing prayer was the offered by Ms Luzviminda. Taking of group photos sealed the activity. The assembly ended at 3:45 PM.

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# ANNEXES

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Annex 1: Programs and Agenda of the Assembly



**Pag-inupdanay Mutual Benefit Association**  
**Annual General Assembly Program and Agenda**  
**May 26, 2017 (8:30am-12:00nn)**  
**PI Training Center, Silay City**

1. Invocation
2. National Anthem
3. Welcome Remarks..... Ma. Chingbee Prologo  
*BOT President*
4. Inspirational Message..... Teodorico B. Peña  
*Founder of PI-MBA*  
Mercedes Cañal  
*Independent BOT Member*
5. Introduction of Participants and  
Declaration of Quorum ..... Ma. Chingbee Prologo  
*BOT President*
6. Review and Approval of Previous  
General Assembly Minutes..... Julieta Lariosa  
*BOT Secretary*
7. Presidents' Report ..... Ma. Chingbee Prologo  
*BOT President*
8. Treasurers' Report ..... Marites Barcoma  
*BOT Treasurer*
9. Resolution for the Appointment  
of SGV as External Auditor ..... Rolly Panganiban  
*PI-MBA Executive Director*
10. Presentation of 2016 Accomplishment  
and Plan for 2017 ..... Rolly Panganiban  
*PI-MBA Executive Director*
  - i. Management Report on Status of 2016 Plan
  - ii. Open Forum on Issues and Concerns on Program Implementation  
Panelist: Erwin Palabrica, Eduardo Puerto and Rhoda Bravo
11. Election of BOT..... Erwin Palabrica  
*Claims Officer*
  - i. Mechanics of Election
  - ii. Declaration of Vacancy
  - iii. Presentation of Pre-Election Activity
  - iv. Election Proper
  - v. Declaration of Newly Elected BOT
12. Adjournment
13. Closing Prayer ..... Imelda Domadiego  
*Outgoing BOT-Member*
14. Picture Taking

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**QUIDAN PAG-INUPDANAY**  
**MUTUAL BENEFIT ASSOCIATION, INC.**  
 Rm 320, 3rd Flr., VSB Bldg., 6th-Lacson St., Brgy. 7, Bacolod City  
 Telephone No. 435-5642

**Attendance Sheet**

Name of Activity: MBA General Assembly  
 Venue: Silay Training Center  
 Date: May 26, 2017

#	Name	Branch/Position	Contact #	Signature
1	Perlita Onlayno	Kabankalan	09504561392	Perlita Onlayno
2	LILIBETH GUINING	KACANKALAN	09990735401	Lilibeth Guining
3	Mantas B. Barcon	Sipalay	09291455943	Mantas Barcon
4	Nerla M. Balakina	Sancarlos	09335429737	Nerla Balakina
5	Nineth N. Baged	San Carlos	09120538815	Nineth Baged
6	Nelly Bermeo	Cadiz	09758035838	Nelly Bermeo
7	Ma. Cecile Florendo	Bago City	09504564554	Cecile Florendo
8	JOEMARIE Pineda	Bago City	09192953176	Joemarie Pineda
9	MA. EPINIGROS PROLOGO	BACOLOD	09362349153	Ma. Epinigras Prologo
10	domina O. Jayo	Talibay	09161761666	Domina Jayo
11	Imelda Domadiego	Cadiz	09061280117	Imelda Domadiego
12	Margarita Lagrimeres	Cadiz	09396022789	Margarita Lagrimeres
13	Maria A. Malibran	Anting	09996972937	Maria Malibran
14	Susanita Atoboda	Vice President	09126505670	Susanita Atoboda
15	Frederic G. Loriga	Canaway	09397836887	Frederic Loriga
16	MERCY NERVES	Himabuan	0927070188	Mercy Nerves
17	ELVIS VERGARA	ESKALITA	7248514	Elvis Vergara
18	Mila C. Limonero	Candon	09099322314	Mila Limonero
19	Cela Mae Botida	Candon	09103258192	Cela Mae Botida
20	Lilit De Jose	TAPI	09106660434	Lilit De Jose
21	Machiel Tabutaya	TAPI	09085676799	Machiel Tabutaya
22	Pamela V. Espinosa	San Carlos	09124916527	Pamela Espinosa
23	Sheila Debranco	Murcia	0928-7918-497	Sheila Debranco
24	Presytacin Dyante	Valladolid	09289689649	Presytacin Dyante
25	Lilia Apolina	Murcia		Lilia Apolina
26	Mary Grace Rosel	Valladolid	09075781302	Mary Grace Rosel
27	ANGELIE MAE V. MIRADA	TOBACO	09482158281	Angelie Mae Miranda
28	Rona C. Dava	SILAY	09290266938	Rona C. Dava
29	Francis Palomo	Silay	09085329413	Francis Palomo
30	Renara Natiag	Talibay	09158840122	Renara Natiag

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Rm 320, 3rd Flr., VSB Bldg., 6th-Lacson St., Brgy. 7, Bacolod City  
Telephone No. 435-5642

**Attendance Sheet**

Name of Activity: MBA General Assembly  
Venue: Silay Training Center

Date: May 26, 2017

23 branch

#	Name	Branch/Position	Contact #	Signature
1	MELONA N. SITCHON	La Carlota City	0950 35 34904	[Signature]
2	EMIE C. DEONLUADO	La Carlota City		[Signature]
3	ARMY T. MACOY	AGUISAN Him. City	09469638549	[Signature]
4	Marito Atido	Binalbagan	0901 5799595	[Signature]
5	Merma T. Swilla	Himamaylan City	09218510919	[Signature]
6	Rene I. Guevame	Himay	0947 3281936	[Signature]
7	Volito Cruz	Sagay	0912	[Signature]
8	Estah Hakano	Ponferrada	0980 9948473	[Signature]
9	Lang Tan	Hinigaran	09482937889	[Signature]
10	Rogelia Fernando	Silay City	09095449754	[Signature]
11	Catalina N. Tonib	La Cast.	09467487548	[Signature]
12	Aranguiñ Bajan	La Cast.	09464026482	[Signature]
13	Jenifer D. Pardon	Isabela	094119012105	[Signature]
14	Elizabeth Catabe	Isabela	09460707073	[Signature]
15	Lagrimas Ejar W. Sr	Sipalay	09077575074	[Signature]
16	Aranya Cusap	Himay	0901 8410 755	[Signature]
17	Lupinarda Ponsus	Tawisay	09092494358	[Signature]
18	Letecia T. Behic	Escalante	0906 2229194	[Signature]
19	EMIE X. VITORINO	La Cast.	09077904201	[Signature]
20	Florencio P. Nily	La Cast.	09108924654	[Signature]
21	Dordecita Barbas	Sagay	09477112028	[Signature]
22	MA. FC Gallenaro	Sagay		
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