



JOINT SAC & SIMBAG MICROFINANCE ANNUAL GENERAL ASSEMBLY

Sarte Hall, El Palacio

Sikatuna cor. Magsaysay Sts., Old Albay District, Legazpi City

May 31, 2025, 1:00PM – 3:00PM



MINUTES OF THE JOINT SAC AND SIMBAG MICROFINANCE ANNUAL GENERAL ASSEMBLY "Simbag sa Paglaom: SAC and Simbag Microfinance Bringing Hope to the Poor"

I. Preliminaries

The Joint SAC and Simbag Microfinance Annual General Assembly (GA) began with an opening prayer led by Fr. Wilson B. Bejo Jr. II, Simbag Microfinance Spiritual Director, followed by the singing of the National Anthem. Ms. Salvi Rufina Angela M. Morcoso, Simbag Microfinance Trustee and Overall Moderator, acknowledged all present, both physically and via remote communication, which includes the automatic, regular, and auxiliary members, Board of Trustees, Management, and Officers (attached to this minutes is the attendance sheet).

II. Opening Message

Fr. Eric B. Martillano, SAC Executive Director, started his opening message by warmly welcoming all guests and participants to the assembly. He began his address by simply reminding the significance of the gathering.

Fr. EB Martillano underscored that this event is more than just a meeting of two organizations; it represents a united and faith-driven force committed to serving the poor and fostering holistic development. Simbag Microfinance was acknowledged for its microfinance initiatives that plant seeds of hope and promote economic stability among communities, while SAC was recognized for its continued work in advocacy, development programs, and humanitarian aid, championing justice and extending compassion to those in need. Together, both institutions engage in intertwined ministries, reaching out to the marginalized and working to build a more just and compassionate society—an embodiment of the core values of the Gospel.

Lastly, Fr. EB Martillano asked for continued support and prayers from partners and stakeholders, with the shared goal of remaining faithful instruments of God's love and agents of transformative change throughout the Diocese of Legazpi and beyond.

III. Keynote Message

Ms. Myrna A. Llanes, SAC Operations Officer, introduced the keynote speaker, Most. Rev. Joel Z. Baylon, D.D., Bishop of the Diocese of Legazpi.

Bishop JZ Baylon connected the occasion to the Feast of the Visitation, reflecting that, like Mary's visit to Elizabeth, the General Assembly is a visitation of God's grace, bringing assurance of His goodness and abundance.

Bishop JZ Baylon shared that as we gather for the Annual General Assembly of SAC and Simbag Microfinance during the Jubilee Year of Hope, we are reminded of Pope Francis' message in *Spes Non Confundit* - to be tangible signs of hope for those in hardship. He affirmed that both SAC and Simbag Microfinance are living expressions of this hope for the poor and vulnerable, not only within the diocese but throughout the region.

He mentioned the key highlights of the accomplishments of both organizations.

In 2024, SAC Legazpi has served

- 450 walk-in clients, mostly for medical assistance;
- 1,445 malnourished children benefited from the feeding program, called INELP (Integrated Nutrition, Education, and Livelihood Program);
- 1,414 farming households and 80 organic farmers were assisted;
- 39 self-help groups, most of them in the island parishes, were organized under the SHEG and SILC projects. As of the end of 2024, they already have a combined savings of Php 2.8 million;
- The Diocesan Safeguarding Ministry was organized, with Parish Protection Desks organized in 6 parishes. Another 3 parishes join the new Justice and Peace Project with Caritas Philippines;
- In the 2025 national and local elections, our parishes were able to recruit almost 3,000 volunteers for the Parish Pastoral Council for Responsible Voting (PPCRV) and National Citizens' Movement for Free Elections (NAMFREL), who served as pollwatchers, voters' assistance desks, election monitors and emergency responders, and voter educators.

In 2024, Simbag Microfinance has served

- 95,478 member-microentrepreneurs, releasing P2.34 billion in loans, or P911 million total loan portfolio;
- Simbag MBA released microinsurance claims to 2,128 members and beneficiaries, amounting to P30.67 million. 65 members who died last year, and enrolled in the SEDP Care program, were given Php 10,000 assistance each, amounting to Php 650,000;

- 85 ● SEDP MPC has given financial literacy and entrepreneurship trainings to 1,149
- 86 members; 6% of them have scaled up their businesses through product
- 87 development, marketing, and mentoring assistance;
- 88 ● Our Pili Hub, which is situated in Anislag Parish, has started operating. It seeks to
- 89 develop the pili industry in our region and improve the lives of pili growers and
- 90 entrepreneurs;
- 91 ● Under Simbag Edukasyon, this school year, we provided scholarship grants to 404
- 92 college students, who are children of our members. An additional 5,250 elementary
- 93 and high school learners were given school supplies.
- 94 ● We have also established a partnership with the Scalabrinian Sisters and the
- 95 Minghsin University of Science and Technology in Taiwan for a Study and Work
- 96 Program that sends students to study Industrial Engineering courses while earning
- 97 an income. After sending only two students in the previous terms, this time more
- 98 children of members have applied for the next term;
- 99 ● Our Simbag Salud medical missions have benefited 7,638 members and some non-
- 100 members.

101
102 Bp JZ Baylon also shared that when Typhoon Kristine hit in November 2024, both the
103 SAC and Simbag Microfinance provided emergency aid to over 34,000 families across
104 Albay, Camarines Sur, and Catanduanes. Over P16 million in relief was distributed:
105 P3.35M by SAC, P8.6M by Simbag Microfinance, and P4.2M by Simbag MBA. Simbag
106 Microfinance also launched a P100M zero-interest loan program and a new calamity
107 microinsurance product to support disaster-affected members.

108
109 He also mentioned that the Diocese took a prophetic stand on ecological issues,
110 advocating responsible quarrying and opposing harmful development on Mayon
111 Volcano.

112
113 Inspired by Pope Leo XIV and the Church's social teachings, Bishop JZ Baylon urged SAC
114 and Simbag Microfinance to remain steadfast in their mission — bringing hope and
115 transforming society through the Gospel.

116
117 In his final message, Bishop JZ Baylon quoted Pope Leo XIV's inaugural homily,
118 highlighting the brokenness of our time - marked by hatred, violence, and
119 marginalization. Yet, in response, the Church is called to be a small leaven of unity and
120 fraternity, pointing others to Christ with humility and joy. He emphasized the call to
121 build a Church rooted in God's love — a sign of unity and a missionary presence in the
122 world, open to history and humanity. He emphasized that this is also our mission: to be
123 instruments of God's love and agents of transformative change, especially for the poor,
124 the vulnerable, the excluded, and even those who oppose or misunderstand us. Despite
125 failures and setbacks, we trust that God will guide us. Quoting in local language, Bishop
126 JZ Baylon affirmed, "*Padagos po kita sa misyon*" (Let us continue the mission).

127 **IV. Call to Order and Determination of Quorum**

Bp. JZ Baylon called the meeting to order. There being 98 out of 135 members present, Ms. Joyce B. Besana, Simbag Microfinance Corporate Secretary, declared a quorum.

V. Reading and Approval of the Minutes of the Previous Meeting of the Joint SAC and Simbag Microfinance Held on May 25, 2024

There being no comments or corrections, upon motion duly made by Atty. Noel Remolacio and seconded by the body, the General Assembly approved the minutes of the 25 May 2024 Joint SAC and Simbag Microfinance Annual General Assembly.

VI. Ratification of Board Actions

A. Simbag Microfinance Board Actions

Ms. Marie Grace U. Lagana, Simbag Microfinance Management Support Officer and Board Secretariat, presented the summary of Board actions for ratification that included the following:

- approval of the agenda of meetings
- approval of minutes of meetings
- ratification of resolutions adopted by board committees in its meetings
- designation of authorized representatives to file a legal case
- approval to enter into a Collection Agreement with the Pag-IBIG Fund for the Pag-IBIG housing loan amortizations of employees
- approval of opening and closing of bank accounts, change of account, and change in bank signatories
- approval of the Revised Partnership Agreement with dioceses
- approval of the proposed reopening of operations in low-risk areas and recovery of written-off accounts in Libon Satellite Parish Outreach (SPO)
- allowing members who are precluded to physically attend the 25 May 2024 Joint SAC and Simbag Microfinance General Assembly to participate through remote communication
- approval of the proposed credit line renewal with the Small Business Corporation
- re-appointment of Ms. Joyce B. Besana as Corporate Secretary
- approval of officers of the Board of Trustees and members of Board Committees
- designation of authorized representatives in ALECO and BIR
- adherence of Simbag Microfinance to the CBCP directive on investing in non-extractive industries, including MSIs
- approval of the increase in credit line of Simbag Microfinance with Small Business Corporation
- Approval of the increase of the Restricted Fund

- Approval of the establishment of the Council of Elders
- Approval of the SEDP Ground Leaders: Coaching Program and engagement of BagoSphere as service provider for the said program
- Approval of the revised budget for the staff year-end activities
- Approval of the calamity assistance to all Simbag staff as well as staff of MSIs, DMSI, SAC and The Chancery.

There being no comment, the General Assembly unanimously ratified the actions of the Simbag Microfinance Board of Trustees.

B. SAC Board Actions

Ms. Nancy Dizon, SAC Admin/HR/Compliance Officer, presented the following summary of the SAC Board actions for ratification as follows:

- approval of agenda of meetings
- approval of minutes of previous meetings
- ratification of resolutions adopted by the SAC Board HR and Finance Committee during its meetings
- payment term on DMSI loan
- approval of members of the Board Committees for the term 2024-2027.

Bp. JZ Baylon made a correction to Resolution No. 07, clarifying that the recommendations stated therein are to be regarded as mandates, not suggestions.

There being no other comments, upon motion duly made by Ms. Amy Bombuhay and seconded by Atty Marylou Duka-Castillo, the General Assembly ratified the actions of the SAC Board of Trustees.

VII. For Confirmation: 2024 Audited Financial Statements & Assignment of 2025 External Auditor

A. Simbag Microfinance 2024 Audited Financial Statements and Assignment of 2025 External Auditor

Ms. Riza Rabe, Simbag Microfinance Internal Audit Officer, presented the 2024 Audited Financial Statements (AFS), viz:

- Cash and Cash Equivalents– 43% increased from 2023 due to an additional loan obtained from the Small Business Corporation
- Liabilities and Fund Balance - 19% increased from 2023
- Revenues - 98% of the other income pertains to interest from bank deposits and investments

- Fund Balance - Restricted fund increases from 30M to 90M in 2024

Ms. RB Rabe reported that the AFS also included the disclosure of the filing of the initial criminal complaints for qualified theft and falsification of documents against a former cashier and SPO manager.

Ms. RB Rabe stated that the only adjustment proposed by the external auditor was the adjustment of deferred tax assets amounting to 12 028.95.

Further, Ms. RB Rabe requested confirmation of the assignment of BDO Cruz Marohombsar & Co. or BDO CMC as the external auditor for the 2025 financial statements.

After the presentation, the General Assembly unanimously confirmed the Simbag Microfinance 2024 Audited Financial Statements and the assignment of BDO CMC as the external auditor for the audit of the 2025 financial statements.

B. SAC 2024 Audited Financial Statements and Assignment of 2025 External Auditor

Ms. Jane Ricafort, SAC Finance and Accounting Officer, presented the highlights of the 2024 Audited Financial Statements, viz:

- Assets, Liabilities, and Equity - 4% increase from 2023
- Current Asset - 9% increase
- Cash and Cash Equivalents - 18% increase
- Receivables - 1% increase
- Prepayments - 30% increase
- Short-term investment - 9% increase
- Non-current asset - 1% decrease from 2023
- Property and Equipment - 39% decrease
- Investments - no changes in investment amounting to 38.2M
- Current Liabilities - 34% increase
- Fund Balance - 1% increase
- Net Savings - 321% increase
- Revenue - 51% decrease
- Program/Project Costs - 163% decrease
- Personnel Expenses - 1% increase
- Administrative Expenses - 32% increase

The external auditor's opinion is that the accompanying financial statements present fairly the financial position of SAC Legazpi as of December 31, 2024 and of its financial performance, and its cash flows for the period then ended in accordance with the Philippine Financial Reporting Standard for Small Entities (PFRS for SEs).

Further, Ms. J Ricafort requested confirmation of the assignment of TACO CPAs Ty Arnaldo & Co., CPAs as the external auditor for the 2025 financial statements.

After the presentation, upon motion duly made by Fr. Rex Paul Arjona and seconded by the body, the General Assembly confirmed the 2024 SAC Audited Financial Statements and the assignment of TACO CPAs Ty Arnaldo & Co., CPAs as the external auditor for the audit of the 2025 financial statements.

VIII. Performance Highlights and Future Directions

The Simbag Microfinance's Accomplishment Report as of December 31, 2024 and projections for 2025 to 2027 were reported through a video presentation. It covered key areas such as operational reach, MSI (MBA and MPC), value-added services, current partners, operational status, the provision of calamity assistance, and the beneficiaries of its programs and services. The year 2024 was highlighted as a significant milestone for Simbag, marking its 30th anniversary, the inaugural Simbag Leaders Conference, and the rebranding of Simbag Microfinance from SEDP, re-accredited by the Microfinance NGO Regulatory Council (MNRC) for another three years.

The SAC accomplishment report from June 2024 to May 2025 was presented through a video presentation, highlighting significant progress across its core advocacy programs in nutrition, healthcare, education, livelihood, protection, empowerment, ecology, and disaster risk reduction and management (DRRM). Looking ahead, SAC reaffirms its commitment to sustaining all seven advocacy areas while placing increased emphasis on three priority programs: the expanded TADA initiative, ecology, and DRRM.

IX. Open Forum

Msgr. Crispin C. Bernarte, Jr., proposed to both Simbag Microfinance and SAC that, in the coming year, efforts be made to harmonize and align activities within the Diocese in preparation for the celebration of the 75th anniversary of the Diocese of Legazpi as a local church. Fr. RPB Arjona and Fr. EB Martillano have affirmed their commitment to supporting and implementing this initiative in the coming year.

Bp. JZ Baylon informed that the Diocese of Legazpi is preparing to commemorate its 75th anniversary, marking a significant milestone in its history as a local Church. The Diocese was officially separated from the then-Diocese of Caceres on June 29, 1951, and formally established with the installation of its first bishop on October 20, 1951. These two key dates—June 29 and October 20, 2026—will serve as the principal celebrations of the Diocese's Diamond Jubilee, recognizing both its canonical

297 establishment and its pastoral inauguration.

298 Mr. Dindo G. Nabol, Department of Trade and Industry (DTI) Regional Director,
299 commended the achievements of both organizations and emphasized his strong
300 support for continued partnership with Simbag Microfinance. He noted the increase
301 in Simbag Microfinance's credit line with the Small Business Corp., enabling broader
302 access to the financing program.

303 He also announced the upcoming establishment of services at the Pili Hub, with P5
304 Million worth of equipment currently being procured and targeted for deployment
305 before the local fiesta. An additional P5 Million has been allocated for 2026 to ensure
306 the hub's full functionality.

307 Moreover, over P1 Million has been approved for the installation of solar energy at
308 the hub. Mr. DG Nabol assured continued engagement from DTI, with expectations of
309 deeper collaboration and expanded support through regular partnership with Simbag
310 Microfinance.

311 **X. Election and Announcement of New Members of the Simbag Microfinance Board of**
312 **Trustees**

313
314 Bp. JZ Baylon, announced that an election will be held during the assembly in view of
315 the end of the terms of Mr. Jose Misael Moraleda, Ms. Amy Bombuhay and Ms. Jessica
316 Belarmino, which will end on May 31, 2025. Per Simbag Microfinance By-laws, the
317 automatic and regular members of the corporation which are composed of clergy
318 members, elect the members of the Board. Elected members of the Board will hold
319 office for three years.

320
321 The nominees were as follows:

- | | | |
|-----|--|--------------------------------------|
| 322 | 1. Mr. Jose Misael B. Moraleda | Ms. Joyce B. Besana |
| 323 | <i>President & CEO, Camalig Bank</i> | <i>Certified Public Accountant</i> |
| 324 | <i>Incumbent Board Member</i> | <i>Incumbent Corporate Secretary</i> |
| 325 | <i>Chair, Audit Committee</i> | <i>Member, Audit & Finance</i> |
| 326 | <i>Committees</i> | |
| 327 | | |
| 328 | 2. Ms. Rosana Ballarbare | Ms. Jennifer Casco |
| 329 | <i>Simbag Member-Client</i> | <i>Simbag Member-Client</i> |
| 330 | <i>Former Trustee, SEDP MBA</i> | <i>Former Trustee, SEDP MBA</i> |
| 331 | <i>Member, Council of Elders</i> | <i>Member, Council of Elders</i> |
| 332 | <i>Center Chief, Legazpi Port SPO</i> | <i>Center Chief, Tiwi SPO</i> |
| 333 | | |
| 334 | 3. Ms. Jeaneth Rellora | Ms. Evelyn B. Laut |

335 *Simbag Member-Client*
336 *Center Chief, Castilla SPO*

Simbag Member-Client
Center Chief, Nabua SPO

337
338 Bp. JZ Baylon, proceeded with the announcement of the result of the election. The
339 new members of the Board are as follows:

- 340 1. Mr. Jose Misael B. Moraleda
341 2. Ms. Rosana Ballarbare
342 3. Ms. Jeaneth Rellora
343

344 **XII. Closing Remarks**

345
346 Fr. RPB Arjona, in his closing remarks, underscored the importance of the annual
347 general assembly as an opportunity to update stakeholders on the developments within
348 the Diocese of Legazpi's institutions. He highlighted the continued impact of Simbag and
349 Ambag initiatives in supporting vulnerable communities. He noted significant
350 improvements in Simbag Microfinance, particularly the increase of the Value-Added
351 Services (VAS) or Giving Back Fund, which reached ₱44 million in 2024—nearly 50% of
352 total net income—and represented 18% of the operational budget this year, notably in
353 response to Typhoon Kristine. He underscored Simbag's distinction in offering the
354 lowest loan costs and highest giving-back levels among similar institutions.
355

356 Fr. RPB Arjona acknowledged the ongoing work of over 20 study groups to enhance
357 operations, particularly in financial literacy and entrepreneurship, which currently reach
358 only 1% of members. Collaborations with partners in government, academia, and the
359 Multi-Purpose Cooperative are underway to address this.
360

361 He welcomed Fr. Wilson Bejo Jr. II as part of the Simbag sa Pag-Tubod initiative, aiming
362 to deepen parish partnerships and spiritual engagement. During the celebration of
363 Simbag's 30th anniversary last year, he announced that 10% of net income will be
364 returned to partner dioceses in their respective areas.
365

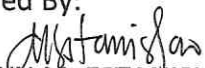
366 Lastly, as a member of the SAC Board, he acknowledged SAC's growth in sustainability
367 and recommended aligning SAC staff health benefits with those provided in Simbag
368 Microfinance. He also noted the potential for partnership with Estevez Hospital to
369 develop a more stable benefits system for SAC staff. He concluded with hope for
370 continued improvements and a brighter future in 2025 and beyond.
371

372 **XIII. Adjournment**

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374 There being no more business to discuss, Bishop JZ Baylon declared the Joint SAC and
375 Simbag Microfinance General Assembly adjourned at 3:00 PM and gave his final
376 blessing.

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Prepared By:


MARILYN M. ESTANISLAO
MSS 1

Attested True and Correct By:


JOYCE B. BESANA
Corporate Secretary



JOINT SAC AND SIMBAG MICROFINANCE ANNUAL GENERAL ASSEMBLY

May 31, 2025, Saturday 1:00 PM at Sarte Hall, El Palacio

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MICROFINANCE

Theme: "Simbag sa Paglaon: SAC & Simbag Microfinance Bringing Hope to the Poor"

AUTOMATIC MEMBERS

No.	Name	Proxy	Signature
1	Bishop Joel Z. Baylon, D.D		
2	Msgr. Crispin C. Bernarte, Jr.		
3	Msgr. Ramon C. Tronqued		
4	Fr. Eduardo R. Ramin Jr.	Fr. Wilson Bejo Jr. II	
5	Fr. Sotero M. Ubalde III	Ms. Fe Bataller	
6	Fr. Levi Euprepres C. Quitasol	Fr. Wilson Bejo Jr. II	
7	Fr. Lyndon F. Balubar	Fr. Wilson Bejo Jr. II	
8	Fr. Paulo B. Barandon	Msgr. Crispin C. Bernarte Jr.	
9	Fr. Jojit B. Borromeo		
10	Fr. Rex Paul B. Arjona		
11	Fr. Eric Martillano		
12	Fr. Wilson Bejo Jr. II		
13	Fr. Ar-gie Salvador Nuarin	Ms. Higinia C. Banzuela	
14	Fr. Gerard Lagata	Fr. Wilson Bejo Jr. II / Erlinda Mimay	
15	Fr. Arjey Remendado		
16	Fr. Edgar Sayson		
17	Fr. Dennis Postrado		



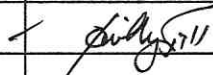
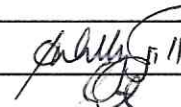
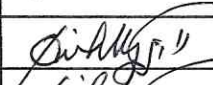
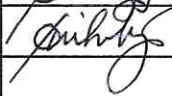

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May 31, 2025, Saturday 1:00 PM at Sarte Hall, El Palacio



Theme: "Simbag sa Paglaom: SAC & Simbag Microfinance Bringing Hope to the Poor"

REGULAR MEMBERS

No.	Name	Proxy	Signature
1.	Fr. Antonio Pedro O. Ballares	Fr. Wilson Bejo Jr. II	
2.	Fr. Teody John A. Camba	Msgr. Crispin C. Bernarte, Jr.	
3.	Fr. Neil Jose C. Aranas	Fr. Wilson Bejo Jr. II	
4.	Fr. JC Omar Socrates T. Vita, II		
5.	Fr. Antonio S. Sial		
6.	Fr. Anthony Pabon	Fr. Wilson Bejo Jr. II	
7.	Fr. Kevin James C. Fonacier	Fr. Wilson Bejo Jr. II	
8.	Fr. Jonnathan L. Calleja		
9.	Fr. Rafael B. Sambajon		
10.	Fr. Jose Victor E. Lobrigo	Msgr. Crispin C. Bernarte, Jr.	



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May 31, 2025, Saturday 1:00 PM at Sarte Hall, El Palacio

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Theme: "Simbag sa Paglaan: SAC & Simbag Microfinance Bringing Hope to the Poor"

AUXILIARY MEMBERS

No.	Name	Proxy	Signature
GOVERNMENT SECTOR			
1.	Ms. Edna Cynthia S. Berces		Via Remote Communication
2.	Mr. Dindo G. Nabol		
3.	Mr. Norman S. Laurio	JOSEPH TESPO	
4.	Mr. Cedric D. Daep	Msgr. Crispin C. Bernarte Jr.	
5.	Ms. Salvi Rufina Angela M. Morcoso		
6.	Ms. Joy Codoniz		
7.	Ms. Soledad P. Prena		
8.	Ms. Cecilia Arcilla		
9.	Ms. Joy Maravillas		
10.	Ms. Amy de Guzman		
11.	Mr. Fled Boboyo		
12.	Atty. Arlene Olangco		
13.	Dr. Fulbert Alec Gillego		
14.	Ms. Ching Banania		
ACADEME SECTOR			
15.	Dr. Nora L. Licup		
16.	Dr. Renelyn E. Bautista		Via Remote Communication
17.	Dr. Baby Boy Benjamin D. Nebres III		Via Remote Communication
18.	Atty. Mary Ailyne L. Zamora	Msgr. Crispin C. Bernarte Jr.	
19.	Krismelleh Cassandra Millare		
20.	Atty. Antonio C. Bron		
21.	Dr. Dolores Laguilles		
22.	Atty. Leandro Millano		
23.	Sr. Maureen Cariaga, DSB	Sr. Eunice Pornela, DSB	
24.	Sr. Maria Julia P. Cabrera, RVM		
25.	Sr. Mary Ann B. Calantoc		
26.	Sr. Marilyn B. Belen, SMF		



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27.	Sr. Marisa Dacuya		
BUSINESS SECTOR			
28.	Mr. Joseph B. Lim, CPA	Msgr. Crispin Bernarte Jr.	<i>CCN</i>
29.	Mr. Jose Misael B. Moraleda	Msgr. Crispin Bernarte Jr.	<i>J</i>
30.	Mr. Romeo Tan		
31.	Dr. Juan B. Estevez Jr.		<i>Ju</i>
32.	Ms. Rosemarie Quinto-Rey		
33.	Mr. Jaime Berdida		
34.	Ms. Joy Manalili		
35.	Dr. Rollo Milante		<i>right</i>
36.	Ms. Dideth Factora	Msgr. Crispin Bernarte Jr.	<i>CCN</i>
PROFESSIONAL SECTOR			
37.	Ms. Joyce Besana		<i>J</i>
38.	Ms. Teresita Q. Galang		<i>T</i>
39.	Mr. Abner Ty		
40.	Atty. Noel Remolacio		
41.	Engr. Joseph Esplana		
42.	Ms. Romela Figuracion		<i>sf</i>
43.	Engr. Ar-jay Rodrigo Royo		
CSO/NGO/PO			
44.	Ms. Noemi A. Bonaobra		<i>2</i>
45.	Ms. Remegia Balucio		<i>Remegia</i>
46.	Ms. Ella S. Gonzalo		<i>E</i>
47.	Ms. Amable Bolinas		<i>Am</i>
48.	Ms. Jessica Belarmino		<i>J</i>
49.	Ms. Amy B. Bombuhay		<i>Amy</i>
50.	Ms. Irene Sierra - Bacacay 1		<i>Irene</i>
51.	Ms. Maritess Balaguer - Bacacay 2		<i>Maritess</i>
52.	Ms. Rosmie Blanche - Malilipot		<i>Rosmie</i>
53.	Ms. Marelyn Deris - Malinao		<i>Marelyn</i>



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54.	Ms. May Ann Carillo - Tabaco		
55.	Ms. Jennifer Casco - Tiwi		Jcasco
56.	Ms. Ana Bravo - Albay		A Bravo
57.	Ms. Marissa Nacor - Camalig		Marissa Nacor
58.	Ms. Marissa Loveres - Daraga		Marissa Loveres
59.	Ms. Fe Llanera - Anislag		Fe Llanera
60.	Ms. Fatima Daguiso - Manito		Fatima Daguiso
61.	Ms. Mabeth Perciva - Rapu Rapu		Mabeth Perciva
62.	Mr. Andy Ozaeta - Libon		Andy Ozaeta
63.	Mr. Jesie John Panga - Polangui		Jesie John Panga
64.	Ms. Lailane Suaez - Pioduran		Lailane Suaez
65.	Ms. Evelyn Laut - Nabua		Evelyn Laut
66.	Ms. Catherine Reblora - Goa		Catherine Reblora
67.	Ms. Emilda Praxides - Baao		Emilda Praxides
68.	Ms. Elizabeth Alagbate - Buhi		Elizabeth Alagbate
69.	Ms. Rizza Nocidal - Libmanan		Rizza Nocidal
70.	Ms. Marivic Adote - Pasacao		Marivic Adote
71.	Ms. Menchu Mariñas - Sipocot		Menchu Mariñas
72.	Ms. Jocelyn Zafe - Virac		Jocelyn Zafe
73.	Ms. Gemma Añonuevo - Bulan		Gemma Añonuevo
74.	Ms. Carmen Furio - Irosin		Carmen Furio
75.	Mr. Luis Ras - Pilar		Luis Ras
76.	Ms. Thelma Jaranilla - Sorsogon		Thelma Jaranilla
77.	Ms. Joyce Ann Espiel - Aroroy		Joyce Ann Espiel
78.	Ms. Agnes Carias - Catarman		Agnes Carias
79.	Ms. Marigold A. Villar - Claveria		Marigold A. Villar
80.	Ms. Rowena Hermocilla - Masbate		Rowena Hermocilla
81.	Ms. Jeaneth Rellora - Castilla		Jeaneth Rellora
82.	Ms. Merly Paete - Sorsogon		Merly Paete
83.	Ms. Rochelle Apoon - Ligao		Rochelle Apoon



JOINT SAC AND SIMBAG MICROFINANCE ANNUAL GENERAL ASSEMBLY

May 31, 2025, Saturday 1:00 PM at Sarte Hall, El Palacio

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MICROFINANCE

Theme: "Simbag sa Paglaon: SAC & Simbag Microfinance Bringing Hope to the Poor"

84.	Ms. Mary Ann Boneo - Tabaco		<i>ms boneo</i>
85.	Ms. Josephine Brillantes - Tabaco		<i>Josephine Brillantes</i>
86.	Ms. Conchita Rodriguez - Albay		<i>Conchita Rodriguez</i>
87.	Ms. Eden Nebreja - Legazpi		<i>Eden Nebreja</i>
88.	Ms. Dolores Sumido - Legazpi		<i>Dolores Sumido</i>
89.	Ms. Marilyn Ibarreta - Polangui		<i>Marilyn Ibarreta</i>
90.	Ms. Amalia Clarianes		<i>Amalia Clarianes</i>
91.	Mrs. Dehna Sevilla		<i>Dehna Sevilla</i>
92.	Mr. Jomer Bolalacao		
93.	Pres. Rodrigo Dorosa		
94.	Fr. Luigi de Giambattista		<i>Fr. Luigi de Giambattista</i>
95.	Ms. Aurora P. Obina		<i>ms</i>
AT-LARGE			
96.	Atty. Milagros G. Quijano		<i>Milagros G. Quijano</i>
97.	Ms. Marlene Catalina P. Rodriguez		<i>Marlene Catalina P. Rodriguez</i>
98.	Ms. Joy Blanco		
99.	Dr. Arnulfo M. Mascariñas	ONLINE	<i>Via Remote Communication</i>
100.	Atty. Marylou Duka-Castillo		<i>Marylou Duka-Castillo</i>
101.	Mr. Joji Rayel Orbase		
102.	Mr. Carlos Ante		
VCSC			
103.	Ms. Gladys Redillas		
104.	Ms. Antonia Brofaso		<i>ms</i>
105.	Mr. Vic Vista		<i>Vic Vista</i>
106.	Ms. Rosana Ballarbare		<i>Rosana Ballarbare</i>
107.	Mr. Noel Ajero		
108.	Ms. Salvacion Macabeo		<i>Salvacion Macabeo</i>

Mentem penetranke - Pili
Mentem milena - castilla

[Signature]



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SIMBAG STAFF

Name	Signature
1. Bataller, Fe	
2. Alilano, Laarni	
3. Apuyan, Joel	
4. Diaz, Jocelyn	
5. Corteza, Grace	
6. Mugar, Naneth	
7. Ordan, Hermarex	
8. Dalit, Roberto	
9. Rabe, Riza	
10. Lozarita, Rex	
11. Miralles, Sarah	
12. Bayna, Agnes	
13. Candidato, Kristine Joy	
14. Lagana, Joshua Nicholas	
15. Cabug, Victoria	
16. Malvarosa, Jeffrey	
17. Lagana, Marie Grace	
18. Carullo, Ruffalyn	
19. Arevalo, Gihann	
20. Estanislao, Marilyn	



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SAC STAFF

Name	Signature
1. NO	
2. Mary Jane Ricar	
3. MYRA LLAVE	
4. NANCY B. PIZTU	
5. NORY A. BEA	
6. AURORA P. OBINA	
7. ROMELA FIGURACION	
8. ISABEL JANE MENDOZA	
9. STEPHEN B. SOLANO	
10. Edeline C. Balin	
11. Sheen Tugade Beton	
12. Therese Nolasco	
13. JASON I. SERRA	
14.	
15.	