



JOINT SAC & SEDP ANNUAL GENERAL ASSEMBLY
Sarte Hall, El Palacio
Sikatuna cor. Magsaysay Sts., Old Albay District, Legazpi City
May 25, 2024, 1:00PM – 4:00PM



MINUTES OF THE JOINT SAC AND SEDP-SIMBAG ANNUAL GENERAL ASSEMBLY
“Pag-giya, Pakisumaro asin Pagdusay: Promoting Participation of All Sectors in the Social Apostolate”

I. Preliminaries

The Joint SAC and SEDP-Simbag Annual General Assembly (GA) began with an opening prayer led by Fr. Ar-gie Salvador G. Nuarin, Assistant Executive Director of Social Action Center (SAC) - Legazpi, followed by the singing of the National Anthem. Ms. Salvi Rufina Angela M. Morcoso, Trustee of SEDP-Simbag Microfinance 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 Remarks

Most Rev. Joel Z. Baylon, Chairman of the Board started his opening remarks by welcoming all the guests and participants gathered in the assembly. He began his welcome address with an anecdote about a child who told his mother, that without him, Mother’s Day would not be celebrated. Bishop JZ Baylon reflected on this, suggesting that while participation is crucial celebrations and redemption, the idea that one’s presence alone justifies gratitude is incorrect.

As the Diocese of Legazpi prepares for its Diamond Jubilee, marking its 75th anniversary, Bishop JZ Baylon emphasized on the chosen theme, which is the participation. This theme emphasizes the importance of every effort and individual in collective endeavors. Bishop JZ Baylon stressed that the church must recognize and respect the contributions and capacities of all its members, including those often seen merely as recipients of charity. He highlighted the importance of gratitude and recognition for everyone's participation in the journey of the church, aligning with the Holy Father's call for solidarity and synodality. He concluded by thanking the participants for their efforts and contributions.

III. Keynote Message

Fr Eric B. Martillano, Executive Director of Social Action Center, introduced the keynote speaker, Fr. Paulo B. Barandon, the Vicar Forane of St. Stephen Protomartyr of Ligao.

44 Fr. PB Barandon emphasized his message on the theme: "*Pag-giya, Pakisumaro, at*
45 *Pagdusay: Promoting Participation of All Sectors in the Social Apostolate.*" He highlighted
46 the importance of collective action and shared purpose in a divided world.

47
48 On *Pag-giya* (Shepherding): Fr. PB Barandon shared that leading with compassion involves
49 more than meeting immediate needs; it requires guiding others towards dignity,
50 opportunity, and hope. A leader must engage personally with their communities to tailor
51 efforts to individual needs, ensuring no one is left behind.

52
53 On *Pakisumaru* (Building a Community of Care): Fr. PB Barandon said that this concept calls
54 for active participation and inclusivity, involving all sectors of society—business, academia,
55 government, faith communities, and civil society. He meant that this emphasizes supporting
56 families, empowering youth, and addressing the root causes of poverty through systemic
57 change.

58
59 On *Pakisumaru sa mga Familia* (Families): Fr. PB Barandon opined that recognizing families
60 as the cornerstone of society, he stressed the need to support policies that strengthen family
61 units, provide economic stability, and promote work-life balance, along with resources for
62 parenting, healthcare, and education.

63
64 On *Pakisumaru sa mga Jovenes* (Youth): Fr. PB Barandon shared that the youth are today's
65 leaders. Engaging and empowering them through education, employment, and civic
66 participation is vital. He added that providing mentorship and leadership opportunities help
67 young people realize their potential and contribute to society.

68
69 On *Pakisumaru sa mga Dukha* (The Poor): Fr. PB Barandon said that solidarity with the poor
70 requires addressing the root causes of poverty and inequality through systemic changes,
71 including access to resources, affordable housing, healthcare, education, and fair wages.

72
73 On *Pagdusay* (Sacrificial Sharing): Fr. PB Barandon commented that this involves giving
74 beyond comfort, sharing time, talent, and expertise, and advocating for justice and truth. He
75 meant that true sacrificial sharing transforms both the giver and the receiver, fostering
76 mutual respect and affection.

77
78 Fr. PB Barandon concluded by suggesting key strategies: building partnerships, fostering
79 dialogue, empowering communities, advocating for justice, and celebrating successes. He
80 emphasized that social apostolate work reflects our deepest values and faith, quoting St.
81 James: "Faith without action is dead."

82

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

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85 Bp. JZ Baylon called the meeting to order. There having 93 out of 135 members present in
86 the general assembly, Bp. JZ Baylon declared a quorum.

87

88 **V. Reading and Approval of the Minutes of Previous Meeting of the Joint SAC and SEDP-**
89 **Simbag Held on May 27, 2023**

90

91 Fr. Rex Paul B. Arjona, President and CEO of SEDP-Simbag Microfinance, moved for the
92 dismissal of the approval for reading of previous minutes as this was already provided before
93 the general assembly. There being no comments or corrections, the General Assembly
94 unanimously approved the minutes of 27 May 2023 SEDP General Assembly.

95

96 **VI. Ratification of Board Actions**

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98 **A. Social Action Center**

99 Ms. Nancy Dizon, SAC Admin, HR and Compliance Officer, presented the SAC Board actions
100 which include the following:

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- 102 • approval of the agenda on the meeting held last January 19, 2024
- 103 • approval of the minutes
- 104 • approval of the Finance Committee Report which includes the 2023 Financial Report with
105 instructions and the 2024 proposed budget with instructions to adopt recommendations
- 106 • approval of the 2024 plan with instructions to include recommendations
- 107 • approval of the 2023 external auditor
- 108 • approval of the agenda during the BOT Special Meeting held last May 9, 2024
- 109 • approval of the automatic, regular and auxiliary members for the Joint SAC and SEDP
110 2024 General Assembly

111

112 Fr. JVE Lobrigo commented that the ratification should pertain to the year 2023, yet the
113 resolutions presented were for 2024 and should be endorsed for the following year.

114

115 In response, Fr. EB Martillano mentioned that the originally scheduled meeting was intended
116 for 2023 but was rescheduled to January 2024.

117

118 There being no other comment, the General Assembly unanimously ratified the actions of
119 the SAC Board of Trustees.

120

121 **B. SEDP-Simbag Microfinance Board Actions**

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123 Ms. Gihann Arevalo, Officer-In-Charge of Management Support Unit of the SEDP-Simbag
124 Microfinance, presented the following Board actions for ratification:

125

- 126 • approval of agenda of meetings
- 127 • approval of minutes of previous meetings
- 128 • ratification of resolutions adopted by the board committee in its meeting
- 129 • approval of officers of the board and new members of the board committees
- 130 • approval of the engagement with Force Ten Technologies for the development of Loan Management System (LMS) in accordance with the SEDP requirements
- 131 • ratification of the promotion of Internal Audit Staff I to Internal Audit Staff II
- 132 • approval of the opening and closing of bank accounts, change of signatories
- 133 • ratification that the Assistant Executive Director of SAC-Legazpi appointed as Member of the SEDP Board of Trustees
- 134 • approval of Management's proposal to partner with the Pantawid Pamilyang Pilipino Program (4Ps) of the Department of Social Welfare and Development
- 135 • approval of a one-time performance bonus for the consolidated performance evaluation rating of Very Satisfactory in 2022
- 136 • approval of the increase in the enlistment allowance of staff in Rapu-Rapu and monthly provision of 1 sack of rice for the Rapu-Rapu staff house
- 137 • approval of the increase in the cash-in-vault maintaining balance for Claveria SPO in Claveria and San Pascual vault
- 138 • approval to increase the SEDP Retirement Fund in PERAA
- 139 • approval of the 1st quarter staff deminimis benefit
- 140 • ratification of the transfer of employment of two staff from SEDP-Simbag Microfinance including the transfer of the retirement reserve fund under PERAA to SEDP MBA effective May 1, 2023
- 141 • approval of the resolution via referendum authorizing the Admin Manager to register all assigned SIMs in SPOs and Main Office
- 142 • approval of the 2022 Audited Financial Statements
- 143 • approval of the acquisition of a surety bond with the BPI/MS Insurance Corp. in compliance with the agreement with SSS as a partner agent
- 144 • approval that SEDP-Simbag is authorized to enter into an agreement with Camalig Ban, Inc. (A Rural Bank) for the Batch Credit Facility
- 145 • approval of the 2nd quarter staff deminimis benefits
- 146 • approval of additional payment to Force Ten technologies for the inclusion of four new loan products in the management information system (BIJLI)
- 147 • approval to increase the pre-financing amount under the WFP-BCDI project on anticipatory Action where SEDP-Simbag is the lead implementer
- 148 • approval of the resolution via referendum approving the Human Resources and Training Officer and Finance Officer as additional officers for the implementation of the online short-term loan application through Virtual PAG-IBIG
- 149 • setting up members' resiliency fund for the employees as immediate assistance in case of calamity
- 150 • approval of the 3rd quarter performance-based incentives
- 151 • approval of the audit fee by MOORE Roxas Cruz Tagle and Co. inclusive of VAT and out-of-pocket expenses (OPE) for the audit of SEDP 2023 Financial Statements
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- 169 • approval to increase the calamity fund which the Management has blanket authority and
170 is intended for relief assistance to affected members
- 171 • approval of the Policy Guidelines on the International Study and Work Program in Taiwan
- 172 • approval of the Proposed Revision on the Policy for Write-off including the policy for the
173 treatment of accounts in areas with security issues
- 174 • approval of the proposed new financial product named SIMBAG LOAN with zero interest
175 and charges intended for disaster assistance to affected members
- 176 • approval that a Special Committee on Knowledge Management be created that shall
177 oversee the institutional audit as part of the SEDP 30th anniversary celebration
- 178 • approval to allocate an additional resiliency fund for this year and another for next year's
179 disaster resiliency fund
- 180 • approval of the resolution via referendum approving the investment of the Resiliency
181 Fund in Camalig Bank
- 182 • approval of the proposed Annual Plan for 2024 with recommendations
- 183 • approval of the 2023 staff year-end benefits

184
185 There being no comment, upon motion duly made by Dr. Nora L. Licup and seconded by Atty.
186 Marylou Duka-Castillo, the General Assembly ratified the actions of the SEDP Board of
187 Trustees.

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189 **VII. Ratification of the Amendment Articles of Incorporation and By-laws**

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191 Fr. Rex Paul B. Arjona presented the proposed amendment in the articles of incorporation
192 particularly on the SEDP-Simbag Microfinance's trade name. He highlighted that since the
193 last revision in May 2019, SEDP-Simbag Microfinance has been operating under the name
194 SEDP-Simbag Microfinance. In celebration of its 30th anniversary, a rebranding initiative will
195 be launched, shifting SEDP-Simbag Microfinance to operate under the new name of Simbag
196 Microfinance.

197
198 On the acronym of SEDP, Fr. RPB Arjona explained that originally it stood for Socio-Economic
199 Development Program, which made Simbag closely linked to SAC. However, with Simbag's
200 expansion and growth, the name has become inconsistent as it evolved from being just a
201 program to a microfinance. He noted that we are not completely discarding the original
202 name but rather revitalizing our identity to emphasize the Bicol term "simbag," which
203 signifies "response."

204
205 There being no other comment, the General Assembly unanimously ratified the amendment
206 of articles of incorporation and by-laws.

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208 **VIII. For Confirmation: 2023 Audited Financial Statements & Assignment of 2023 External**
209 **Auditor**

210
211 **A. SAC 2023 Audited Financial Statements and Assignments of 2023 External Auditor**

212 Ms. Jane Ricafort, SAC Finance and Accounting Officer presented the highlights of the 2023
213 Audited Financial Statements, viz:

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- 215 • Assets, Liability and Equity – 13% decreased from 2022;
- 216 • Cash and Asset Held in Trust – decreased by 112%;
- 217 • Advances and Receivables – 25% increased from 2022;
- 218 • Short-term Investments – 31% decrease;
- 219 • Property and Equipment – decreased by 43%;
- 220 • Funds Held in Trust – 570% decrease;
- 221 • Fund Balance – 5% decrease;
- 222 • Revenue – increased by 42%;
- 223 • Deficits – 181% increase;
- 224 • Program/Project Costs – 53% increase;
- 225 • Personnel Expenses – increased by 11%;
- 226 • Administrative Expenses – 1% increase

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228 The external auditor’s opinion is that the accompanying financial statements present fairly
229 the financial position of SAC Legazpi, Inc. as of December 31, 2023 and its financial
230 performance, and its cash flows for the period then ended is in accordance with Philippine
231 Financial Reporting Standard for Small Entities (PFRS for Small Entities).

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233 Further, Ms. Ricafort requested confirmation of the assignment of TACO CPAs Ty Arnaldo &
234 Co., CPAs as the external auditor for the 2024 audit financial statements.

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236 After presentation, the General Assembly confirmed the 2023 SAC Audited Financial
237 Statements and the assignment of TACO CPAs Ty Arnaldo & Co., CPAs as the external auditor
238 for the 2024 SAC financial statements.

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240 **B. SEDP 2023 Financial Statements and Assignment of 2024 External Auditor**

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242 Ms. Caryn Lofrandado, Internal Audit Staff II, presented the 2023 Audited Financial
243 Statements as endorsed by the Audit Committee and approved by the Board of Trustees.

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245 Below are the highlights of the statement of financial position:

246

- 247 • Assets – higher by 155Mn from 2022;
- 248 • Short-term Investment – additional property and equipment and additional construction
249 of offices;
- 250 • Other non-current assets – due to the software development;
- 251 • Liabilities – major increases from short-term borrowings, additional loan from external
252 borrower, microsavings due to achievement of operational targets;
- 253 • Fund Balance – mainly affected by the net income;

- 254 • Net Income – highly affected by the increase in income from microfinance operation and
255 other income, interest income from deposits;
256

257 Ms. Lofrandado requested the confirmation of the re-appointment of MOORE Roxas
258 Tabamo and Co., as the external auditor for the 2024 SEDP-Simbag Microfinance financial
259 statements.
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261 After the presentation, the General Assembly unanimously confirmed the 2023 Audited
262 Financial Statements and the re-appointment of MOORE Roxas Tabamo and Co., as the
263 external auditor for the Simbag Microfinance 2024 Financial Statements.
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265 **IX. Performance Highlights and Future Directions**

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267 A video presentation of the SAC’s accomplishment report as of December 31, 2023 and
268 future directions were presented. The presentation included SAC highlights such as
269 developmental works of mercy, culminating activity, medical and family assistance, project
270 makeover, capacity training sessions, capacity development session, multi-sectoral peace
271 assembly, participation in the activities of CSOS in Legazpi, empowering people through
272 social media and Radio Veritas, diocesan ecology summit, relief assistance, Laudato Si’s
273 housing project, basic financial literacy session and enterprise review, and community-based
274 disaster risk and management training phase 1 and phase 2.
275

276 Fr. EB Martillano presented the SAC’s priority projects for 2024 up to 2025 which focus on
277 the developmental works on Mercy:
278

- 279 • On healthcare - parish-based INELP, partnership with the Camilian Sisters, hot meals on
280 wheels and project make-over, medical-dental-optical missions;
- 281 • On education - TADA scholarship program;
- 282 • On livelihood - self-helped group (SHEG) organizing, livelihood assistance program in
283 partnership with DOLE, livelihood opportunities for the coastal communities in
284 partnership with CRS, Laudati Si eco-village housing beneficiaries in partnership with DIB;
- 285 • On protection - additional protection desk in 6 vicariates, partnership with BUCL,
286 completion of the diocesan protection and safe guarding policy, creation of diocesan
287 protection technical team, collaboration with other networks dedicated to protection
288 advocacy;
- 289 • On empowerment – active participation with different government special bodies and
290 mandated councils, engagement in the upcoming 2025 national, local and barangay
291 elections;
- 292 • On ecology – creation of giant bamboo forest, “BLASTIC project” in partnership with
293 PeacePond foundation, rights of nature;
- 294 • On disaster risk reduction management – restructuring and equipping of the Parish
295 Disaster Response Committee (PADRECOM), augmentation of the annual emergency
296 fund;

- 297 • TADA (Tanganing ang Dukha Atamanon) – implementation of the expanded TADA
298 campaign.
299

300 A video presentation of the SEDP-Simbag Microfinance’s accomplishment report as of
301 December 31, 2023 and future directions were presented which include the areas of
302 operations, operational status, status of value-added services, current partnerships,
303 programs and services beneficiaries, and operational target for 2024.
304

305 **X. Election and Announcement of New Members of the SAC and SEDP Board of Trustees**
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307 **A. SAC Board of Trustees**

308 Msgr. CC Bernarte, Jr. announced that an election will be held during the assembly in view
309 of the terms of Mr. Carlos Ante and Mr. Romeo Tan, which will end on May 25, 2024, and
310 the re-elections of Dr. Arnulfo Mascariñas, Atty. Noel Remolacio, and Ms. Gladys Redillas.
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|---|---|
| 1. Dr. Cedric Daep
<i>Department Head, Albay Public Safety and
Emergency Management Office (APSEMO)</i>

<i>Executive Director, Climate Change and
Disaster Risk and Management Training
Institute (CCDRRM TI)</i> | Ms. Edna Cynthia Berces
<i>OIC, National Economic and Development
Authority</i>

<i>Economic Researcher II, Department of
Agriculture-Farming Systems Research
and Development Project</i> |
| 2. Dr. Arnulfo Mascariñas
<i>Professor Emeritus, Bicol University
Member, SAC Legazpi Board of Trustees</i> | Ms. Krismelleh Cassandra Millare
<i>Teacher II, Legazpi National High School
With Units in Bachelor of Law, Bicol
College</i> |
| 3. Ms. Maria Bernadette Fatima N.
Peralta-Factora
<i>Owner, Small Talk Cafe, Legazpi City and
CREAREteria</i>
<i>Member, Board of Trustees (2016 –
present), St. Agnes Academy Alumni
Association, Inc.</i> | Ms. Joy Manalili
<i>Manager, BPI-Legazpi Albay Branch
Member of Finance Council, St. Stephen
Protomartyr Parish, Ligao City</i> |
| 4. Atty. Noel Remolacio
<i>Vice-President, LCC Shared Services
Center</i> | Engr. Ar-jay Rodrigo Royo
<i>Civil Engineer</i> |

Vice-President Operations, LCC Express Link, Inc.

Operations Manager/Owner, RoRo Design and Build, Legazpi City

5. Ms. Aurora P. Obina
Owner, Tiyo Filo Construction and Supplies Trading
President, KALIPI TRAVESIA Organization

Mrs. Raldis Binamira
President, Banao Organic Farmers Association, Banao, Bacacay, Albay

6. Ms. Gladys Redillas
Lay Co-Chair, Vicarial Commission on Social Concerns, Sts. Peter and Paul Parish Finance Secretary and MBG Parish President, St. Michael the Archangel Parish, Oas, Albay

Mr. Vicente Vista
Secondary School Teacher III, DepED, Cawayan, National High School
Lay Co-Chair, Vicarial Commission on Social Concerns, St. Rose of Lima

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Mr. CC Bernarte, Jr. then proceeded with the announcement of the result of the election. The new members of the Board are as follows:

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1. Dr. Cedric Daep
2. Mr. Arnulfo Mascariñas
3. Ms. Maria Bernadette Fatima N. Peralta - Factora
4. Atty. Noel Remolacio
5. Ms. Aurora Obiña
6. Ms. Gladys Redillas

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B. SEDP-Simbag Microfinance Board of Trustees

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Msgr. CC Bernarte, Jr. announced that an election will be held during the assembly in view of the terms of Dr. Nora L. Licup and Ms. Joyce B. Besana, which will end on May 25, 2024. Per SEDP By-laws, the automatic and regular members of the corporation will elect the three members in this General Assembly. Elected members of the Board will hold office for three years.

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The nominees were as follows:

1. Mr. Joseph B. Lim
President & Owner, Wholegrain Systems
Certified Public Accountant

Ms. Remegia Balucio
Managing Director, PILI Hub
Former Director for Operations - SEDP-Simbag Microfinance

2. Ms. Teresita Q. Galang

Dr. Renelyn E. Bautista

*Retired Associate Professor IV, Bicol University
Technical Financial Consultant, Diocese of Legazpi*

*Director, Communication and Public Relations University
Associate Dean, Bicol University College of Education*

332 Msgr. CC Bernarte, Jr. proceeded with the announcement of the result of the election. The
333 new members of the Board are as follows:

334

- 335 1. Ms. Remegia Balucio
- 336 2. Ms. Teresita Q. Galang

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338 **XI. Other Matters**

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340 No other matters were raised.

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342 **XII. Closing Remarks**

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344 Fr. RPB Arjona, in his closing remarks, thanked the participants who attended the general
345 assembly.

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347 On Simbag Microfinance's celebration of 30 years of serving the people, Fr. RPB Arjona
348 highlighted our commitment in delivering financial and non-financial services to support
349 entrepreneurship. He added that Simbag Microfinance has made significant strides in
350 making our services more relevant and faster for our community. The efforts are focused on
351 helping the local economy and, most importantly, on reducing poverty at the household
352 level by offering the lowest interest rates.

353

354 With regard to the shifting to fully digital operations, Fr. RPB Arjona said that the transition
355 is not yet fully felt by our members. For the resiliency fund, Simbag Microfinance has
356 allocated 100 million for a 0% interest humanitarian assistance program aimed at those most
357 affected by calamities. While this amount is not sufficient given the magnitude of those
358 affected, it is a step towards helping entrepreneurs bounce back faster from disasters.
359 Simbag Microfinance also offers a calamity loan with no service fee to reach as many of our
360 entrepreneurs as possible. Non-members will be supported by the SAC with allocations from
361 the annual resilience fund.

362

363 Regarding the rebranding to "Simbag Microfinance," he relayed that it starts with a question,
364 and the answer to that question is Jesus, who provides answers to the deepest questions of
365 humanity. Fr. RPB Arjona added that we should aim to reflect and we should embody Christ
366 in our own little ways. The response is our answer to the question, just as the church is for
367 the poor. Simbag is not just an answer or a reply, but a response. Quoting Pope Francis in
368 *Laudato Si*, "The world today needs to hear first the cry of the earth and of the poor," and
369 we should be part of the answer to that call.

370 He concluded by thanking everyone who attended the annual general assembly and asked
371 for feedback on how to better respond to those in need. Fr. RPB Arjona then introduced the
372 #KitaAnSimbag initiative with a video presentation.
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374 **XIII. Adjournment**


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376 There being no more business to discuss, Msgr. CC Bernarte, Jr. declared the Joint SAC and
377 SEDP General Assembly adjourned at 4:00 PM and gave his final blessing.
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381 Prepared By:

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384 GIHANN AREVALO
385 SPM Staff
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Attested True and Correct By:


JOYCE B. BESANA
Corporate Secretary



Joint SAC and SEDP Annual General Assembly
May 25, 2024
Sarte Hall, El Palacio



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.		
5.	Fr. Sotero M. Ubalde III	Ms. Fe Bataller	
6.	Fr. Levi Euprepres C. Quitasol	Msgr. Crispin C. Bernarte, Jr.	
7.	Fr. Lyndon F. Balubar	Fr. Ar-gie Salvador G. Nuarin	
8.	Fr. Paulo B. Barandon		
9.	Fr. Jojit B. Borrromeo		
10.	Fr. Eric B. Martillano		
11.	Fr. Gerard B. Arroyo	Fr. Ar-gie Salvador G. Nuarin	
12.	Fr. Jose B. Baranda Jr.		
13.	Fr. Ar-gie Salvador G. Nuarin		
14.	Fr. Gerard Paul D. Lagata	Fr. Ar-gie Salvador G. Nuarin	
15.	Fr. Arjey O. Remendado		
16.	Fr. Edgar M. Sayson	Fr. Ar-gie Salvador G. Nuarin	
17.	Fr. Jose Victor E. Lobrigo		



Joint SAC and SEDP Annual General Assembly
May 25, 2024
Sarte Hall, El Palacio



REGULAR MEMBERS

No.	Name	Proxy	Signature
1.	Fr. Ramoncito S. Segubiense		
2.	Fr. Antonio Pedro O. Ballares	Fr. Ar-gie Salvador G. Nuarin	
3.	Fr. Teody John A. Camba		
4.	Fr. Neil Jose C. Aranas		
5.	Fr. Mark Anthony V. Cayago	Msgr. Crispin C. Bernarte, Jr.	
6.	Fr. JC Omar Socrates T. Vita, II		
7.	Fr. Laurence C. Bringino		
8.	Fr. Antonio S. Sial		
9.	Fr. Anthony B. Pabon	Fr. Ar-gie Salvador G. Nuarin	
10.	Fr. Kevin James Fonacier	Fr. Ar-gie Salvador G. Nuarin	
11.	Fr. Rex Paul B. Arjona		
12.	Fr. Jonnathan L. Calleja		
13.	Fr. Rafael B. Sambajon		



**Joint SAC and SEDP Annual General Assembly
May 25, 2024
Sarte Hall, El Palacio**



AUXILIARY MEMBERS

No.	Name	Proxy	Signature
GOVERNMENT SECTOR			
1.	Ms. Edna Cynthia S. Berces		
2.	Mr. Dindo G. Nabol	Fr. Ar-gie Salvador G. Nuarin	
3.	Mr. Norman S. Laurio	Ms. Ellen Alcantara/Michelle Rebato	
4.	Mr. Cedric D. Daep	Msgr. Crispin C. Bernarte, Jr.	
5.	Mr. Carlos Ante		
6.	Ms. Joy Codorniz		
7.	Ms. Soledad P. Preña		
8.	Ms. Cecilia Arcilla		
9.	Ms. Joy Maravillas		
10.	Ms. Amy de Guzman		
11.	Engr. Rodrigo Royo		
12.	Ms. Fled Boboyo		Via teleconference
13.	Atty. Arlene Olangco		
14.	Dr. Fulbert Alec Gillego		
15.	Ms. Ching Banania		
ACADEME SECTOR			
16.	Dr. Renelyn E. Bautista	Mr. Arnold Noda	
17.	Dr. Baby Boy Benjamin D. Nebres III	Dr. Angela Lorenzana	
18.	Atty. Mary Ailyne L. Zamora		
19.	Krismelleh Cassandra Millare		
20.	Atty. Antonio C. Bron		
21.	Dr. Dolores Laguilles		
22.	Atty. Leandro Millano		
23.	Sr. Cecile Saplala		
24.	Sr. Veronica C. Dacuya, A.R.		
25.	Sr. Maria Relyn Grace B. Jasper		
26.	Sr. Mary Ann B. Calantoc		Via teleconference
27.	Sr. Emily Lalantacon, OP		



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28.	Sr. Marilyn B. Belen, SMF		<i>Marilyn B. Belen</i>
29.	Fr. Nielo M. Cantillado		<i>Nielo M. Cantillado</i>
BUSINESS SECTOR			
30.	Mr. Joseph B. Lim, CPA		<i>Joseph B. Lim</i>
31.	Mr. Romeo Tan		
32.	Dr. Juan B. Estevez Jr.		<i>Juan B. Estevez Jr.</i>
33.	Ms. Rosemarie Quinto-Rey		
34.	Mr. Jaime Berdida	Mr. Joseph Adrian Gan	<i>Jaime Berdida</i>
35.	Ms. Joy Manalili		<i>Joy Manalili</i>
36.	Dr. Rollo Milante		
37.	Ms. Dideth Factora		<i>Dideth Factora</i>
PROFESSIONAL SECTOR			
38.	Atty. Edna P. Hingco		
39.	Ms. Teresita Q. Galang		<i>Teresita Q. Galang</i>
40.	Mr. Abner Ty	Msgr. Crispin C. Bernarte, Jr.	<i>Abner Ty</i>
41.	Atty. Noel Remolacio		
42.	Engr. Joseph Esplana		
43.	Ms. Romella Figuracion		<i>Romella Figuracion</i>
44.	Engr. Ar-jay Rodrigo Royo		
CSO/NGO/PO			
45.	Ms. Noemi A. Bonaobra		<i>Noemi A. Bonaobra</i>
46.	Ms. Remegia Balucio		<i>Remegia Balucio</i>
47.	Mr. Roberto A. Dalit		
48.	Ms. Amable M. Bolinas	Msgr. Crispin C. Bernarte, Jr.	<i>Amable M. Bolinas</i>
49.	Ms. Irene Sierra		<i>Irene Sierra</i>
50.	Ms. Maritess Balaguer		<i>Maritess Balaguer</i>
51.	Ms. Rosnie Blance		<i>Rosnie Blance</i>
52.	Ms. Janeth Britanico <i>MARELYN DEKIS</i>		<i>Janeth Britanico</i>
53.	Ms. Mary Ann Carillo		<i>Mary Ann Carillo</i>
54.	Ms. Jennifer Casco		<i>Jennifer Casco</i>
55.	Ms. Ana Bravo		
56.	Ms. Marissa Nacor <i>MARISSE</i>		<i>Marissa Nacor</i>
57.	Ms. Marissa Loverez		<i>Marissa Loverez</i>
58.	Ms. Fatima Daguiso		<i>Fatima Daguiso</i>



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59.	Ms. Lanie Sario		
60.	Mr. Jesie John Panga		
61.	Ms. Lailane Suaez <i>Suarez</i>		
62.	Ms. Evelyn Laut		
63.	Ms. Catherine Reblora		
64.	Ms. Michelle Sayson		
65.	Ms. Emilda Praxides		
66.	Ms. Elizabeth Alagbate		
67.	Ms. Rizza Noodal		
68.	Ms. Lorelie Luna		
69.	Ms. Menchue Mariñas		
70.	Ms. Jocelyn Safe		
71.	Ms. Gemma Añonuevo		
72.	Mr. Victor Rivera		
73.	Ms. Carmen Furio		
74.	Mr. Luiz Ras		
75.	Ms. Thelma Jaranilla		
76.	Ms. Joyce Ann Espiel		
77.	Mr. Rodolfo Baylon		
78.	Ms. Marigold Villar		
79.	Ms. Rowena Hermocilla		
80.	Mrs. Dehna Marie France Sevilla		
81.	Mr. Jomer Bolalacao		
82.	Mrs. Raldis B. Binamira		
83.	Pres. Rodrigo Dorosan		
84.	Fr. Charles Pro		
85.	Mr. Jimmy Luzon		
86.	Ms. Aurora P. Obina		
AT-LARGE			
87.	Atty. Milagros G. Quijano		
88.	Ms. Marlene Catalina Rodriguez		
89.	Ms. Joy Blanco		
90.	Dr. Arnulfo M. Mascariñas		Via teleconference



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91.	Ms. Joji Rayel Orbase		
92.	Fr. Gallardo Bombase		
VCSC			
93.	Ms. Gladys Redillas		<i>Gladys Redillas</i>
94.	Ms. Antonia Brofas		<i>Antonia Brofas</i>
95.	Mr. Vic Vista		
96.	Ms. Rosana Ballarbare		<i>Rosana Ballarbare</i>
97.	Mr. Noel Ajero		
98.	Ms. Salvacion Macabeo		<i>Salvacion V. Macabeo</i>

BOT MEMBERS

No.	Name	Proxy	Signature
99.	Dr. Nora Licup		<i>Nora Licup</i>
100.	Ms. Joyce Besana		
101.	Atty. Marylou Duka-Castillo		<i>Marylou Duka-Castillo</i>
102.	Ms. Salvi Rufina Angela Morcoso		<i>Salvi Rufina Angela Morcoso</i>
103.	Mr. Jose Misael Moraleda	Msgr. Crispin C. Bernarte, Jr.	<i>Crispin C. Bernarte, Jr.</i>
104.	Ms. Jessica Belarmino		<i>Jessica Belarmino</i>
105.	Ms. Amy Bombuhay		<i>Amy Bombuhay</i>

- 106. Ms. Mary Grace Bista
- 107. Mr. Rochelle B. Apoon-mas
- 108. Ms. Kristine New Pinarra
- 109. Maria Gladys Redillas

Maria Gladys Redillas



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SOCIAL ACTION CENTER STAFF

Name	Signature
1. <i>Athen Tugado-Buton</i>	<i>[Signature]</i>
2. <i>John Kenneth G. Ariasco</i>	<i>[Signature]</i>
3. <i>Nancy Dizon</i>	<i>[Signature]</i>
4. <i>Mary Jan Ricardo</i>	<i>[Signature]</i>
5. <i>Jason P. Cavilla</i>	<i>[Signature]</i>
6. <i>John Bonbruh</i>	<i>[Signature]</i>
7. <i>Higinia C. Banzuela</i>	<i>[Signature]</i>
8. <i>Fr. Lanie M. dela Rosa, Dm</i>	<i>[Signature]</i>
9.	
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
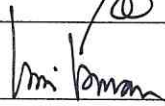
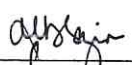
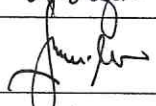



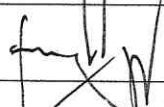





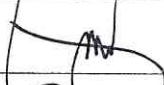






SEDP-Simbag Microfinance Staff

Name	Signature
1. Lha V. Nino	
2. Herbert T. Manjares	
3. Suzette Rose B. Balayo	
4. BENEDICTO PREMUCENA	
5. Cristine Macinas	
6. RENE N. NOGA	
7. Larami Avian	
8. fe Pambuku	
9. Hermarez W. Orsua	
10. Caryn Lofrandado	
11. Joolyn V. Orsua	
12. Kenneth N. Mujon	
13. NOEMI BONTADO	
14. Remedios L. Baluca	
15. ROBERTO DALIT	
16. PEY LOZANITA	
17. MILANIE BARNVEVO	
18. SHYRUS LORNE D. MASTAENOS	
19. Whella B. Cabrera	



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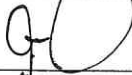

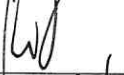
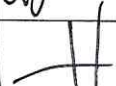

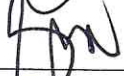



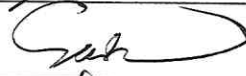
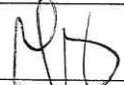


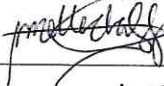
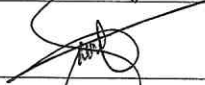


Name	Signature
21. ROCHELLE S. BRAGAN	
22. NOEM B. RAMAN	
23. MARLYN B. SERGIO	
24. Anna MURILLO	
25. Leah M. Drosow	
26. Guerrero, MARIJOY	
27. MA. ALOTTA B. CESA	
28. CLARIE JEAN DRAGO	
29. Cleofe G. Baldon	
30. Janice Ferrer	
31. Iñe Chavenia	
32. Grace Confesa	
33. MARY ANN ALLEN	
34. Rowa B. Powell	
35. JOSEPH B. CEREDA	
36. JOE B. ANDES	
37. Aynas n. Bayan	
38. Sarah G. Mitalles	
39. DANIEL R. BELLA	
40. SILVANO BARRA	



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Name	Signature
41. JERIAL P. PENIUA	
42. Alvin Benmente	
43. Dexter P. Parmanero	
44. JAMES JUANES	
45. FLORENCE V. DAVILA	
46. Jona S. Aruyon	
47. Agay Woden S.	
48. Jamer Millera	
49. Paul Niblo Magallanes	
50. EVA S. CORDERO	
51. MICHAEL O. PONS	
52. MARTIN BAYON	
53. JOSHUA LAGANA	
54. SITIAN AREVALO	
55. Ruffalo Canillo	
56. Kristine Joy Candata	
57. Jeffrey Malanisa	
58. Glen Rhyde Mokeda	
59. Josef Londonio	
60. Joseph Guillian	