



JOINT SAC & SEDP ANNUAL GENERAL ASSEMBLY

SEDP Social Hall, The Chancery, Cathedral Compound

Albay District, Legazpi City

November 26, 2018, 4:00PM – 7:00PM



MINUTES OF THE GENERAL ASSEMBLY

“Beloved, Gifted & Empowered: Women, Families and the Young”

I. Preliminaries

The Joint SAC and SEDP General Assembly 2018 began with an opening prayer led by Fr. Teody John A. Camba, SEDP MDS Director and Executive Assistant, followed by the singing of the National Anthem. Ms. Salvi Rufina Angela Morcoso, SEDP Director for Finance and Administration and Emcee of the event, acknowledged the guests and participants who were present composing of SAC-Legazpi and SEDP-Simbag’s regular members, automatic members, auxiliary members representing the government sector, academe sector, business sector, CSO/NGO/PO, At-Large, VCSC, and PCSC, and SAC-Legazpi and SEDP-Simbag’s employees.

II. Opening Message

Most Reverend Joel Z. Baylon, Bishop of the Diocese of Legazpi and Chair of both SAC and SEDP Board of Trustees (BOT), began his opening message by sharing the Gospel of the day about a widow with two little coins which she generously offered as a temple tax. He said it is a beautiful image that we can hold on for the General Assembly as we look forward to another year of service that we definitely do whether as SAC-Legazpi or SEDP-Simbag, which we do for and in behalf of the poor.

Further, the Bishop said that the poor has always been part of our awareness as a local church. We cannot claim that we have been doing a lot for them, but we have SEDP-Simbag’s microfinance program which is offered to the entrepreneurial poor and SAC-Legazpi which has always been an arm of the Diocese that responds to the needs especially those who are most disadvantaged – the little, the lost and the last. He invited everyone to recognize the poverty that is in us. The widow is about us. Jesus praised the poor widow because she gave all that she had. There were other people also giving their temple tax, but they gave out of their surplus.

The Bishop continued that oftentimes our attitude is to reserve for ourselves than to give to the poor and the needy. We will always be poor whether in the eyes of God or in our own eyes. But our poverty makes us selfish. However, the poor are teaching us selflessness. Out of their poverty, there is always something that the poor can generously give even the little that they have because they know what it means to have nothing at all and there is always the sensitivity that there is someone else who is more in need. Unlike

us, who have been satisfied with life's goodness, instead of acknowledging the abundance of generosity from God, we profess our poverty makes us truly poor.

Further, the Bishop said that God is inviting us to another year to serve the poor – the poor of the gospel, the beloved poor, and the poor in spirit. We become generous like the poor widow whether we give them money, ourselves, time and effort. We become rich because God makes us so. He also encouraged continuing to generously give our own riches, wisdom, experience, and everything that we have to offer.

Finally, the Bishop reminded not to forget that poverty that must begin with us is what makes us rich and it is in doing so that God provided us life when His own son became poor, became a slave for us so that we may have life.

III. Keynote Message

Fr. Rex Paul B. Arjona, SAC-Legazpi Executive Director, introduced the keynote speaker of the assembly, Mr. Arsenio Garcia, Grassroots Community Organizer and Leadership Speaker.

Mr. Garcia began his talk by playing a song titled “Ang Mahalaga” by Asin. In relation to this, he emphasized the significance of clarifying what is important to us and the values we want to inculcate before we define the concept of development we want to achieve and the programs we want to pursue. According to him, for Filipinos, their dream is just simple – to have a decent work that can provide for the daily needs of their family. Unfortunately, this dream is difficult to achieve by many poor Filipino families.

On family, Mr. Garcia said the definition varies. For young people nowadays (ages 27-28 years old), marriage is not yet in their minds. They are so called “provisional adulthood” or millennial generation who are sure about their selves and what they want in life, but usually make decisions that are temporary. This is because they do not have that responsibility unlike the previous generation where at the same age they help their parents send their siblings to school and provide for the family. They could not, however, be blamed for that as the world constantly changes. As parents, it is their duty to lead them to the right path.

To better understand what is happening in the world today especially with young people, Mr. Garcia shared about the characteristics of globalization i.e., volatility, multiplicity of voices, and exclusion taken from the commencement speech of the President of Ateneo de Manila University.

Volatility is characterized by not the newness of change itself but the speed of change. The changes these days are not merely incremental or linear but happen with geometric speed. What we have is a more complex, more uncertain and volatile world.

Multiplicity of voices is the unprecedented buildup of information and knowledge brought about by the internet revolution. This has given rise to a greater variety of voices out there. An outcome of this phenomenon is the reinforcement and reassertion of the autonomous claims of all sorts of authorities vying for our assent and allegiance which can be a recipe for confusion and inaction. The challenge for us is to ensure that what we say is true and has basis and can be trusted by the young people.

The last characteristic is exclusion. Based on study, China's growth rate rose by 18-20% from 1980-2010. This means around 400M Chinese have improved their state of lives while in India, around 300M Indians have their lives improved. Despite of this, Asia still has the most number of poorest people in the world. They are the ones left behind of the development. Similarly, these excluded people are also the ones in the center of SAC-Legazpi and SEDP-Simbag's programs and services.

Mr. Garcia also talked about Women In Development (WID), Women and Development (WAD), and Gender and Development (GAD) to understand the integration of women in development. The WID movement arose in early 1970s when women were excluded in the modernization paradigm, hence the call for an equal opportunity for women in labor. He mentioned that during this time, the United Nations declared in 1975 as International Year of Women and every five years, a conference is being held for women. The WAD approach, on the other hand, suggested that women should be actively involved in development projects rather than passive recipients of development aid. During this period, a number of women rose to leadership position. The GAD approach is not merely concerned with the women but the roles of men and women in development.

In relation to these WID, WAD, and GAD, he mentioned four things to consider in developing and implementing programs for women: 1) welfare or equal access to resources, factors of production, etc.; 2) conscientization; 3) equal participation in problem identification, policy making, planning & implementation; and 4) control on the programs. From these, empowerment can be measured.

Mr. Garcia ended his talk by asking why we care about these things. He referred to a passage in the book of Isaiah that says on the will of the Lord for a better life for His people. He also referred to a part in the Our Father's prayer which says "...Your kingdom come, Your will be done on earth as it is in heaven." This means that as Christians, we not only believe in the future but we also believe that the life God has promised for all of us should be experienced now. Despite the challenges we face now, we Christians are always full of hope. As one Theologian says, we Christians should be merchants of hope. A hope that knows how to look at the past, rooted at the present, and confident for a better future. And we can say that Christ The King is the one who gives hope. He finished with a song by Gary Granada, titled "Misyon."

IV. Call to Order of the Business Meeting

Most Reverend Joel Z. Baylon, Bishop of the Diocese of Legazpi and Chair of both SAC and SEDP Board of Trustees (BOT), called the meeting to order.

V. Reading and Approval of the Minutes of Previous Meeting Held on November 27, 2017

There being no clarifications, comments and corrections to the minutes, upon motion duly made and seconded, the General Assembly approved the minutes of 27 November 2017 Joint General Assembly.

VI. Ratification of SAC-Legazpi & SEDP-Simbag Board Actions

Ms. Nancy Bendaña-Dizon, SAC-Legazpi Admin Officer, presented the SAC Board Actions during the year 2018, as follows;

BOT Meeting held last July 18, 2018

Board Resolution No. 1	RESOLVED , that the agenda No. 2, the Executive Director report is the last agenda, as it is hereby resolved.
Board Resolution No. 2	RESOLVED , that the reading of the minutes of meeting held last October 16, 2017 is deferred since advance copy was provided to the members, as it is hereby deferred.
Board Resolution No. 3	RESOLVED , that the words "SAC Legazpi as NGO non-stock, non-profit institution" is stated in the Audited Financial Statement, as it is hereby resolved.
Board Resolution No. 4	RESOLVED , that the Annual Operational Plan and Budget is approved, as it is hereby approved.
Board Resolution No. 5	RESOLVED , that the DMMSI Loan is held in abeyance, subject to submission of Business Plan, as it is hereby resolved.
Board Resolution No. 6	RESOLVED , that the proposed agenda is approved, as it is hereby approved.

BOT Meeting held last November 23, 2018

Board Resolution No. 7	RESOLVED , that the minutes of meeting last July 18, 2018 as corrected is approved, as it is hereby approved.
Board Resolution No. 8	RESOLVED , that the proposal of HR & Finance Board Committee for Financial Assistance to the Staff amounting to P1,500/monthly

	effective October-November 2018 and January to March 2019 and staff bonus equivalent to one month salary is approved, as it is hereby approved.
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After the presentation, upon motion made by Atty. Milagros G. Quijano and unanimously seconded, the SAC-Legazpi Board Actions were ratified.

Similarly, Ms. Ma. Daisy Matza-Gianan, SEDP-Simbag Board and Management Support Officer, presented the following SEDP-Simbag's 2018 board actions for ratification:

BOT Meeting held last March 9, 2018

Board Resolution No. 1	Resolved , that the agenda of the SEDP-Simbag's Board of Trustees meeting on 9 March 2018 be, as it is hereby approved.
Board Resolution No. 2	Resolved , that the minutes of the Board of Trustees held on 06 November 2017, be as it is hereby approved
Board Resolution No. 3	Resolved , that the decision to make effective communication to the clergy during vicarial meetings about SEDP-Simbag's programs for the poor and its support to the diocese and parishes as approved by the Governance Committee be, as it is hereby ratified.
Board Resolution No. 4	Resolved , that the composition of the Board Committees for the year 2018 to 2020 endorsed by the Governance Committee be, as it is hereby approved.
Board Resolution No. 5	Resolved , to submit the Performance Self-rated Assessment Report Card to the Microfinance NGO Regulatory Council be, as it is hereby approved."

BOT Meeting held last June 13, 2018

Board Resolution No. 6	Resolved , that the agenda of the SEDP Board of Trustees meeting on 13 June 2018 be, as it is hereby approved.
Board Resolution No. 7	Resolved , that the minutes of the Board of Trustees Meeting held on 09 March 2018, be as it is hereby approved.
Board Resolution No. 8	Resolved , that the replacement of Fr. Jonnathan L. Calleja by Fr. Paulo B. Barandon as member of the Audit Committee be, as it is hereby approved."

Board Resolution No. 9	Resolved , that Management's proposal on staff salary adjustment with effectivity on January 2018 approved by the Human Resources Committee be, as it is hereby ratified.
Board Resolution No. 10	Resolved , that KPMG R.G. Manabat's complete and final Audited Financial Statements and Notes to Financial Statements for the year ending December 31, 2017 approved by the Joint Audit and Finance Committee be, as it is hereby ratified."
Board Resolution No. 11	Resolved , that the corrected Financial Projection for the year 2018 approved by the Joint Audit and Finance Committee be, as it is hereby ratified."
Board Resolution No. 12	Resolved , that Fr. Levie Euprepes C. Quitasol as Vice-Chair of the Training and Formation Committee approved by the Joint Governance and Formation Committee be, as it is hereby ratified."
Board Resolution No. 13	Resolved , that the Training and Formation Committee Charter approved by the Joint Governance and Formation Committee be, as it is hereby ratified."
Board Resolution No. 14	Resolved , that the proposal for an SEDP Office in Libon Parish with final terms and conditions approved by the Joint Governance and Formation Committee be, as it is hereby ratified."
Board Resolution No. 15	Resolved , that the Risk Management Technical Assistance for SEDP - Simbag sa Pag-asenso, Inc. (A Microfinance NGO) be, as it is hereby approved."

BOT Meeting held last November 20, 2018

Board Resolution No. 16	Resolved , that the agenda of the SEDP Board of Trustees meeting on 20 November 2018 be, as it is hereby approved.
Board Resolution No. 17	Resolved , that the minutes of the Board of Trustees Meeting held on 13 June 2018 be, as it is hereby approved.
Board Resolution No. 18	Resolved , that the timeline for annual budgeting i.e., cut-off period is at September 30, submission of initial proposal for Joint Committee's approval by November, and revisions to the plan to accommodate October-December quarter in January of the following year approved by the Joint Audit and Finance Committee be, as it is hereby ratified.

Board Resolution No. 19	Resolved, that MNRC's PESO calculation as the basis for the computation of Loan Loss Provision approved by the Joint Audit and Finance Committee be, as it is hereby ratified.
Board Resolution No. 20	Resolved, that Management's 1st Semester Performance Report endorsed by the Joint Audit and Finance Committee be, as it is hereby accepted.
Board Resolution No. 21	Resolved, that the amendments to the SEDP-Simbag's Articles of Incorporation and By-Laws in accordance with the proposed template of Microfinance NGO Regulatory Council endorsed by the Joint Governance, Audit and Finance Committee be, as it is hereby approved.
Board Resolution No. 22	Resolved, that the list of Automatic, Regular, and Auxiliary Members to be invited in the Annual General Assembly with the Social Action Center, Inc. on November 26, 2018 endorsed by the Joint Governance, Audit and Finance Committee be, as it is hereby approved.
Board Resolution No. 23	Resolved, that the proposed inflationary support to staff amounting to P2,000.00 per month per staff to be distributed effective October to November 2018 and first quarter of 2019 approved by the Joint Governance, Audit and Finance Committee be, as it is hereby ratified.
Board Resolution No. 24	Resolved, that BDO Roxas, Cruz, Tagle & Co. as the external auditor of SEDP-Simbag's financial statements for the year ending December 31, 2018 endorsed by the Audit Committee be, as it is hereby approved.
Board Resolution No. 25	Resolved, that Management's proposal to write off 183 delinquent loan accounts as of September 30, 2018 with outstanding principal loan balance amounting to P688,972.22 approved by the Audit Committee be, as it is hereby ratified.

Upon motion duly made and seconded, the 2018 SEDP-Simbag Board Actions were ratified.

VII. Ratification of Amended SEDP-Simbag's Articles of Incorporation and By-Laws

Msgr. Crispin C. Bernarte, Jr., Board Governance Committee Chair of SEDP-Simbag, gave a brief introduction that said Amended Articles of Incorporation and By-Laws were reviewed and endorsed by the Joint Governance, Audit and Finance Committee in their meeting last November 6, 2018 and approved by the Board of Trustees on November 20, 2018. The

Amended SEDP-Simbag's Articles of Incorporation and By-Laws were presented to the General Assembly, as follows:

Current SEDP-Simbag's Articles of Incorporation	Proposed Amendments
<p>KNOW ALL MEN BY THESE PRESENTS:</p> <p>The undersigned incorporators, all of legal age and majority of whom are residents of the Philippines, have this day voluntarily agreed to form a non-stock and non-profit corporation under the laws of the Republic of the Philippines.</p> <p>THAT WE HEREBY CERTIFY:</p> <p>FIRST: That the name of said corporation shall be:</p> <p>SEDP – SIMBAG SA PAG-ASENSO, INC. (A MICROFINANCE NGO)</p> <p>Doing business under the name and styles of "SEDP-Simbag"</p> <p>(FORMERLY SEDP – SIMBAG SA PAG-ASENSO, INC.) as amended on September 5, 2016</p>	<p>KNOW ALL MEN BY THESE PRESENTS:</p> <p>The undersigned incorporators, all of legal age and majority of whom are residents of the Philippines, have this day voluntarily agreed to form a non-stock and non-profit corporation under the laws of the Republic of the Philippines.</p> <p>AND WE HEREBY CERTIFY:</p> <p>FIRST: That the name of said corporation shall be:</p> <p>SEDP – SIMBAG SA PAG-ASENSO, INC. (A MICROFINANCE NGO)</p> <p>Doing business under the name of "SEDP-Simbag Microfinance"</p>
<p>SECOND: That this is a religious movement for social services.</p> <p>That the purposes for which this corporation is incorporated are:</p> <ol style="list-style-type: none"> 1. To conduct microfinance operations pursuant to Republic Act No. 8425, the Social Reform and Poverty Alleviation Act; 2. To deliver sustainable services to micro-entrepreneurial families towards improved socio-economic condition, political empowerment and enhanced spiritual well-being; 	<p>SECOND: That this is a religious movement for social services.</p> <p>That the purposes for which such corporation is incorporated are:</p> <ol style="list-style-type: none"> a. To implement a microenterprise development strategy and providing microfinance programs, products and services, such as microcredit and microsavings, for the poor and low-income clients. b. To provide business development opportunities and capacity building activities such as leadership training

<p>3. To provide formation services for social development, value and religious transformation.</p>	<p>and entrepreneurial skills enhancement;</p> <ul style="list-style-type: none"> c. To provide human development services to help the poor achieve a level of sustainability and empowerment, and adopt measures to promote a spirit of generosity and selfless giving among individuals and institutions that shall help support programs directly involved in poverty eradication; d. To establish partnership with authorized microinsurance agents and/or entities in the furtherance of its social protection objectives; e. To borrow money or incur such obligations from not more than nineteen (19) lenders for the purpose of relending to microfinance borrowers, subject to existing laws; Provided, that this Microfinance Nongovernment Organization (NGO) shall not be deemed as engaged in quasi-banking activities if the proceeds of such borrowings are exclusively used for relending to microfinance borrower; f. To accept donations or grants in accordance with the existing laws and regulations; g. To invest its funds in sound, nonspeculative enterprises and instruments, subject to rules and regulations of the relevant government regulatory agency; h. To provide formation services for social development, values and religious formation.
<p>THIRD: That the place where the principal office of the corporation is to be established is at:</p>	<p>THIRD: That the principal office of the corporation is located in</p> <p>The Chancery, Cathedral Compound, Albay</p>

<p>The Chancery, Cathedral Compound, Albay District, Legazpi City, Albay (Formerly Social Action Center) As amended on September 5, 2016</p>	<p>District, Legazpi City, Albay</p>																																																																								
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Fr. Jose Victor E. Lobrigo	Filipino	St. Gregory the Great Parish, Old Albay District, Legazpi City																																																																							
Sr. Gemma B. Dy, D.M.	Filipino	Daughters of Mary, Tabaco, Albay																																																																							
Mrs. Remegia L. Balucio	Filipino	San Juan St., Sto. Domingo, Albay																																																																							
Mr. John B. Abejuro	Filipino	First Park Subdivision, Daraga, Albay																																																																							
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Fr. Diogenes Barja	Filipino	St. Roche Parish, Taysan, Legazpi City																																																																							
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	The Trustees shall not receive any compensation or remuneration, except only reasonable per diem.
SEVENTH: That the trustees above written are the present members of the association. List of additional members shall be submitted to the SEC from time to time.	SEVENTH: That the total contribution of the corporation is PhP1,000,000.00.
EIGHT: That no part of its assets or net income shall inure to the benefit of any of the members thereof. The members of the Board shall not receive any remuneration as members of the Board.	EIGHT: That Sr. Gemma B. Dy, D.M. has been elected by the members as Treasurer of the corporation to act as such until her successor is duly elected and qualified in accordance with the by-laws, and that as such Treasurer, has been authorized to receive for and in the name and for the benefit of the corporation, all contributions or donations paid or given by the members. (Art. No. 11 of SEDP AI)
NINTH: That all excess receipts of the corporation shall be applied in furtherance of its stated purposes and that the level of administrative expenses on an annual basis shall not exceed thirty percent (30%) of the total funds of the corporation.	NINTH: That no part of its income is distributable as dividends to its members, Trustees or officers. Provided, that any profit obtained by the corporation as an incident to its operation shall, whenever necessary or proper, be used for the furtherance of the purposes enumerated in Article II, subject to the provision of Title XI of the Corporation Code of the Philippines.
TENTH: That in case of dissolution, all the remaining assets of the corporation after satisfying its obligations and liabilities shall be transferred, conveyed and passed to the Diocese of Legazpi, through the Roman Catholic Bishop of Legazpi, Inc.	TENTH: The level of administrative expenses shall not exceed thirty percent (30%) of the total expenses for the taxable year. (Art. No. 9 of SEDP AI)

<p>ELEVENTH: That Sr. Gemma B. Dy, D.M., has been elected by the members as Treasurer of the corporation to act as such until her successor is duly elected and qualified in accordance with the by-laws; and that as such Treasurer, she has been authorized to receive for and in the name and for the benefit of the association all contributions or donations paid or given by the members.</p>	<p>ELEVENTH: That upon dissolution, the net assets shall be transferred, conveyed and passed to the Diocese of Legazpi, through the Roman Catholic Bishop of Legazpi, Inc. (Article No.10 of SEDP AI)</p>
<p>TWELFTH: That the corporation manifests its willingness to change its corporate name in the event another person, firm or entity has acquired a prior right to use the said firm name or one deceptively or confusingly similar to it.</p>	<p>TWELFTH: That no part of the property or income shall inure to the benefit of any member, officer, organizer or any individual person. (Article No.8 of SEDP AI)</p>
<p>THIRTEENTH: That the corporation shall comply with the requirements for non-stock corporations in the course of its operation.</p>	<p>THIRTEENTH: That the incorporators and trustees undertake to change the name of the corporation as herein provided, or as amended thereafter, immediately upon receipt of notice or directive from the Securities and Exchange Commission that another corporation, partnership or person has acquired a prior right to the use of that name has been declared as misleading, deceptive, confusingly similar to a registered name or contrary to public morals, good custom or public policy. (Article No.12 of SEDP AI)</p>
	<p>FOURTEENTH: That the Microfinance Nongovernment Organization (NGO) further undertakes to amend its Articles of Incorporation and By-Laws upon receipt of notice or directive from the Microfinance NGO Regulatory Council to integrate other requirements which are deemed necessary to ensure observance of financial standards, social performance requirements, governance benchmarks, and other rules and regulations.</p>

Proposed Amendments	Similar Provisions in the Current SEDP-Simbag By-Laws
I. MEETINGS OF THE TRUSTEES.	
a) Regular meetings of the Board of Trustees of the corporation shall be held monthly. (Art.III.6 of SEDP BL)	Art.III.6. REGULAR MEETING OF TRUSTEES: Regular meeting of the Board of Trustees shall be held without call on the last Monday of the month of November at 4:00 p.m of said day, at the principal office of the corporation, or any place which shall be designated from time to time by resolution of the Board or by written consent of all members of the Board. Notice of such meeting is hereby dispensed with. (as amended on June 8, 2011)
b) Special meetings of the Board of Trustees may be held at any time upon the call of the Chairman , or if he is absent, or if he is unable to act or if he refuses to act, by the Vice-Chairman or by any two trustees, upon due notice in writing given to each of the trustees in the number prescribed by this by-law. (Art.III.7 of SEDP BL)	Art.III.7. SPECIAL MEETING: Special meeting of the Board for any purpose shall be called at any time by the President, or if he is absent, or if he is unable to act or if he refuses to act, by the Vice-President or by any two trustees, upon due notice in writing given to each of the trustees in the number prescribed by this by-law. Such meetings may be held at the principal office of the corporation or at any place which shall be designated from time to time by resolution of the Board or by written consent of all members of the Board.
c) Meetings of Trustees shall be held at principal office of the corporation, or any place which shall be designated from time to time by resolution of the Board or by written consent of all members of the Board. Notice of regular and special meetings stating the date, time and place of the meeting shall be sent to every trustee or trustees at least one (1) day prior to the scheduled meeting. A Trustee may waive this requirement, either expressly or impliedly. (Art.III.6 & 7 of SEDP BL)	Art.III.6 & 7.
II. MEETING OF THE MEMBERS.	

a) Regular or annual meetings of members shall be held annually on the last Saturday of the month of May.(Art.5.2 of current SEDP BL)	Art.V.2. REGULAR MEETING: The members of the corporation shall meet regularly once a year on the last Monday of the month of November at 4:00 p.m. of the said day at the principal office of the corporation unless a different day, time, or venue, in the month of November, is set by the Board of Trustees. Notice of such meeting is hereby dispensed with except when the Board of Trustees specifies a different day, time or venue of meeting. (as amended on June 8, 2011)
b) Written notice of regular meetings shall be sent to all members of record at least twenty-one (21) days prior to the meeting. (Art.5.2 of SEDP BL) The Chairperson shall preside in all meetings of the Trustees as well as of the members.	Art.V.2.
c) Special meetings of members may be called by the President at his discretion, or at the demand of the majority of the members of the corporation. (Art.5.3 of SEDP BL)	Art.V.3.
d) Written notice of special meetings shall be sent to all members at least twenty-one (21) days prior to the meeting. (Art.5.3 of SEDP BL)	Art.V.3
e) Members' meetings, whether regular or special, shall be held at the principal office of the corporation, unless a different venue is set by the Board of Trustees. (Art.5.1 & 2 of SEDP BL)	Art.V.1. PLACE: All meetings of the members of the corporation shall be held at the principal office of the corporation.
III. QUORUM	
The required quorum in meetings of members shall consist of the members representing a majority of the entire membership, except in cases in which the law requires the affirmative vote of a greater number. (Art.5.4 of SEDP BL)	Art.V.4. QUORUM: No meeting of the members of the corporation shall be competent to decide any matter or transact any business unless at least a majority of the total membership is present, except in cases in which the law requires the affirmative vote of a greater number.
IV. PROXIES OF MEMBERS (Art.5.5 SEDP BL)	
a) Members may vote in person or by	Art.V.5. PROXIES: At all meetings of the

<p>proxy in all meetings of members. Proxies shall be in writing, signed by the member or by his duly authorized attorney-in-fact and filed before the scheduled meeting with the Corporate Secretary.</p> <p>b) Unless otherwise provided in the proxy, it shall be valid only for the meeting for which it was intended.</p> <p>c) No proxy shall be valid after one (1) year from the date of the execution, unless otherwise provided in the proxy.</p>	<p>members of the corporation, a member may vote by proxy executed in writing by the said member or by his duly authorized attorney-in-fact. Such proxy shall be filed with the Secretary of the corporation before or at the time of the meeting. No proxy shall be valid after one (1) year from the date of the execution, unless otherwise provided in the proxy.</p>
<p>V. MEMBERSHIP</p>	
<p>a) Membership. The members of the corporation shall be classified into automatic, regular and auxiliary members. (Art.2.1 of SEDP BL)</p> <p>i) AUTOMATIC MEMBERS: The persons occupying the following titles and positions in the Diocese of Legazpi, during their incumbency, shall be considered as automatic members of the corporation:</p> <ol style="list-style-type: none"> The Bishop; A Vicar General; and The Vicar Forane of the three vicariates The Chairman of the Diocesan Commission on Social Concerns and Vicarial Coordinators The Diocesan Social Action Center, Inc. Executive Director The Diocesan Commission on Christian Education Chairman The Diocesan Oeconomus or Commission on Temporalities Chairman (Art.2.2 of SEDP BL) <p>ii) REGULAR MEMBERS: The members of the corporation who are clergymen in good standing, incardinated to the Diocese of Legazpi who work in the</p>	<p>Art.II.1. CLASSIFICATION: The members of the corporation shall be classified into automatic, regular and auxiliary members.</p> <p>Art.II.2. AUTOMATIC MEMBERS: The persons occupying the following titles and positions in the Diocese of Legazpi, during their incumbency, shall be considered as automatic members of the corporation:</p> <ol style="list-style-type: none"> The Bishop; The Vicar General; and The Vicar Forane of the three vicariates The Diocesan Social Action Commission Vicarial Coordinators The Diocesan Social Action Center, Inc. Executive Director The Diocesan Commission on Christian Education Chairman The Diocesan Oeconomus/Commission on Temporalities Chairman <i>(as amended on June 8, 2011)</i> <p>Art.II.3. REGULAR MEMBERS: The members of the corporation who are clergymen in good standing, incardinated to the Diocese of Legazpi who work in the Diocese shall be considered as regular members.</p>

<p>Diocese shall be considered as regular members. (Art.2.3 of SEDP BL)</p> <p>iii) AUXILIARY MEMBERS: All other persons admitted as members of the corporation who do not qualify either as automatic or regular members shall be considered as auxiliary members. Their membership in the corporation shall be limited to a period of one (1) year from the date of his/her admission as member unless renewed and re-admitted. (Art.2.4 of SEDP BL)</p> <p>iv) ADMISSION: No person shall be admitted or re-admitted either as a regular or an auxiliary member unless nominated by the Bishop of the Diocese of Legazpi and confirmed by the Board of Trustees by a majority vote of the Trustees present in a meeting duly called for the purpose. (Art.2.5 of SEDP BL)</p> <p>v) Termination of Regular Membership: The membership in the corporation of a regular member may be determined either by:</p> <ol style="list-style-type: none"> Filing a written resignation to the Corporate Secretary; Automatic forfeiture of membership upon ceasing to be a clergyman or excommunication from the Diocese; Revocation of membership by a majority vote of all members of the Board of Trustees for any cause involving disloyalty to the Catholic Faith; and Failure to attend any meeting for two (2) consecutive years without valid reason. (Art.2.7 of SEDP BL) 	<p>Art.II.4. AUXILIARY MEMBERS: All other persons admitted as members of the corporation who do not qualify either as automatic or regular members shall be considered as auxiliary members. Their membership in the corporation shall be limited to a period of one (1) year from the date of his/her admission as member unless renewed and re-admitted.</p> <p>Art.II.5. ADMISSION: No person shall be admitted or re-admitted either as a regular or an auxiliary member unless nominated by the Bishop of the Diocese of Legazpi and confirmed by the Board of Trustees by a majority vote of the trustees present in a meeting duly called for the purpose.</p> <p>Art.II.7. TERMINATION OF REGULAR MEMBERSHIP: The membership in the corporation of a regular member may be determined either by:</p> <ol style="list-style-type: none"> Filing a written resignation to the Corporate Secretary; Automatic forfeiture of membership upon ceasing to be a clergyman; or excommunication from the Diocese. Revocation of membership by a majority vote of all members of the Board of Trustees for any cause involving disloyalty to the Catholic Faith. Failure to attend any meeting for two consecutive years without valid reason. <i>(as amended on June 8, 2011)</i>
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<p>vi) Extension of Auxiliary Membership: The membership of an auxiliary member who is elected a Trustee shall be automatically extended for the duration of his/her term as such Trustee without need for renewal and re-admission. (Art.2.8 of SEDP BL)</p> <p>vii) Nature of Membership: Membership in this corporation is limited to natural persons and not transferrable or assignable. (Art.2.9 of SEDP BL)</p>	<p>Art.II.8. The membership of an auxiliary member who is elected a Trustee shall be automatically extended for the duration of his/her term as such Trustee without need for renewal and re-admission.</p> <p>Art.II.9. NATURE OF MEMBERSHIP: Membership in this corporation is limited to natural persons and not transferable or assignable.</p>
<p>b) Qualifications. The minimum qualifications required before a person can be eligible for membership in the organization are as follows:</p> <ul style="list-style-type: none"> i) He/She must be a natural person of legal age; ii) He/She must be a person of good moral character and of good standing in the community; iii) He/She must not have been convicted by final judgement of an offense punishable by imprisonment for a period exceeding six (6) years or of any crime involving moral turpitude; and iv) He/She must share the vision, mission, purpose and core values of SEDP-Simbag Microfinance. 	
<p>c) Rights of Members. (Art.2.6 of SEDP BL) A member shall have the following rights:</p> <ul style="list-style-type: none"> i) To exercise the right to vote on all matters relating to the affairs of the organization, except that only the automatic and regular members shall be entitled to vote in the election of the members of the Board of Trustees; ii) To be eligible to any elective or appointive office in the 	<p>Art.II.6. RIGHTS OF MEMBERS: Each member shall have the following rights:</p> <ul style="list-style-type: none"> a. To cast a vote on any matter submitted to a vote of the members, except that only the automatic and regular members shall be entitled to vote in the election of the members of the Board of Trustees; b. To be eligible to any elective or appointive office in the association; c. To be present in the meetings and to

<p>organization;</p> <p>iii) To participate in all deliberations/meetings of the organization; and</p> <p>iv) To examine all the records or books of the organization during business hours, provided that prior written notice of at least three (3) days is given to the Corporate Secretary.</p>	<p>participate in the deliberations of the association;</p> <p>d. To examine and inspect the records and books of the association. <i>(as amended on June 8, 2011)</i></p>
<p>d) Duties and Responsibilities of Members. A member shall have the following duties and responsibilities:</p> <p>i) To comply with the by-laws, rules and regulations of the organization and those that may subsequently be promulgated by the organization from time to time; and</p> <p>ii) To attend regular meetings, special meetings and such other meetings as may be called by the Board of Trustees.</p>	
<p>VI. THE TRUSTEES</p>	
<p>a) The Board of Trustees (Board) is primarily responsible for the governance of the corporation. The Board shall set the policies for the accomplishment of the organization's objectives.</p>	
<p>b) No person convicted by final judgment of an offense punishable by imprisonment for a period exceeding six (6) years, or a violation of Batas Pambansa Bilang 68, otherwise known as the Corporation Code or subsequent amendments thereto, committed within five (5) years prior to the date of his election, shall qualify as a Trustee.</p>	
<p>c) No person shall be elected as Trustee unless he/she is a member of the corporation.</p>	
<p>d) A majority of the Trustees must be residents of the Philippines.</p>	

<p>e) The Board shall be composed of eleven (11) members, six (6) of whom are to be elected by the automatic and regular members from among the members of the corporation nominated by the Bishop of the Diocese of Legazpi, who shall nominate at least two (2) members for every seat in the Board of Trustee to be filled, and the remaining five (5) to be composed of the following positions in the Diocese of Legazpi:</p> <ul style="list-style-type: none"> i) The Bishop of the Diocese of Legazpi ii) A Vicar General iii) The Diocesan Social Action Center, Inc. Executive Director iv) The Senior Vicar Forane v) The Oeconomus/Commission on Temporalities Chairman (Art.3.1 of SEDP BL) 	<p>Art.III.1. Composition: The general management of the corporation shall be vested in a Board of Trustees which shall consist of eleven (11) members, six of whom are to be elected by the automatic and regular members from among the members of the corporation nominated by the Bishop of the Diocese of Legazpi, who shall nominate at least two members for every seat in the Board of Trustee to be filled, and the remaining five to be composed of the following positions in the Diocese of Legazpi:</p> <ul style="list-style-type: none"> i) The Bishop of the Diocese of Legazpi ii) The Vicar General iii) The Diocesan Social Action Center, Inc. Executive Director iv) The Oeconomus/Commission on Temporalities Chairman (<i>as amended on June 8, 2011</i>)
<p>f) Twenty percent (20%) of the Board shall be at least “member-clients.”</p>	
<p>g) The Trustees’ terms of office shall be staggered. For the initial set of Trustees, one-third (1/3) of those garnering the highest number of votes shall hold office for three (3) years, the next one-third (1/3) having the second highest number of votes shall hold office for two (2) years, and the last one-third (1/3) of the Trustees having the least number of votes shall hold office for one (1) year. Elections shall be held annually to fill up the resulting vacancies. Except for the aforesaid initial set of Trustees, succeeding Trustees shall hold office for three (3) years. (Art.3.2 of the current SEDP BL)</p>	<p>Art.III.2. TERM OF OFFICE: The members of the Board of Trustees shall serve for a term of three years, which shall run concurrently.</p>
<p>h) The Trustees shall not receive any compensation, as such Trustees, except for reasonable per diems.</p>	
<p>i) The Board shall be headed by a competent and qualified Chairperson and</p>	

shall be separate from the President.	
VII. THE OFFICERS	
a) Immediately after their election, the Trustees of the organization must formally organize by the election of corporate officers, who shall handle the day-to-day operations and carry out the policies set by the Board. Their assistants and other junior officers of the corporation shall be likewise appointed by the Board of Trustees. (Art.4.1 of SEDP BL)	Art.IV.1. OFFICERS: The principal officers of the corporation shall be President, the Vice-President, the Treasurer, and the Secretary. They shall be elected directly by the members of the Board of Trustees. Their assistants and other junior officers of the corporation shall likewise be appointed by the Board of Trustees.
b) The following are the Officers of the corporation: <div style="margin-left: 20px;"> i) The PRESIDENT, who must be a Trustee, shall direct the day-to-day operations of the corporation. He shall be the Chief Executive Officer of the corporation and shall in general supervise and control all the business and affairs of the corporation. He may sign, with the Secretary or any other proper officer of the corporation authorized by the Board of Trustees, any deals, mortgages, bonds, contracts, or other instruments, which the Board of Trustees has authorized to be executed, except in cases where the signing and execution thereof shall be delegated by the Board of Trustees or these by-laws or by statute to some other officer or agent of the corporation; and in general, he shall perform all duties as may be prescribed by the Board of Trustees from time to time; (Art.4.5 of SEDP BL) </div> <div style="margin-left: 20px;"> ii) VICE-PRESIDENT: In the absence of the President or in the event of his inability or refusal to act, the Vice-President, who must also be a member of the corporation, and if qualified, shall </div>	Art.IV.5. PRESIDENT: The President, who must be a member of the corporation, shall be the chief executive officer of the corporation and shall in general supervise and control all the business and affairs of the corporation. He shall preside at all meetings of the members and of the Board of Trustees in the absence of the Bishop of the Diocese of Legazpi. He may sign, with the Secretary or any other proper officer of the corporation authorized by the Board of Trustees, any deals, mortgages, bonds, contracts, or other instruments, which the Board of Trustees has authorized to be executed, except in cases where the signing and execution thereof shall be delegated by the Board of Trustees or these by-laws or by statute to some other officer or agent of the corporation; and in general, he shall perform all duties as may be prescribed by the Board of Trustees from time to time. Art.IV.6. VICE-PRESIDENT: In the absence of the President or in the event of his inability or refusal to act, the Vice-President, who must also be a member of the corporation, and if qualified, shall perform the duties of

<p>perform the duties of the President, and when so acting, shall have all the powers of and be subjected to all restrictions upon the President. The Vice-President shall perform such other duties from time to time as may be assigned to him by the President or by the Board of Trustees. (Art.4.6 of SEDP BL)</p> <p>iii) The TREASURER, who may or may not be a Trustee, shall be in charge and custody of, and be responsible for all funds and securities of the corporation; receive and issue receipts for moneys due and payable to the corporation from any source whatsoever, and deposit all such moneys in the name of the corporation in such banks, trust companies, other depositories as shall be selected by the Board of Trustees, and in general perform all the duties, incident to the office of Treasurer and such other duties as from time to time may be assigned to him by the President or by the Board of Trustees. He shall post a bond in such amount as may be designated by the Board.; and (Art.4.7 of SEDP BL)</p> <p>iv) The SECRETARY, who shall be a resident and citizen of the Philippines, shall keep the minutes of the meetings of the members and of the Board of Trustees in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-laws or as required by law; be the custodian of corporate records; keep a register of the post office address of each member, which shall be furnished to the Secretary by such member; and in general, perform all duties incident to the office of the</p>	<p>the President, and when so acting, shall have all the powers of and be subjected to all restrictions upon the President. The Vice-President shall perform such other duties from time to time as may be assigned to him by the President or by the Board of Trustees.</p> <p>Art.IV.7. TREASURER: The treasurer shall have charge and custody of, and be responsible for all funds and securities of the corporation; receive and issue receipts for moneys due and payable to the corporation from any source whatsoever, and deposit all such moneys in the name of the corporation in such banks, trust companies, other depositories as shall be selected by the Board of Trustees in accordance with the provision of Article V of these By-laws and in general perform all the duties, incident to the office of Treasurer and such other duties as from time to time may be assigned to him by the President or by the Board of Trustees. He shall post a bond in such amount as may be designated by the Board.</p> <p>Art.IV.8. SECRETARY: The Secretary shall be a Filipino and a resident of the Philippines. He shall keep the minutes of the meetings of the members and of the Board of Trustees in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-laws or as required by law; be the custodian of corporate records; keep a register of the post office address of each member, which shall be furnished to the Secretary by such member; and in general, perform all duties incident to the office of the Secretary and such other duties as from</p>
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Secretary and such other duties as from time to time may be assigned to him by the President or by the Board of Trustees. (Art.4.8 of SEDP BL)	time to time may be assigned to him by the President or by the Board of Trustees.
c) Two (2) or more positions may be held concurrently by the same officer; however, no one shall act as President and Secretary or as President and Treasurer at the same time.	
d) The officers of the organization shall hold office for one (1) year and until their successors are elected and qualified. (Art.4.2 of SEDP BL)	Art.IV.2. ELECTION AND TERM OF OFFICERS: The officers of the corporation shall be elected every three years by the Board of Trustees at its regular annual meeting. If the election of officers is not held at such meeting, such election shall be held soon thereafter as conveniently as may be. New officers may be created and filled at any meeting of the Board of Trustees. Each officer hold office until his successor shall have been duly elected and shall have qualified.
e) Any officer elected or appointed by the Board of Trustees may be removed by the Board of Trustees whenever in its judgment the best interest of the corporation would be served thereby, but such removal shall be without prejudice to the contractual rights, if any, of the officers so removed. (Art.4.3 of SEDP BL)	Art.IV.3. REMOVAL: Any officer elected or appointed by the Board of Trustees may be removed by the Board of Trustees whenever in its judgment the best interest of the corporation would be served thereby, but such removal shall be without prejudice to the contractual rights, if any, of the officers so removed.
f) Any vacancy in any office because of death, resignation, removal, disqualification, or otherwise, may be filled by the Board of Trustees for the unexpired portion of the term. (Art.4.4 of SEDP BL)	Art.IV.4. VACANCIES: Any vacancy in any office because of death, resignation, removal, disqualification, or otherwise, may be filled by the Board of Trustees for the unexpired portion of the term.
VIII. COMMITTEES	
The Board may create such committees as may be beneficial to the operations of the Microfinance NGO. These include, but are not limited to, an Audit Committee, a Governance Committee, and a Finance and Risk Committee.	

IX. REMOVAL OF TRUSTEES	
<p>Any Trustee of the corporation may be removed from office by a vote of at least two-thirds (2/3) of the members entitled to vote: Provided, That such removal shall take place either at the regular meeting of the corporation or at a special meeting called for that purpose, and in either case, after previous notice to members of the corporation of the intention to propose such removal at the meeting. A special meeting of the members of a corporation for the purpose of removal of Trustees, or any of them, must be called by the Secretary on order of the President or on the written demand of a majority of the members entitled to vote.</p>	
X. GUIDELINES IN CASE OF CESSATION OF ANY TRUSTEE	
<p>a) In case of cessation of any Trustee except for removal by the members or by expiration of term, the vacancies may be filled by electing from among the members of the corporation nominated by the Bishop of the Diocese of Legazpi, if still constituting a quorum; otherwise, said vacancies must be filled by the members in a regular or special meeting called for that purpose. (Art.3.3 of SEDP BL)</p> <p>Trustees appointed by the Board to fill vacancies occurring before the expiration of a particular term shall hold office until the next election.</p>	<p>Art. III.3. FILLING-UP VACANCIES: Any vacancy in the Board of Trustees, except those due to removal or expiration of term shall be filled by the Board of Trustees. If still constituting a quorum by electing from among the members of the corporation nominated by the Bishop of the Diocese of Legazpi, who shall nominate at least two members for every vacancy to be filled.</p>
<p>b) Trustees elected by members in a special meeting called for that purpose shall hold office only for the unexpired portion.</p>	
XI. BOARD CHARTER	
<p>a) The Board shall have a Board Charter that formalizes and clearly states its roles, responsibilities and accountabilities in carrying out its fiduciary duties particularly in relation to social, financial and</p>	

governance goals.	
b) The Board Charter shall serve as a guide to the Trustees in the performance of their function.	
XII. FISCAL YEAR	
The fiscal year of the corporation shall begin on the first day of January and end on the last day of December of each year. (Art.7.2 of SEDP BL)	Art.VII.2. FISCAL YEAR: The fiscal year of the corporation shall be the calendar year. <i>(as amended on August 25, 2014)</i>
XIII. CORPORATE SEAL	
SEDP-Simbag Microfinance may adopt a corporate seal which shall be approved by the Board.	
XIV. MISCELLANEOUS PROVISIONS	
a) Matters not covered by the provisions of these By-Laws shall be governed by the provisions of the Corporation Code of the Philippines and subsequent amendments thereto, as may be applicable to the corporation.	
b) SEDP-Simbag Microfinance shall amend its By-Laws upon receipt of notice or directive from the Microfinance NGO Regulatory Council to integrate other requirements which are deemed necessary to ensure the observance of the financial standards, social performance requirements, governance benchmarks, and other rules and regulations.	

*Current articles/provisions in AI/BL not included in the template

SEDP Articles of Incorporation
SEVENTH: That the trustees above written are the present members of the association. List of additional members shall be submitted to the SEC from time to time.
THIRTEENTH: That the corporation shall comply with the requirements for non-stock corporations in the course of its operation.

SEDP By-Laws
ARTICLE I- OFFICE
LOCATION: The principal office of the corporation shall be located in Legazpi City.

ARTICLE III – BOARD OF TRUSTEES

4. QUORUM: The trustees shall act only as a board and the individual trustees shall have no power as such. The presence of the majority of the members of the board shall constitute a quorum for the transaction of any business and every decision of the majority of the quorum duly assembled as a board shall be valid as a corporate act.

ARTICLE III – BOARD OF TRUSTEES

5. POWERS: The Board of Trustees shall have the general management of the affairs of the corporation and such powers and authorities as are herein by these by-laws or by the statutes of the Republic of the Philippines expressly conferred upon it. Without prejudice to the general powers herein above conferred, the Board of Trustees shall have the following express powers:

- a. From time to time to make and change rules and regulations not inconsistent with this By-laws for the management of the corporation's affairs and officers;
- b. To supervise the finance of the corporation;
- c. To admit and re-admit members to the corporation.
- d. To purchase or otherwise, for the corporation, property, rights and privileges necessary or incidental to the purpose of which corporation is authorized to require such price at such terms and conditions, and of such considerations as it shall from time to time see fit;
- e. To sell, exchange, or otherwise dispose of any of the corporation's properties, rights and privileges; to borrow money for the corporation, and for such purpose make and issue mortgages;
- f. To delegate from time to time any of the powers of the Board as authorized by law, the course of the current affairs of the corporation, to any standing or special committee or to any officer or regent.

ARTICLE VI – CONTRACTS, LOANS, CHECKS, AND PROFITS

1. CONTRACTS: The Board of Trustees any authorized any officer or officers, agent or agents, to enter into any contract or execute and deliver any instrument in the name of and on behalf of the corporation, and such authority may be general or confined to specified instances.

2. LOANS: No loans shall be contracted on behalf of the corporation and no evidence of indebtedness shall be issued in its name unless authorized by a resolution of the Board of Trustees. Such authority may be general or confined or specific instances.

3. CHECKS AND DRAFTS: All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness issued in the name of the corporation shall be signed by such officer or officers, agent or agents of the corporation and such manner as shall from time to time be determined by resolution of the Board of Trustees.

4. DEPOSITS: All funds of the corporation not otherwise employed shall be deposited from time to time to the credit of the corporation in such banks, trust companies, or other depositories as the Board of Trustees may select.

<p style="text-align: center;">ARTICLE VI-A - SOURCE OF FUNDS</p> <p>SOURCE OF FUNDS. The corporation shall be maintained and financed by donations or gifts from entities, fees, contributions and other income from its members as the corporation may derive from the pursuits of its activities as previously stated.</p>
<p style="text-align: center;">ARTICLE VII – CORPORATE BOOKS</p> <p>1. BOOKS OF THE CORPORATION: The corporation shall keep, maintain, and preserve books and records of accounts and shall also keep minutes of proceedings of its members, Board of Trustees and committees having any of the authority of the Board of Trustees and shall be kept at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of the corporation may be inspected by any member, or his agent or attorney-in-fact for any proper purposes at any reasonable time.</p>
<p style="text-align: center;">ARTICLE VIII – AMENDMENT</p> <p>AMENDMENT: These by-laws may be altered, amended, or repealed and new By-laws be adopted at a meeting of the members of the corporation duly called for the purpose by a vote of a majority of said members and by majority vote of the Board of Trustees.</p>

Upon motion duly made and seconded, SEDP-Simbag’s amended Articles of Incorporation and By-Laws were ratified by the General Assembly.

VIII. SAC and SEDP Performance Highlights and Future Directions

Fr. RP Arjona, presented SAC_Legazpi’s performance highlights which are based on their seven (7) Developmental Works of Mercy, as follows:

1. **TADA.** Strengthen institutions that care for the poor and foster collaboration for development.
2. **HEALTH CARE.** Improve health-seeking behavior and access to quality healthcare among the poor.
3. **EDUCATION.** Provide opportunities for socio-economic development for the poor.
4. **LIVELIHOOD.** Provide opportunities for socio-economic development for the poor.
5. **PROTECTION.** Protect the rights and dignity of women, children, the unborn, and other vulnerable sectors.
6. **EMPOWERMENT.** Support genuine people’s participation in local governance.
7. **DRR-CCA.** Care for our common home and build safe and resilient communities.

The following are highlights of SAC-Legazpi’s performance in year 2018:

Developmental Works of Mercy	2018 Activities/Accomplishments
TADA	Secretariat to the Diocesan Commission on Social Concerns

	<ul style="list-style-type: none"> • Annual General Assembly, regular quarterly meetings • Regular VCSC's monthly meetings • PCSC Trainings on TADA Financial Guidelines, Barangay and SK Voters' Education, WASH in Emergencies, Season of Creation Advocacy, Human Rights Documentation <p>Training and Formation to Partners</p> <ul style="list-style-type: none"> • Seminaris Internship Program on Social Action (SIPSA) with 16 seminaris from different dioceses • Updated Basic Orientation Seminar on Social Action Work (BOSSAW Nova) for new SEDP staff <p>TADA Implementation</p> <ul style="list-style-type: none"> • 20 parishes doing TADA: Bacacay, Cabasan, Estancia, San Antonio, Tabaco, Panal, Cathedral, Bigaa, Tagas, Anislag, Camalig, Malabog, Rawis, Ligao, Oas, Matacon, Libon, Balugo, Pioduran, Polangui • Php 234,493.62 TADA Diocesan Share as of September 2018
HEALTH	<ul style="list-style-type: none"> • 150 indigent walk-in clients assisted with medicines • Hygiene promotions in 13 schools during the Mayon emergency Response • 40 Hygiene Promoters from parishes and SAC • 2,305 beneficiaries of the Integrated Nutrition Program in the parishes of Villahermosa, Rapu-rapu, Malilipot, Jovellar, Manito, and Bacacay
EDUCATION	10 TADA Scholars-Youth Ministry
LIVELIHOOD	<p>Sustainable Agriculture</p> <ul style="list-style-type: none"> • 300 farmer-partners practice organic farming in 30 barangays in Tiwi, Bacacay, and Sto. Domingo. <p>Migration for Development</p> <ul style="list-style-type: none"> • Organizing and support to Organisasyon nin Pamilyang Migrante kan Legazpi (OPM Legazpi)
PROTECTION	<p>Harong Paglaom</p> <ul style="list-style-type: none"> • 2,482 low risk and mild substance users (SUs) from Legazpi City, Ligao City and Oas finished the community-based rehabilitation program as of October 2018 <p>Andurog sa Derechos</p> <ul style="list-style-type: none"> • Assisted 2 EJK cases, 6 PNP Legazpi City personnel charged with attempted murder by CHR and NBI <p>Violence Against Women and Children (VAWC)</p> <ul style="list-style-type: none"> • Survivor and her 3 children rescued with Dios Mabalos

	Po Foundation
EMPOWERMENT	Social Initiative for Local Accountability in Governance (SILAG) <ul style="list-style-type: none"> • Fielded 2,300+ PPCRV volunteers from different parishes • Conducted SILAG Voters Education Module and Candidates fora
DRR-CCA	Simbahan Para sa Mayon <ul style="list-style-type: none"> • 20,927+ evacuee-families displaced by Mayon eruption were assisted with food and non-food items • 2,449 evacuee-families shopped for non-food items at LCC malls with assistance from CRS/USAID/OFDA and CFLI. • 80 evacuee-families transferred to 40 duplex tents in Bungkaras Village, Camalig • 32 schools with Water, Sanitation & Health (WASH) facilities constructed or improved, consisting of 516 latrines, 289 septic tanks, 382 bathing cubicles and 221 handwashing stations. Others <ul style="list-style-type: none"> • Improved WASH facilities in 10 barangays of Malinao with provision of DRR stockpile with funding from Manos Unidas • 1,000 people mobilized for Sama-samang Sakay, Lakbay, Layag para sa Sangnilikha (SALAKYAG) national caravan • 200 households in Tinago, Ligao City availed of socialized housing • SAC placed 2nd at the regional Gawad Kalasag Award for CSO Category

Fr. RP Arjona also briefly discussed the past years' accomplishments, as follows:

2014 Outreach	2015 Outreach	2016 Outreach	2017 Outreach
7,300+ Families hardest hit by Typhoon Glenda	150 Households affected by Typhoon Nona	2,680 Households affected by typhoon Nina given emergency aid	7,000+ Households provided with shelter materials/ food packs affected by Typhoon Nina
9 Fisherfolk Organizations doing Coastal Resource	516 Fisherfolk/ 15 Fisherfolk Associations doing	601 Fisherfolk/ 17 Fisherfolk Associations doing	19 Fisherfolk Associations doing Coastal Resource

Management	Coastal Resource Management	Coastal Resource Management	Management
300 farmer-partners engaged in organic agriculture	300 farmer-partners engaged in organic agriculture		300 farmer-partners engaged in organic agriculture
12,750+ Families displaced by threat of Mayon Volcano Eruption	1,060 Households Practicing Disaster Risk Sensitive Shelter Planning	1,060 Households Practicing Disaster Risk Sensitive Shelter Planning	1,060 Households Practicing Disaster Risk Sensitive Shelter Planning
45 Parish Commissions on Social Concerns	45 Parish Commissions on Social Concerns	45 Parish Commissions on Social Concerns	
	200+ stakeholders & 6 H.E.L.P.E.D Clusters Organized during the Diocesan Anti-Poverty Summit		
	12 schools/ Evacuation Areas With Water, Sanitation & Health (WASH) facilities constructed		
	10 Youth Ministry College Scholars	8 Youth Ministry College Scholars	
	108 Overseas Filipino Families organized into 7 clusters for migration and development	108 Overseas Filipino Families organized into 7 clusters for migration	
	91 indigent walk-ins given medical, burial, transportation & food assistance	123 indigent walk-ins given medical, burial, transportation & food assistance	200+ indigent walk-ins assisted with medicines
		27 Harong Paglaom Volunteer Recovery Coaches trained and working	
		2 Pilot Barangays Providing Harong Paglaom Community based Rehab for	

		Substance Users	
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Finally, Fr. RP Arjona shared SAC-Legazpi's 2019 priorities, as follows:

1. TADA Impact Assessment Study (after seven years of implementation)
2. Quibongbongan Sustainable Agriculture Model Farm
3. SILAG Advocacy for the Midterm National and Local Elections 2019
4. Diocesan Emergency Radio Communication Network
5. Parish Protection Desks
6. Caritas Internationalis Management Standards (CIMS) Adoption

Ms. Fe B. Bataller, Director for Operations, presented SEDP-Simbag's performance highlights. As of September 2018, the institution has 28 branches: 15 branches in Albay, five (5) branches each in Camarines Sur and Sorsogon, and one (1) branch each in Catanduanes, Masbate and Northern Samar. SEDP-Simbag's workforce is composed of 395 staff. Currently, the institution has 61,095 members with a total of PhP 484M loan portfolio and PhP 263M worth of savings. She also enumerated the loan products that the institution offers: business loan, multi-purpose loan, student loan, micro-agri loan, Babuyang Walang Amoy (BWA) and Green Light for Life-solar loan products currently offered to selected areas. Aside from said credit services, the institution also gives 4% annual interest on members' savings.

The table below summarizes the Value Added Services provided by SEDP-Simbag to its members.

SEDP-SIMBAG'S VALUE ADDED SERVICES As of September 2018		
Health Program	Simbag Salud (Medical Mission)	10 4,166 beneficiaries
Education	Scholarship Program	<u>215 scholars:</u> 202 Academic scholars 10 seminarians 3 Technical/Vocational
	Graduates on March 2018	57 scholars (including 3 cum laude)
	Total Graduates since inception of program	518 scholars
Training and Spiritual Formation for Members	Members' Lenten Recollection	4,626 attendees
	Center Officers' Training 2 (COT 1)	1,870 attendees
	Center Officers' Training 2 (COT 2)	412 attendees
	Basic Bible Orientation (BBO)	4,270 attendees
	Commitment Building Ceremony	8,353 attendees

	(CBC)	
	Staff Orientation on Members' Spiritual Formation	248 attendees
Social Protection Services	Members' Mutual Benefit Association (MBA)	58,565 insured
	Basic Life Insurance Plan (BLIP)	412 claims / (PhP 9,423,500)
	Daily Hospitalization Income Benefit (DHIB)	567 claims/ (PhP 378,000)
	Credit Life Insurance Plan (CLIP)	123 claims/ (PhP 1,649,500)
	SEDP Eternal Care	14,909 enrollees 26 claims
	SSS	7,112 enrollees 11 claims
	PCIC	1,042 enrollees 17 claims
	Lamay Package	87 Beneficiaries
	Wedding Benefit	92 Beneficiaries/ PhP 92,000
Enterprise Development Services (EDS) Training	Calamity Assistance	13 Beneficiaries/ PhP 23,000
	Birthday Gift	149 Beneficiaries/ PhP 223,500
	Trainings	1,247 trained
	Product Development	17 members
	New Santeh Grantees	9 members
	Business formally registered	32 businesses
	FDA registered	2 businesses

Ms. FB Bataller added that SEDP-Simbag is also supporting the Diocese and its pastoral programs such as 10% net surplus allocation for the Diocese, availing the printing and social marketing services of Ave Maria Printing Press and Radio Veritas, respectively.

Finally, Ms. FB Bataller presented SEDP-Simbag's next projects for year 2019, as follows:

1. Hospitalization Assistance for Church Workers (Diocesan/Parish Workers and Catechists)
2. Housing Microfinance for SEDP staff and members, and
3. Roll out of Green Light for Life (solar products)

IX. Open Forum

As no one raised a question during the open forum, Bishop Baylon seized the opportunity to share to the General Assembly concerns regarding youths who are victims of incest and those that are in the prisons. He emphasized the need to focus on the youth and extend help of both institutions in any way possible. This is in connection to next year's "Year of the Youth."

Mr. Joseph B. Lim, a long running SEDP-Simbag Board Member, shared that he gained more experience that is full of realities in life. He realized that the poor will always be with us and service for them is in our hands. Humility and service at SEDP-Simbag is certified by our Lord Jesus Christ who came to serve and not to be served. Work at SEDP is about connecting resources from the source to the recipient families. We make sure that their needs are provided.

Mr. JB Lim provided response to the challenges mentioned by the keynote speaker, Mr. Arsenio Garcia. To the challenge of volatility, we can sustain our changing inspiration by being simple and by being inspired by Jesus Christ himself. The door of service (volunteerism) swings inward; it starts in us and not from the institution. We need to educate and build ourselves. To the challenge of multiplicity of voices, we have to be focused with our mission and cause. We need to persist through the difficulties. To the challenge of exclusion, we have to be flexible in responding to the poor and the needy.

In closing, Mr. JB Lim shared the inspiration he got from Helen Keller's story, a deaf and blind person who transcended her disabilities and became an awarded writer, and she said, "life is about overcoming difficulties and challenges."

Mrs. Nellie Gonzales, PCSC Chair and SAC-Legazpi's Board Member, shared her involvement in the diocesan programs. She volunteered in SAC's Feeding Program in 1983 and later pioneered SEDP in Libon. Currently, she handles the scholarship program of her parish. Two of her children became scholars, one with SEDP and another with the TADA Program, and they are now employed.

Mrs. Gonzales sustains her involvement in the parish through 1) evangelization because she wants to understand love for the poor, 2) support of the Parish Priest, 3) inspiration of the Holy Spirit on serving people, and 4) her willingness to participate in other programs like relief distribution.

X. Closing Remarks

Fr. Jose Victor E. Lobrigo, SEDP-Simbag's President and CEO, delivered the closing message. He shared the good news that SEDP is one of 10 awardees of "Natatanging Katuwang ng P3" during the National Congress that happened on the same day. P3 is a government program for microfinance.

He ended by thanking Bishop JZ Baylon, Msgr. CC Bernarte, Jr., the board members, and everyone present for their continued support, guidance, and inspiration. He added that this is a good start for next year's activity i.e., SEDP-Simbag will be celebrating its 25 years. A year after SAC-Legazpi will be celebrating its 50th year. Indeed, we are inspired to do more and challenged to serve more.

XI. Adjournment

There being no more business to discuss, Bishop JZ Baylon declared the Joint General Assembly adjourned and gave his final blessing at 7:04 PM.