



International Year  
of Cooperatives



*Cooperatives Build a Better World.*

# 56<sup>th</sup> ANNUAL REGULAR GENERAL ASSEMBLY MEETING

**March 30, 2025**

*Blended (Virtual or Face-to-Face)*

**SMX DAVAO**

SM Lanang Premier, Davao City



**SAMULCO**  
— Since 1967 —

*"Alalay sa Buhay  
Katulong sa pag Arenso"*



**CONGRATULATIONS!**

**STA. ANA MULTIPURPOSE COOPERATIVE  
(SAMULCO)**

**56<sup>th</sup> GENERAL ASSEMBLY**

*Greetings From:*



**DOORMAN  
JANITORIAL  
SERVICES**

"Cleaning Excellence, Every Space, Every Place"

**GUARDANT  
SECURITY SERVICES, INC.**



***"We think sustainably, We work responsibly"***

2/F LTF Bldg. Km. 10, Davao-Bukidnon National Highway, Catalunan Pequeno, Davao City

Tel Nos. (082) 392-5915 / (082) 227-0434 • Cell Nos. 09171551971 / 09177230394

E-mail: [guardant.sec@yahoo.com](mailto:guardant.sec@yahoo.com) / [lf franco71@yahoo.com](mailto:lf franco71@yahoo.com)





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# VISION

All members enjoy better quality of life.

# MISSION

We are trusted and reliable cooperative that provides need-based products and services to improve socio-economic well-being of members and the community

# CORE VALUES

God-centeredness

Integrity

Excellence

Commitment

Cooperation & Harmony

Accountability

Prudence

Social Responsibility



# NOTICE OF 56<sup>th</sup> ARGAM & AGENDA



## STA. ANA MULTIPURPOSE COOPERATIVE (SAMULCO)

SAMULCO Bldg. 1, Monteverde St., Davao City

(082) 221-0123 Telefax 221-8061 | samulcoofficial@gmail.com

### NOTICE OF 56<sup>th</sup> ANNUAL REGULAR GENERAL ASSEMBLY MEETING

MANNER OF MEETING: Sequential, Virtual and Blended.

#### PART I

Date : March 20, 2025 / Thursday (Online)  
Time : **5:00 PM – 8:00 PM**  
Venue : ZOOM Video Conference  
Note : Links will be provided upon registration.

#### AGENDA

##### PROGRAMME

Invocation .....AVP  
National Anthem.....AVP  
Cooperative Pledge.....AVP  
SAMULCO Vision, Mission, and Core Values.....AVP  
Opening Remarks and Welcome Address  
Atty. Annabelle I. Opamin, CPA  
BOD Chairperson

##### BUSINESS MEETING

1. Call to Order
2. Proof of Due Notice and Ascertainment of Quorum
3. Approval of the Agenda
4. Approval of the conduct and manner of the General Assembly Meeting 2024 and onwards
5. Presentation of Election Guidelines
6. Presentation of Candidates
  - Board of Directors
  - Audit Committee
  - Election Committee
7. Amendments of the Articles of Cooperation and By-Laws
8. Declaration of the 56<sup>th</sup> ARGAM
  - Voting schedules:
    - March 21-29, 2025- Onsite/online voting from Monday to Saturday from 8:00AM-3:00PM at SAMULCO offices
    - March 30, 2025 until 12:00NN (online)
9. Session in Recess

#### PART II (Continuation)

Date : March 30, 2025 / Sunday  
6:00 A.M to 4:00 P.M  
Time : Registration  
6:00 A.M to 12:00NN  
Holy Mass (Face-to-Face at the venue)  
6:30 A.M. to 7:30 A.M.  
Venue : SMX Convention Center  
Address : SM Lanang Premier, Davao City


##### BUSINESS MEETING

10. Resumption of Meeting at 8:00A.M.
11. Approval of the 55th Annual General Assembly Minutes
12. Consideration of Reports
  - Joint BOD & Management Report
  - Significant Board Resolutions for Ratification
  - Report of the Treasurer
  - Report of External Auditor
  - Report of All Committees



14. Approval of the Budget and Capital Expenditures for 2025
15. Amendments and Proposals
16. Other Matters
17. Declaration of result on the Amendments of Articles of Cooperation and By-Laws
18. Proclamation of Elected
  - Board of Directors
  - Audit Committee and
  - Election Committee
19. Adjournment
20. Raffles

Cooperatively yours,

  
**AIREEN L. OXALES**  
 BOD SECRETARY

#### ACKNOWLEDGEMENT

THIS IS TO CERTIFY THAT I HAVE RECEIVED THE NOTICE OF THE 56<sup>th</sup> ANNUAL REGULAR GENERAL ASSEMBLY MEETING OF STA. ANA MULTIPURPOSE COOPERATIVE (SAMULCO) on MARCH 20, 2025 (Zoom Online) and MARCH 30, 2025 ( Blended) at SMX Convention, SM Lanang Premier, Davao City.

Received by:

PRINTED NAME

SIGNATURE

DATE

#### **ARGAM ADVISORY FOR MARCH 30, 2025**

PLEASE TAKE NOTE OF THE FOLLOWING:

- Please bring your **RFID** for registration and claiming allowances.
- Allowance and GA kits will be given to METV's attending the ARGAM. For METV's attending online, allowance will be credited to their savings account.
- A fine of Php150 will be imposed on METVs who failed to attend the GA (BR # 02-2009) which will be automatically deducted from the ISC/PR.
- Failure to attend with a valid reason can be excused by writing an excuse letter through [info.samulco@gmail.com](mailto:info.samulco@gmail.com) or [samulcoofficial@gmail.com](mailto:samulcoofficial@gmail.com).
- Voting will start from March 21-29, 2025 ( online & on-site ) at SAMULCO Offices from Monday to Saturday, 8:00 A.M to 3:00 PM. On March 30, 2025, online voting will open until 12:NN .
- No Proxy is Allowed.
- Registered METVs will receive a **P900 cash allowance**, either on-site or credited to their savings account and will receive one raffle ticket worth **Php 100**.
- Buy more tickets for more chances of winning in **the Cash Prize Overload Raffle, Php 1.5 Million** in total prizes.
- Raffle ticket will be distributed during pre-registration.
- For your convenience, you may participate **ON-LINE** in the comfort of ysour home.

# MESSAGE

## CHAIRPERSON'S MESSAGE

**ATTY. ANNABELLE I. OPAMIN, CPA**

Dear SAMULCO members, partners, and friends,

Warmest Greetings to everyone!

As we look back on another fruitful year, I extend my heartfelt gratitude to each of you for your unwavering support and dedication to our cooperative. Your commitment has been instrumental in our continued growth and success.

We are all immensely proud of our beloved SAMULCO. Founded 58 years ago with a humble beginning of just 25 members, it has grown into a thriving community of over 48,000 members. SAMULCO now boasts 5 branches and 12 satellite offices, with Koronadal Satellite Office and CDO-Carmen Satellite Office as the latest additions. This year, we aim to expand further by opening three additional satellite offices in strategic locations within Mindanao, and potentially in the Visayas and Luzon regions.

Despite facing numerous obstacles throughout the years, SAMULCO has consistently thrived, posting a net surplus of Php 109 M in 2024. This achievement underscores SAMULCO's sustained strength, resilience, and capability to withstand challenges and emerge stronger, showing its commitment to serving its members through it all.

True enough, our journey has had its ups and downs, but the past year has been a testament to the power of unity and collaboration as officers and members. Through our collective efforts, we achieved something greater—expanded services, improved financial stability, and enhanced member engagement.

Moving forward, let us stay dedicated to excellence, sustainability, and inclusivity. True success is not measured by financial growth but by our positive impact on our members' lives. Let us embrace innovation, uphold the highest standards of integrity, and foster the spirit of cooperation that inspires future generations. With this in mind, I encourage everyone to actively engage with our cooperative, share your valuable insights, and continue to be the driving force behind our collective progress.

On behalf of the Board of Directors and management, I extend my deepest appreciation to our dedicated members, hard-working officers, and valued partners. Your trust and support drive our cooperative's success. May we remain committed to our vision, and may this annual meeting inspire us to reach greater heights.

To our dedicated members, Board of Directors, management, and staff—this achievement belongs to all of us. Thank you for your steadfast trust, passion, and commitment to our shared vision.

Thank you, and may our cooperative continue to flourish in the years to come.



**ATTY. ANNABELLE I. OPAMIN, CPA**

Chairperson, BOD  
SAMULCO 2024-2025





Message from the

# PRESIDENT

OF THE REPUBLIC OF THE

# PHILIPPINES

## PRES. FERDINAND R. MARCOS JR.



My warmest greetings to the Sta. Ana Multipurpose Cooperative (SAMULCO) as you hold your 56th Annual Regular General Assembly Meeting.

The SAMULCO's commitment to fostering economic resilience and empowering communities is key to our nation-building efforts in this age of the Bagong Pilipinas. I am glad that, for more than fifty years, the cooperative has championed inclusivity that has helped its members to become more financially independent and economically secure.

This year's theme echoes the aspirations of the 2025 United Nations (UN) International Year of Cooperatives as it reminds us to take collective action and transform our localities for good. I laud the SAMULCO for addressing the present challenges and promoting social equity, ever contributing to the achievement of the UN Sustainable Development Goals by 2030.

Let us all align our initiatives with the global call for innovation as our accomplishments reverberate across the communities that we serve. With your help, let us be catalysts for change and pursue a better society for all Filipinos.

I wish you a successful assembly.

  
**FERDINAND R. MARCOS JR.**  
President

# MESSAGE

MESSAGE «

Message from the  
**VICE PRESIDENT**  
OF THE REPUBLIC OF THE  
**PHILIPPINES**  
**VICE-PRES. SARA Z. DUTERTE**



Assalamu Alaikum

My warmest greetings to the Board of Directors and esteemed members of Sta. Ana Multipurpose Cooperative (SAMULCO) as you gather for your 56th Annual Regular General Assembly.

Congratulations on reaching this remarkable milestone - 58 years of unwavering commitment to innovation and service!

The 2025 UN International Year of Cooperatives, themed “Cooperatives Build a Better World,” highlights the vital role cooperatives play in achieving the Sustainable Development Goals—a commitment SAMULCO has demonstrated for nearly six decades.

SAMULCO’s success in serving over 48,000 members across the Philippines and internationally is undeniable proof of the power of cooperative principles and the strength of your organization.



**SARA Z. DUTERTE**  
Vice President

*Sta. Ana Multipurpose Cooperative*

*56th Annual Regular General Assembly Meeting*



Message from the

# SENATE PRESIDENT

SEN PRES. FRANCIS 'CHIZ' G. ESCUDERO



It is with great pleasure that I extend my heartfelt congratulations to the Sta. Ana Multipurpose Cooperative (SAMULCO) on the occasion of your 56th Annual Regular General Assembly. This milestone is a testament to your unwavering dedication and collective efforts to uplift the socio-economic well-being of your 48,000 members and the communities where you operate.

For over five decades, SAMULCO has been providing essential financial products and services that have empowered countless individuals and families in Davao. Your commitment to excellence, integrity, and social responsibility has not only transformed lives but has also fostered a spirit of cooperation and harmony within the community.

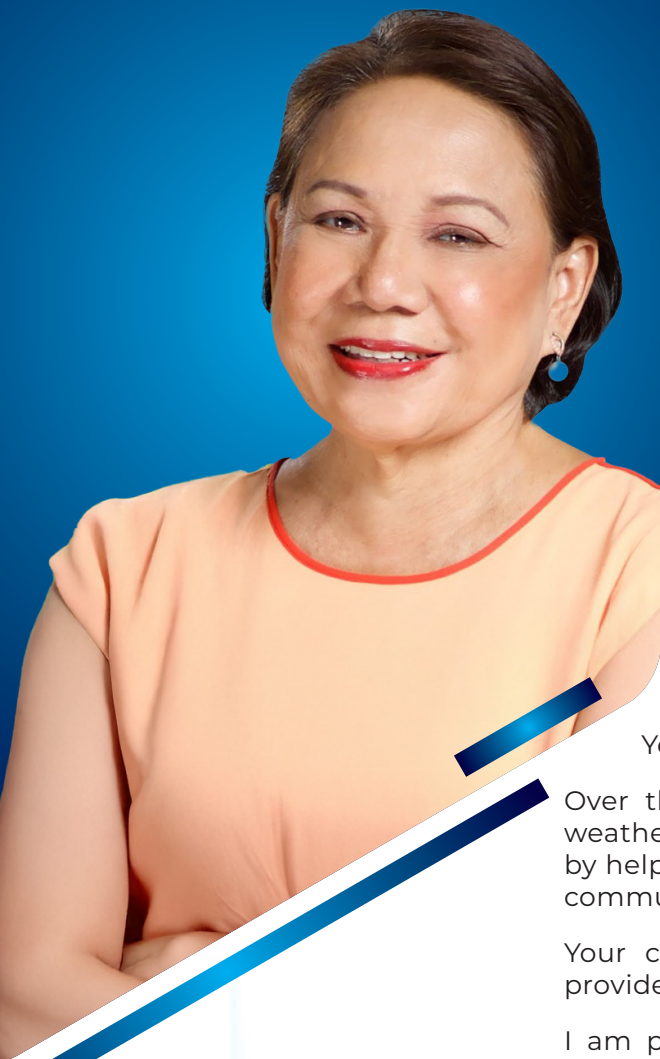
As Senate President and a staunch advocate of cooperativism, I am deeply inspired by SAMULCO's achievements and the positive impact you have made. Your cooperative has demonstrated that by working together, we can achieve remarkable success and create a better quality of life for all.

May SAMULCO continue to thrive and inspire future generations to embrace the values of cooperation and mutual support.

Once again, congratulations. Mabuhay ang SAMULCO!

**FRANCIS 'CHIZ' G. ESCUDERO**

Senator



Message from  
**SENATOR  
CYNTHIA A. VILLAR**

My warmest greetings to the Sta. Ana Multipurpose Cooperative (SAMULCO) and heartfelt congratulations on your 56th Annual General Assembly Meeting set on March 20 and 30, 2025, with the theme "Cooperatives Build a Better World" which is anchored on the 2025 United Nations International Year of Cooperatives.

Over the past 57 years, SAMULCO has stood the test of time, by weathering difficulties; has been the pillar of strength for their members by helping them enhance their lives and a champion of service to the community where they are.

Your cooperative has remained God centered and committed to provide excellent service with accountability to its members.

I am proud to be associated with SAMULCO, it is a winner of the Villar Foundation Awards on Poverty Reduction as Most Outstanding Community Enterprise in 2021. This recognition is given annually through a nationwide search for outstanding community enterprises who have been contributing to the growth and prosperity of their communities.

Please keep up the good work as I wish you all the best in your future endeavors.

More power! God bless and stay safe.

**CYNTHIA A. VILLAR**

Senator

*Sta. Ana Multipurpose Cooperative*



Message from

# SENATOR MARK A. VILLAR



My warmest greetings to the Sta. Ana Multipurpose Cooperative (SAMULCO).

I would like to extend my sincerest congratulations to all of you for your successes in delivering innovative products and services to your valued members for over 58 years. The past years have seen the significant role played by SAMULCO in providing sustainable livelihood for the members and

in the development of Sta. Ana's micro-economy.

As we celebrate the triumph of the cooperative in this year's Annual Regular General Assembly with theme of "Cooperatives Build a Better World," I implore all of you to utilize this avenue to discuss how SAMULCO could further make a positive impact and contribute to the achievement of the Sustainable Development Goals (SDGs) by 2030.

Sharing your advocacy and goal for sustainable trade and commerce, I extend my full support for your programs and activities that will provide strong foundations for the members' livelihoods, which will deliver sustainable sources of income for the generations of today and tomorrow.

Once again, congratulations to all of you. I salute your efforts in integrating the cooperative members into the development of Sta. Ana's economy.

Maraming salamat at mabuhay po tayong lahat.

**HON. MARK A. VILLAR**

Senator

# MESSAGE

MESSAGE «



Message from  
**SENATOR  
JINGGOY EJERCITO ESTRADA**

Over the years, the Sta. Ana Multi-Purpose Cooperative (SAMULCO) has played a vital role in improving the economic and social status of more than 38,000 members by providing essential financial assistance.

SAMULCO's commitment extends beyond lending services; it also includes social action programs that significantly contribute to community development.

As SAMULCO holds its 56th Annual Regular General Assembly, I would like to take this opportunity to congratulate the men and women behind this organization for their tireless efforts in creating services that address the needs of its members, thereby enhancing their quality of life.

May SAMULCO continue to thrive and positively impact the lives of the people it serves. I am confident that even greater achievements lie ahead for both SAMULCO and the community it supports.

Congratulations once again, and I wish you a successful 56th Annual Regular General Assembly.

  
**JINGGOY EJERCITO ESTRADA**  
Senator

*Sta. Ana Multipurpose Cooperative*



Message from

# CITY MAYOR OF DAVAO

**SEBASTIAN Z. DUTERTE**



Madayaw ug maayong adlaw kaninyong tanan!

The City Government of Davao congratulates all the officers and members, partners, and linkages of the Sta. Ana Multipurpose Cooperative (SAMULCO) on your 56th Annual Regular General Assembly with the theme, "Cooperatives Build a Better World".

Throughout the years, SAMULCO has continuously empowered communities and uplifted lives through their cooperative values and initiatives. Your dedication to financial stability, inclusivity, and sustainable development has significantly contributed to the economic and social well-being of our city, highlighting the positive impact you continue to bring to the people you serve.

May this milestone serve as a powerful source of inspiration, driving you to remain steadfast in your mission to provide need-based products and services to improve the socio-economic well-being of members and community.

We look forward to your continued support in advancing initiatives that align with our shared vision of a progressive, inclusive, and sustainable society. May your dedication to excellence in social and financial services open doors for greater opportunities in the years ahead.

Once again, congratulations and may this event be a stepping stone towards even greater achievements in the years to come.

Daghang salamat!

A handwritten signature in black ink, appearing to be 'S. Duterte'.

**SEBASTIAN Z. DUTERTE**

City Mayor

# MESSAGE

MESSAGE «

Message from the

## CITY MAYOR OF TAGUM REY T. UY

### Warm Greetings to the Sta. Ana Multipurpose Cooperative (SAMULCO)!

On behalf of the City Government of Tagum and the entire Tagumenyos, I extend my heartfelt congratulations to SAMULCO on the momentous occasion of your **56th Annual Regular General Assembly (ARGAM)**!

For 56 years, SAMULCO has been a beacon of hope, progress, and unity for its **48,000 members** and the broader community. Your unwavering commitment to empowering lives, fostering economic growth, and promoting sustainable development has made a profound impact not only in Tagum City but across the region. This milestone is a testament to your dedication, resilience, and the spirit of cooperation that defines SAMULCO.

As you gather on **March 20 and 30, 2025**, to celebrate this remarkable achievement, may you continue to inspire and lead by example. Your success is a reflection of what can be achieved when people come together with a shared vision and a common goal.

The City Government of Tagum is proud to support SAMULCO and its initiatives. We look forward to strengthening our partnership as we work hand in hand to build a more prosperous and inclusive future for all Tagumenyos.

Once again, congratulations on this incredible milestone! May SAMULCO continue to grow, thrive, and shine as a model of excellence in the cooperative movement.

Mabuhay ang SAMULCO! Mabuhay ang Tagumenyos!



REY T. UY  
City Mayor

*Sta. Ana Multipurpose Cooperative*

*56th Annual Regular General Assembly Meeting*

X



Message from the

# CITY MAYOR OF DIGOS

JOSEF F. CAGAS



My warmest **FELICITATIONS** to the officers and members of **STA. ANA MULTIPURPOSE COOPERATIVE (SAMULCO)** in the **CELEBRATION** of their **56th ANNUAL REGULAR GENERAL ASSEMBLY (ARGAM)**.

SAMULCO has played a very important role in responding to the monetary needs of their members. For years your cooperative has provided effective means for your members to raise their living standards through your credit and savings services.

It is very noticeable that cooperatives such as yours are highly effective in improving the quality of life of your members. I would like to emphasize that members, to be financially stable should have a strong partnership and cooperation with your cooperative which truly bespeaks your theme: **"Cooperative Build a Better World."**

I am with you in your efforts to foster a strong spirit of cooperativism and be a vehicle for promoting self - reliance and unity among members toward the attainment of your goals in economic development and social upliftment.

In behalf of my family and the City of Digos, once again **CONGRATULATIONS** and continue to serve the best interest of your members.

Mabuhay ang SAMULCO!

JOSEF FORTICH CAGAS, RN., JD., MPA

City Mayor



Message from the  
**CITY MAYOR OF  
MATI**  
**MICHELLE N. RABAT**

Greetings of peace and prosperity!

On behalf of the City Government of Mati, it is with great joy and honor that I extend my heartfelt congratulations to Sta. Ana Multipurpose Cooperative (SAMULCO) on the occasion of your 56th Annual Regular General Assembly (ARGAM). This significant event reflects the incredible journey of SAMULCO as a cooperative that has continuously served as a pillar of empowerment, innovation, and sustainable development for over 58 years.

Anchored on the inspiring theme, "Cooperatives Build a Better World," your 56th ARGAM perfectly embodies the vital role that cooperatives play in fostering economic growth, social inclusivity, and environmental stewardship. By placing your vision in alignment with the goals of the 2025 United Nations International Year of Cooperatives (IYC2025) and the Sustainable Development Goals (SDGs), SAMULCO continues to set a remarkable example of leadership and purpose-driven commitment to building a brighter and more equitable future for all.

Your cooperative's unwavering dedication to improving the lives of its over 48,000 members is truly commendable. Over the decades, SAMULCO has proven that cooperative principles, when practiced with diligence and compassion, can drive meaningful change and uplift entire communities. It is no small feat to consistently meet the needs of a diverse membership while remaining an influential force both in the Philippines and overseas. Your achievements are a testament to the resilience, unity, and vision of SAMULCO's leadership, staff, and members.

As the City Mayor of Mati, I take great pride in witnessing the positive impact that your cooperative has had, not only in Davao Oriental but across the country and beyond. Your efforts contribute to a legacy of hope, opportunity, and shared prosperity, inspiring other organizations to follow your lead in making a difference.

Congratulations once again, and may SAMULCO continue to thrive as a beacon of excellence, service, and inspiration for many more years to come. The City Government of Mati joins you in celebrating this milestone, and we look forward to witnessing even greater accomplishments from your cooperative in the future.

**MICHELLE N. RABAT**

City Mayor

*Sta. Ana Multipurpose Cooperative*

Message from the

# MUNICIPAL MAYOR OF NABUNTURAN MYROCEL C. BALILI

## Warm Greetings to the Sta. Ana Multipurpose Cooperative (SAMULCO)!

On behalf of the City Government of Tagum and the entire Tagumenyos, I extend my heartfelt congratulations to SAMULCO on the momentous occasion of your **56th Annual Regular General Assembly (ARGAM)**!

For 56 years, SAMULCO has been a beacon of hope, progress, and unity for its **48,000 members** and the broader community. Your unwavering commitment to empowering lives, fostering economic growth, and promoting sustainable development has made a profound impact not only in Tagum City but across the region. This milestone is a testament to your dedication, resilience, and the spirit of cooperation that defines SAMULCO.

As you gather on **March 20 and 30, 2025**, to celebrate this remarkable achievement, may you continue to inspire and lead by example. Your success is a reflection of what can be achieved when people come together with a shared vision and a common goal.

The City Government of Tagum is proud to support SAMULCO and its initiatives. We look forward to strengthening our partnership as we work hand in hand to build a more prosperous and inclusive future for all Tagumenyos.

Once again, congratulations on this incredible milestone! May SAMULCO continue to grow, thrive, and shine as a model of excellence in the cooperative movement.

Mabuhay ang SAMULCO! Mabuhay ang Tagumenyos!





# MESSAGE

MESSAGE «



Message from the  
**CITY MAYOR OF  
CAGAYAN DE ORO**  
**ROLANDO A. UY**

Warmest congratulations to the Sta. Ana Multipurpose Cooperative (SAMULCO) on hosting its 56th Annual Regular General Assembly!

Your commitment to cooperative values and community development truly embodies the theme of the 2025 United Nations International Year of Cooperatives, "Cooperatives Build a Better World."

SAMULCO has played a vital role in uplifting lives, fostering economic growth, and strengthening the spirit of unity and cooperation. As you gather for this significant event, may your discussions and initiatives further empower your members and the communities you serve.

The City Government of Cagayan de Oro stands with you in advancing inclusive progress through cooperativism. May this assembly inspire new opportunities and continued success for SAMULCO and its members.

Congratulations, and may you have a fruitful and meaningful gathering!

A handwritten signature in black ink, which appears to be 'Rolando A. Uy'.

**Rolando "Klarex" A. Uy**  
City Mayor

*Sta. Ana Multipurpose Cooperative*

Message from the

# COOPERATIVE DEVELOPMENT AUTHORITY EXTENSION OFFICE REGION XI (CDA)

On behalf of the Cooperative Development Authority - Region XI, I heartily greet the members, officers and employees of the Sta. Ana Multipurpose Cooperative (SAMULCO) as it holds its 56th Annual General Assembly!

This milestone reflects not only the longevity of your cooperative but also the dedication, resilience, and collaborative spirit that has driven your organization for over half a century.

Throughout the years, SAMULCO has made a remarkable impact on the lives of its members and the community at large. Your commitment to fostering growth, supporting local initiatives, and providing invaluable resources showcases the true essence of cooperation and community spirit.

The efforts of the pioneers of your cooperative have not been put to naught, as your cooperative has become a landmark of the cooperative movement especially in this great Davao City. As we celebrate the International Year of Cooperatives 2025 with the theme: **Cooperatives Build a Better World**, the same would not be complete without looking at the contributions of SAMULCO in the fields of community development and empowerment, human resource development, and nation-building.

As you gather to reflect on your achievements and set new goals for the future, may this assembly be filled with inspiration, motivation, and a renewed sense of purpose. Together, you have built a strong foundation, and we are excited to see the incredible things you will accomplish in the years to come.

Wishing you a successful assembly and many more years of fruitful collaboration!

Mabuhay ang SAMULCO! Mabuhay ang Kilusang Kooperatiba!



**GLENN S. GARCIA, MGM**  
Regional Director



Message from the

# COOPERATIVE DEVELOPMENT AUTHORITY (CDA)

Cooperative Greetings!

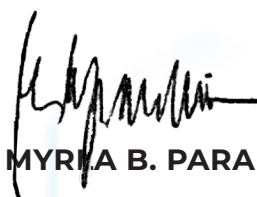
It is an honor to congratulate the members and officers of Sta. Ana Multi-Purpose Cooperative on your 56th General Assembly Meeting! 56 years is an accomplishment you all should feel very proud to have achieved.

I wish nothing but more years of continued success and feats for your cooperative. As a firm believer that teamwork makes the dream work, I am certain that for as long as you, the members and the officers, make the conscious choice to work collaboratively in every decision you make as well as in every challenge that comes your way, your cooperative will only continue to flourish and grow. Always be reminded of the principles of cooperativism, let those be your driving force and core values as you go along with what lies ahead for your cooperative.

This gathering is a testament to your resilience, innovation, and commitment to the cooperative movement. It is an opportunity to celebrate the milestones you have achieved and to create a vision for how you can serve your members and communities even better in the years to come.

As the Authority's representative, I wish to emphasize the importance of regulatory compliance as a way to show discipline and be a great example to your fellow members and fellow cooperatives. I am committed to offering a helping hand when needed. I have always stayed true to my mandate by doing my best and giving my all to the communities the Authority and I serve.

Once again, congratulations on this significant milestone and I pray your cooperative touches more lives with more members who will benefit and grow and for you to take on greater heights in the years ahead!



ASEC. MYRIA B. PARADILLO



Message from the

# NATIONAL CONFEDERATION OF COOPERATIVES (NATCCO)

It is with great pride and gratitude that I congratulate Sta. Ana Multipurpose Cooperative—48,000 strong and 58 years resilient. This 56th Annual General Assembly is not only a moment to reflect on your past but also a call to action for the future we can shape together.

Your theme, “Cooperatives Build a Better World to Achieve the SDGs by 2030,” reminds of the power we hold as a cooperative movement. Around the globe, cooperators like us are stepping up to address inequality, combat climate change, and build lasting peace. This year’s ICA Global Cooperative Conference 2024 marked a historic milestone, uniting co-op leaders to launch the **UN International Year of Cooperatives 2025** and to endorse the New Delhi Agenda for a Cooperative Future.

This agenda is our roadmap to living out the theme “Cooperatives Build a Better World” through four key pillars: Reaffirming Our Cooperative Identity, Advocating Supportive Policies, Developing Strong Leadership, and Building a Sustainable Future.

In an age of rapid technological advancement and environmental challenges, SAMULCO must be a trailblazer. Let us embrace AI and fintech solutions to expand financial access, while staying committed to climate resilience and sustainability.

The New Delhi Agenda calls on SAMULCO to double efforts in transforming lives and communities. As a proud member of NATCCO, we benefit from a federation that equips cooperatives to serve better. Together, in an “Integrated Network” that we envision, we are proving that the cooperative model works—not just for financial gain but for creating equitable, sustainable, and thriving communities.

Let us go forward with unity and purpose, inspired by the knowledge that as an integrated network, we are building a better world.

Mabuhay ang SAMULCO, mabuhay ang kooperatiba!

**SYLVIA OKINLAY-PARAGUYA**

Chief Executive Officer





## Message from the **MASS-SPECC COOPERATIVE DEVELOPMENT CENTER**

Dear Members of Sta. Ana Multi-Purpose Cooperative,

Our warmest congratulations, Sta. Ana Multi-Purpose Cooperative (SAMULCO), on the momentous occasion of your 56th Annual Regular General Assembly!

On behalf of MASS-SPECC Cooperative Development Center, I extend my heartfelt greetings and commend your unwavering dedication to innovation and service over the past 58 years. Your incredible growth in serving over 48,000 members both locally and internationally is a true testament to the power of cooperation and collective action.

Your theme, "Cooperatives Build a Better World," aligned with the 2025 United Nations International Year of Cooperatives (IYC2025), beautifully underscores the vital role cooperatives play in driving positive change and contributing to the achievement of the Sustainable Development Goals (SDGs) by 2030.

At MASS-SPECC, we share this vision and your commitment to building a better, more sustainable future. As we navigate the challenges and opportunities of our times, we are reminded that cooperatives like SAMULCO are beacons of hope, inclusivity, and resilience. Together, through the strength of our shared principles and values, we can continue to empower communities and ensure that "All Members Enjoy Better Quality of Life."

As you celebrate this significant milestone, let us also take pride in the accomplishments of the Mindanawon Co-op Movement and reaffirm our dedication to "Sharing and Growing Together." Through our shared efforts, we can further strengthen the cooperative identity, amplify our collective impact, and continue making a meaningful difference in the lives of our members and communities.

To the leaders, members, and organizers of this assembly, thank you for your tireless efforts and exemplary service. Your dedication inspires us all to persevere and push forward, embodying the true spirit of cooperation.

As SAMULCO embarks on its next chapter, may you do so with courage, solidarity, and the strength of your collective vision to overcome any challenge and seize every opportunity.

MASS-SPECC is honored to stand beside you as your steadfast partner in this journey toward a brighter and more sustainable future.

Mabuhay ang Sta. Ana Multipurpose Cooperative!

Mabuhay ang mga Kooperatibang Pinoy!

  
**BERNADETTE O. TOLEDO, CPA, MEM**

Chief Executive Officer

Message from the

# CLIMBS LIFE AND GENERAL INSURANCE COOPERATIVE

My warmest congratulations to **St. Ana Multipurpose Cooperative (SAMULCO)** on the celebration of your 56th Annual Regular General Assembly. Aligned with the theme of the 2025 United Nations International Year of Cooperatives (IYC2025), "Cooperatives Build a Better World," I am delighted to extend my support as you reach another significant milestone in your cooperative journey.

Cooperatives worldwide have always been founded on values of self-help, self-responsibility, democracy, equality, equity, solidarity, and sustainability. Over the 58 years you've spent delivering services and cultivating innovative products for your members, you have excellently embodied these values that uniquely positioned you to take a leading role in addressing the pressing issues and challenges our communities face today.

In times of adversity, we can draw upon the deep reserves of resilience within our organizations. Let us continue to support and uplift one another, reflecting the cooperative principles of open membership, democratic control, economic participation, autonomy, education, cooperation among cooperatives, and a concern for the community. These principles guide our cooperatives to create value for members and promote social responsibility for those in need.

On behalf of **CLIMBS Life and General Insurance Cooperative**, it is both an honor and a privilege to be part of this milestone. We are deeply grateful for the continued trust and support you have placed in us.

Once again, congratulations on this next chapter of newfound pursuits. I am excited for the new possibilities that may come your way, and I look forward to the growth and success of our cooperative family!



**NOEL D. RABOY**

CEO and President





## Message from the **DAVAO CITY COOPERATIVE DEVELOPMENT OFFICE (DCCDO)**

Greetings of Peace and Solidarity!

As you celebrate a successful 56th Annual Regular General Assembly, the City Cooperative Development Office would like to extend its warmest and deepest felicitations to the officers and members of the **Sta. Ana Multipurpose Cooperative (SAMULCO)**.

As you gather for this momentous event, may you always remember that cooperatives are not just businesses; they are movements of social change. This year's theme **"Cooperatives Build a Better World"** showcases a powerful reminder of the vital role cooperatives play in fostering economic and social development within the community. Your dedication to cooperative principles and your commitment to improving the lives of your members will continue to be a driving force as you take another challenge to set the course for a better and thriving future.

This assembly serves not only as a platform to share your accomplishments from the past year but also opens an opportunity to build a stronger collaboration for a more promising future. The City Cooperative Development Office, encourage you to continue this vital work and strive towards a brighter future for all, rest assured that we are always at your back ready to support you.

I wish you all the best for a fruitful and prosperous Annual General Assembly!

  
**DONNA P. ESPAÑA**  
Officer-in-Charge

# 2024 APPROVED GA RESOLUTIONS

GA RESOLUTIONS	STATUS OF 2024 GA RESOLUTIONS						
<p><b>GA RESOLUTION NO. 001-2024 RESOLUTION APPROVING THE MANNER OF THE GENERAL ASSEMBLY TO BE CONDUCTED PHYSICALLY, VIRTUALLY, AND A COMBINATION OF BOTH FOR THE YEAR 2024 AND ONWARDS</b></p> <p>WHEREAS, recognizing the need for flexibility and adaptability in the conduct of the General Assembly, particularly, in the face of potential challenges such as pandemics, disasters, and related incidents;</p> <p>WHEREAS, it is essential to ensure that the General Assembly can function effectively as a collegial body, fostering engagement and participation among the members;</p> <p>WHEREAS, the proposed improvements in the provision aim to enhance the resilience and accessibility of the General Assembly without alienating its members from the affairs of SAMULCO;</p> <p>WHEREAS, the following mode of conduct for the 2025 Annual General Assembly is deemed appropriate and beneficial for the cooperative;</p> <table border="1"> <tr> <td>Day 1</td><td>Opening and Announcement of candidates via Zoom link</td></tr> <tr> <td>Day 2 to Day 11</td><td>10 day Election period</td></tr> <tr> <td>Day 12</td><td>Business Proper (Blended format; via Zoom or face-to-face)</td></tr> </table> <p>NOW, THEREFORE, BE IT RESOLVED, THAT:</p> <p>The General Assembly hereby adopts the Manner of the Annual General Assembly to be conducted physically, virtually, and a combination of both for the year 2024 and onwards.</p>	Day 1	Opening and Announcement of candidates via Zoom link	Day 2 to Day 11	10 day Election period	Day 12	Business Proper (Blended format; via Zoom or face-to-face)	CONDUCTED, REFERENDUM APPROVED
Day 1	Opening and Announcement of candidates via Zoom link						
Day 2 to Day 11	10 day Election period						
Day 12	Business Proper (Blended format; via Zoom or face-to-face)						
<p><b>GA RESOLUTION NO. 008-2024 RESOLUTION INCREASING THE NUMBER OF AUDIT COMMITTEE MEMBERS FROM THREE (3) TO FIVE (5)</b></p> <p>WHEREAS, the General Assembly finds it necessary to increase the number of Audit Committee members from three (3) to five (5) considering the workload of the growing expansion of SAMULCO Offices;</p> <p>WHEREAS, upon inquiry from the Audit Committee, the committee affirmed that they cannot manage the Audit Team with only 3 of them because of so many workloads and lack of manpower;</p> <p>WHEREAS, the motion is being objected to for the reason that the lack of manpower can be addressed by hiring organic employees for the Internal Audit and not by increasing the members of the Audit Committee;</p> <p>WHEREAS, there being an objection to the motion, the Chairperson proceeded to the division of the house;</p> <p>WHEREAS, given the results, the Yes Votes gathered 447 and 269 votes from Onsite and Online, respectively, for a total of 716 votes, while; The No Votes gathered 143 and 104 votes from Onsite and Online, respectively, giving a total of votes of 207;</p> <p>NOW, THEREFORE, BE IT RESOLVED, THAT:</p> <p>The Majority of the General Assembly, voted YES, hence, the motion is carried to increase the number of the Audit Committee Members from three (3) to five (5).</p>	PART OF THE PROPOSED AMENDMENT GA 2025						
<p><b>GA RESOLUTION NO. 010-2024 RESOLUTION REVERTING THE MEMBERS OF THE ELECTION COMMITTEE FROM THREE (3) TO FIVE (5)</b></p> <p>RESOLVED, AS IT IS HEREBY RESOLVED, to revert the members of the Election Committee from three (3) to five (5).</p>	PART OF THE PROPOSED AMENDMENT GA 2025						

# 2024 APPROVED GA RESOLUTIONS

<p><b>GA RESOLUTION NO. 015-2024</b>  <b>RESOLUTION APPROVING THE IMPLEMENTING RULES FOR SAMULCO'S BY- LAWS ARTICLE II, MEMBERSHIP SECTION 9, MEMBER ENTITLED TO VOTE</b>  WHEREAS, there is a crucial need to issue implementing rules to harmonize the General Assembly resolutions and the 2019 By-Laws;</p> <p>WHEREAS, in item D of Article II, Section 9, "has participated in the affairs of the cooperative" shall be defined as follows:  *attend the General Assembly at least once within two years immediately preceding the current Annual Regular General Assembly Membership Meeting (ARGAM), and  *attend an ownership meeting at least once during the period after the previous ARGAM.</p> <p>WHEREAS, in Item E of Article II, Section 9 "has patronized at least 2 of its businesses, shall be defined as:  *must have availed of loans or savings products, and  *must have patronized any two (2) of the following:  *Buying Club  *Polyclinic (SPDC)/Baskug 365  *Dayong  *Cooperative Assurance Center (CAC)  *and any other business enumerated by SAMULCO in the AOC</p> <p>NOW, THEREFORE, BE IT RESOLVED THAT:</p> <p>The General Assembly hereby approves the aforementioned implementing rules, ensuring clarity and adherence to the By-laws, thereby facilitating fair and consistent membership entitlement to vote.</p>	<p>ADOPTED EXCEPT CRITERIA NO. 5</p>
<p><b>GA RESOLUTION NO. 016-2024</b>  <b>APPROVAL OF PROPOSED RESOLUTIONS NO 6 AND 7</b></p> <p><b>Proposed Resolution No. 6, Approval for the Allocation and Distribution of Net Surplus and Distribution of Interest on Share Capital and Patronage Refund for the Year 2024</b></p> <p>WHEREAS, as per Rule 10, Section 14, of the revised IRR of RA9520, the amount allocated to Patronage refund shall not be less than 30% of the Net Surplus after deducting the statutory reserves, and no case that the patronage refund shall be more than twice the rate of interest on share capital;</p> <p>WHEREAS, the cooperative shall distribute the audited net surplus as stipulated in the By-laws;</p> <p>WHEREAS, 70% of the net surplus allocated for the Interest on Share Capital and Patronage Refund shall be distributed as follows:</p> <ul style="list-style-type: none"> <li>a.) 65% for the Interest on Share Capital</li> <li>b.) 35% for the Patronage Refund</li> </ul> <p><b>Proposed Resolution No. 7, Approval for the Manner of Distribution for the Interest on Share Capital and Patronage for the Year 2024, for Savings and Credit Branches, Buying Club, and Polyclinic as follows:</b></p> <p>WHEREAS, the interest on share capital and patronage refund for the year 2024 for Savings and Credit Branches, Buying Club, and Polyclinic shall be distributed in the manner herein provided:</p> <ul style="list-style-type: none"> <li>a.) INTEREST ON SHARE CAPITAL shall be given to all members computed based on the average share capital for the year  (Rule 10 Capitalization and Accounting Procedures of Cooperatives, CDA)</li> <li>b.) PATRONAGE REFUND shall be given to all patronizing members as of December 31, 2023, based on its operating segment. The patronage refunds for Savings and Credit, Buying Club, and Polyclinic are computed separately based on their income.</li> </ul> <p>WHEREAS, the interest on share capital and patronage refund shall be applied in the following order:</p> <ol style="list-style-type: none"> <li>1. Arrears in the due obligation</li> <li>2. The unpaid balance of the minimum share capital of P3,000, if applicable</li> <li>3. Payment of annual Capital build-up</li> <li>4. Payment of the BASKUG 365</li> <li>5. Payment of Dayong balance</li> <li>6. Any excess after deducting items 1 to 5, shall be deposited to the regular savings account of the member.</li> </ol>	<p>ADOPTED AND IMPLEMENTED</p>
<p><b>GA RESOLUTION NO. 017-2024</b>  <b>RESOLUTION APPOINTING DIAZ, MURILLO, AND DALUPAN AS THE EXTERNAL AUDITOR FOR THE YEAR 2024</b></p> <p>RESOLVED, AS IT IS HEREBY RESOLVED, to approve the appointment of Diaz, Murillo, and Dalupan (DMD) as the External Auditor of Sta. Ana Multipurpose Cooperative for the Calendar Year 2024, as per the recommendation of the Audit Committee.</p>	<p>ADOPTED</p>



## 2024 APPROVED GA RESOLUTIONS

<p><b>GA RESOLUTION NO. 018-2024</b></p> <p><b>RESOLUTION ON THE RATIFICATION OF BOARD RESOLUTION 064-2020 REGARDING THE RECLASSIFICATION OF INVESTMENTS FROM MUTUAL FUNDS TO VARIABLE UNIVERSAL LIFE (VUL)</b></p> <p>WHEREAS, the Board of Directors has previously resolved to reclassify investments from Mutual Funds to Variable Universal Life (VUL) through Board Resolution No. 064-2020, dated February 20, 2020, in concurrence with the Audit Committee and External Auditors;</p> <p>WHEREAS, upon recommendation of the CDA during the annual inspection such reclassification needs to be ratified by the General Assembly;</p> <p>NOW, THEREFORE, BE IT RESOLVED THAT,</p> <p>The General Assembly ratifies Board Resolution No. 064-2020, reclassifying the Mutual Funds to Variable Universal Life (VUL), in concurrence with the Audit Committee and External Auditors.</p> <p>The ratification of this resolution is compliant with the mandate of the CDA.</p>	ADOPTED
<p><b>GA RESOLUTION NO. 019-2024</b></p> <p><b>RESOLUTION AUTHORIZING SAMULCO BOARD OF DIRECTORS AND MANAGEMENT TO ENTER PARTNERSHIP WITH PRIVATE AND PUBLIC ENTITIES FOR BUSINESS AND SOCIAL VENTURES</b></p> <p>WHEREAS, to implement the purpose as provided in Article II of Articles of Cooperation which states "To engage in partnership with Private and Public entities with primary purpose intended for business and social venture"</p> <p>WHEREAS, to achieve the goal of providing the optimum social and economic benefits to its members, and providing goods and services and other requirements to the members;</p> <p>WHEREAS, SAMULCO has entered into negotiations with other business establishments such as NCCC Group of Companies, DTI, and other institutions.</p> <p>NOW, THEREFORE, BE IT RESOLVED THAT,</p> <p>The General Assembly hereby grants full authority to the SAMULCO Board of Directors and Management to enter into partnerships with private and public entities for business and social ventures.</p> <p>FURTHER RESOLVED, the approval of this proposed resolution.</p>	ADOPTED
<p><b>GA RESOLUTION NO. 020-2024</b></p> <p><b>RESOLUTION TO SUBSTITUTE THE BUYING CLUB PHYSICAL STORE THROUGH PRIVATE AND PUBLIC ENTITY PARTNERSHIPS</b></p> <p>WHEREAS, a study conducted for the 11 years of operation of Buying Club from the year 2012 to 2023 has the following observations:</p> <ul style="list-style-type: none"> <li>* Declining member's patronage from 2012 at 11.33% to 2023 at 7.63%</li> <li>* No growth in sales from 2012 to 2023</li> <li>* Less than 5% gross profit rate is not sufficient to cover operating expenses resulting in a negative Surplus</li> </ul> <p>WHEREAS, as per BR 2024-003, within 90 days from the approval of the General Assembly, the Buying Club physical store will cease to operate.</p> <p>NOW, THEREFORE, BE IT RESOLVED THAT,</p> <p>The General Assembly approves the substitution of the Buying Club Physical Store through private and public entity partnerships.</p> <p>FURTHER RESOLVED, that the Buying Club operation will cease to operate within 90 days from the approval of the General Assembly.</p>	IMPLEMENTED
<p><b>GA RESOLUTION NO. 021-2024</b></p> <p><b>RESOLUTION APPROVING THE NEW DAYONG CONTRIBUTIONS</b></p> <p>WHEREAS, an ad-hoc Dayong Committee is created to re-visit the Dayong Program to review the Dayong Policy, Implementing Rules and Guidelines, and to propose solutions to issues raised by the members;</p> <p>WHEREAS, the proposal is to amend the policy that all members will benefit from Dayong will receive the Dayong claims by way of adjusting the contribution from P10 to P5;</p> <p>WHEREAS, upon presentation, some members are hesitant to amend the contribution considering the reduction of the Dayong benefits, if the P5 is approved;</p> <p>WHEREAS, members from the floor suggested the P5 contribution for non-contributing and maintain the P10.00 for contributing members;</p> <p>NOW, THEREFORE, BE IT RESOLVED THAT,</p> <p>The General Assembly approves the amendments to Dayong's contribution granting a P5 contribution for non-contributing members and maintaining a P10 for contributing members.</p>	IMPLEMENTED

## JOINT BOARD AND MANAGEMENT REPORT 56TH ANNUAL REGULAR GENERAL ASSEMBLY MEETING 2025

**“Individually , we are one drop. Together , we are an ocean.” - Ryunosuke Satoro**

On behalf of the Board of Directors and Management, we are honored to present our joint report for the year 2024. Over the past 12 months, we have witnessed remarkable growth and transformation, despite challenges in the evolving economic landscape, including resurging delinquency issues and high employee attrition. Our financial position remains robust, and we continue to expand.

With our members’ interests at the forefront, our leadership has prioritized enhancing products and services, increasing member satisfaction, safeguarding our assets, serving the community, and ensuring profitability. Our unwavering commitment to competitiveness and relevance in our members’ lives today and in the future has been our driving force. Adapting to members’ shifting needs while adhering to governance standards to maintain their trust remains a strategic priority.

### FINANCIAL ACCOMPLISHMENTS

Despite challenges, our financial position remains strong, demonstrating significant growth across all business areas. We achieved a net surplus of **P109,404,482** positioning us well for future growth.

We managed a **12% asset growth**, resulting in **P2,534,641,940** in total assets by year-end. **Our loan releases grew by 20%**, totaling **P2,170,104,150**, empowering members to meet their financial goals. While loan delinquency resurfaced in late 2023 at **10.79% (P160 million)**, we successfully reduced it to **6.3% (P102 million)—a 4.49% reduction**. Our competitive rates and tailored loan solutions continue to make a difference in our members’ lives.

Total deposits reached **P1,346,364,850** reflecting a **9% growth** or **P115,581,351** increase, a testament to members’ trust in SAMULCO. Paid-up capital increased by **19%**, reaching **P735,391,540**, driven by a growing membership base and continuous capital build-up. Our strong liquidity opens more opportunities for business growth and geographic expansion. Additionally, our investments increased to **P418,446,383**, reflecting a **21% growth**. We closed the year with a **Net Worth of P961,150,145, a 27% increase** from the previous year.

### MEMBERS AT HEART

We welcomed 6,508 new members, bringing our total membership to **48,627** including registrations from Luzon members through online platforms. Recognizing members’ evolving needs, we launched several products, services, and programs tailored to address specific financial requirements.

Our **Guaranty Deposit Loan (GDL)** Loan Portfolio continues to support members and their families in securing visas for work or study abroad. Meanwhile, **Automatic Payroll Deduction (APDS) Loans for teachers and DepEd personnel took 22% of the Loan portfolio** and **SSS/GSIS Pension Loans for retirees** have consistently grown, carving a niche in the market. Additionally, the **Bucketlist Savings** and other targeted loan programs were designed to cater to specific member needs.

The **Dayong Benefits Program**, provided **P68,848,921** in benefits to the beneficiaries of 371 deceased members. To enhance the program, a comprehensive review of the program is underway to develop more inclusive solutions. To assist members facing financial difficulties, the Board approved **various loan payment programs**, with **165 members** availing of restructuring and condonation programs.

In expanding our **Buying Club**, we launched the **NCCC Ka-Partner Program**, allowing members to access groceries, pharmacy, hardware, department store, bakery, and other services at NCCC’s major outlets using the **Ka-Partner Credit Card** with affordable credit terms. Last year , we distributed 3,186 Ka-Partner cards to members.

### COMMUNITY INVOLVEMENT

Beyond financial growth, we remain committed to serving our community through the **Cooperative Development Fund (CDF)**, supporting initiatives in education, health, environmental protection, peace and order, and government partnerships. In 2024, we allocated **P 3,475,084.15** for programs benefiting **5,351 individuals, 101 public schools, more than 200 communities and 1 micro-cooperative**.

### RECOGNITION AND ACHIEVEMENTS

SAMULCO’s commitment to international cooperative standards and continuous improvement earned us the **2024 Aurora Awards**

# JOINT BOARD & MANAGEMENT REPORT

from the **NATCCO Federation**, including:

- **Solvency Achievement Award**
- **APPEAL Rating Achievement Award**
- **Full Provisions for Loan Losses Award**
- **Services Patron Champion Award**

Additionally, we received various recognitions from government agencies, including the **Department of Education** and **Department of Labor and Employment**, for our CDF initiatives.

## LOOKING AHEAD

With the completion of **Phase 1 of the SAMULCO 5-Story Head Office Building**, members will soon enjoy improved facilities for transactions and office services. Additionally, the **revival of ATM services** will enhance convenience for withdrawals, payments, and other cash transactions. The launch of **RFID Members' identification** marks another step toward seamless digital transactions.

Our **digitalization efforts** remain a top priority. We have engaged a system provider to develop and install **mobile banking applications**, enabling members to conduct transactions with ease. As part of our **five-year development plan**, digitalized basic transactions will be available by **Q3 2025**.

As of today, SAMULCO is operating with 16 business offices across Mindanao. For 2024, we opened satellites in Cogon and Carmen in Cagayan de Oro and in Koronadal City in South Cotabato. At least two more additional satellites will be added every year as part of our expansion program.

With the new training program designed by the Education Committee, we will roll out a series of trainings tailored to enhance competencies of officers and employees, provide opportunities for members to learn new skills for livelihood and strengthen our understanding and appreciation of cooperative principles – necessary for more active members' engagement and coop's sustainability.

In governance, we remain committed to attracting competent officers through the application of **Fit and Proper Standards in the selection process** ensuring only qualified, trustworthy individuals serve in leadership positions to provide breadth of knowledge and expertise to support the strategic directions of SAMULCO, represent the interest of members and effectively fulfill our legal, regulatory and other responsibilities.

## A STRONG PARTNERSHIP FOR THE FUTURE

As we close another successful year, we are confident that SAMULCO is well-positioned to navigate future challenges and seize emerging opportunities. The wisdom and commitment of our Board and Officers, the dedication of Management, and the unwavering support of our members will continue to drive us forward.

## HEARTFELT GRATITUDE

We extend our deepest gratitude to our valued members for your continued patronage. We also thank our partners, stakeholders, and employees for your unwavering support. Together, we will build a stronger, bigger, and better SAMULCO for our members and the communities we serve.

As we celebrate the **International Year of Cooperatives** with the theme, "*Cooperatives Build a Better World*," we reaffirm our commitment to fighting poverty, improving lives, protecting the environment, and empowering communities.

Daghang salamat. Mabuhay ang SAMULCO!



**ATTY. ANNABELLE T. OPAMIN, CPA, REB**  
Chairperson of the Board



**ENGR. RUEL S. RICABO**  
Chief Executive Officer



### THE KEY RESULT AREAS OF OPERATION

	As of Dec 2024	As of Dec 2023	Increase (Decrease)	%	Remarks
Total Assets	2,534,641,940	2,261,457,423	273,184,517	12%	The increase is attributed to the growth in members' contributions, particularly through higher share capital investments and deposit contributions. This reflects the members' continued trust and confidence in SAMULCO's financial stability and performance, as well as their active participation in strengthening the cooperative's capital base.
Net Loans Receivable	1,547,032,909	1,403,603,729	143,429,180	10%	The significant increase in Net Loan Receivables can be attributed to the sustained growth in SAMULCO's loan releases, coupled with a notable reduction in delinquent accounts on its books.
Loan Release	2,170,104,150	1,810,476,960	359,627,190	20%	SAMULCO's APDS portfolio continues to experience significant growth, particularly following the approval of its TCAA in the Malaybalay office. Additionally, the more affordable rates for Pension Loans, coupled with the added benefits provided to those who avail of this loan product, have attracted more pensioner borrowers.
Members Deposits	1,346,346,850	1,230,783,499	115,581,351	9%	In 2024, SAMULCO introduced innovations in its savings products to better serve its members. The cooperative also increased its time deposit interest rates, making them more competitive and attractive. These efforts, along with strong member trust, resulted in a significant rise in deposits, further strengthening SAMULCO's financial position.
Share Capital	735,391,540	619,119,935	116,271,605	19%	The increase can be attributed to SAMULCO's growing membership base, combined with its ongoing initiatives for capital build-up and loan retention. Additionally, the attractive interest rates on Share Capital have played a key role in fostering member trust and confidence in the cooperative.
Delinquency Rate	6.30%	10.79%	-4%	-42%	Management implemented several collection schemes and activities to recover accounts but the majority contribution to the decrease in delinquency rate is attributed to the cleansing of accounts. These accounts were forwarded to the collection agency for recovery.
Total Revenue	312,717,326	293,904,860	18,812,466	6%	The continued growth in SAMULCO's credit operations, combined with the expansion of services offered through its allied services (such as NCCC-Kapartner, Ultrasound, X-Ray, and Drug Testing), has contributed to the increase in revenue. This achievement comes despite a reduction in service fees for certain loan products. Additionally, there has been a notable rise in demand for APDS and Pension loan products, which carry lower interest rates compared to other loan offerings.

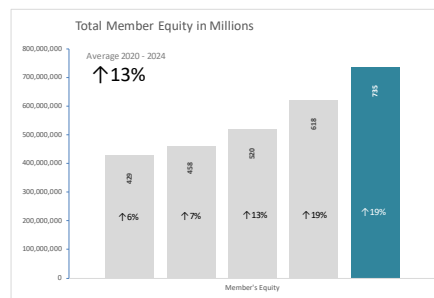
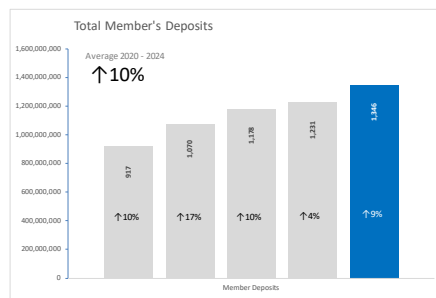
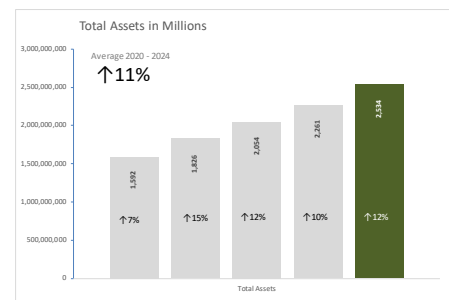
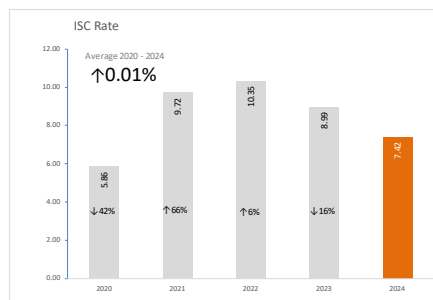
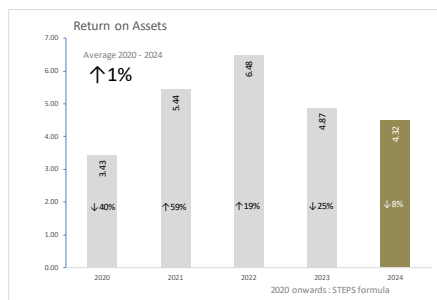
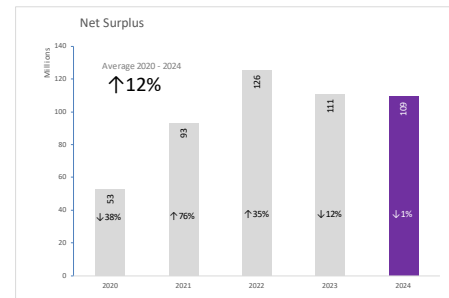
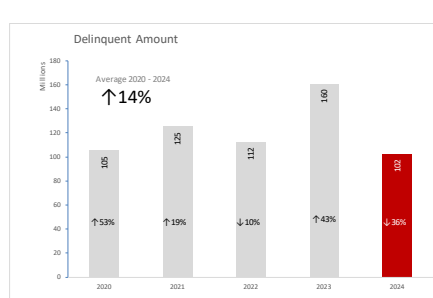
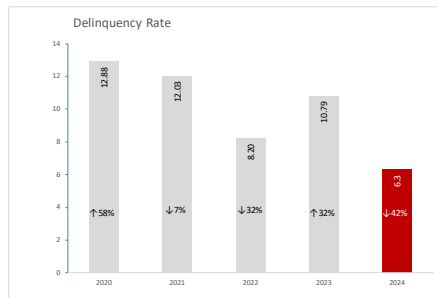
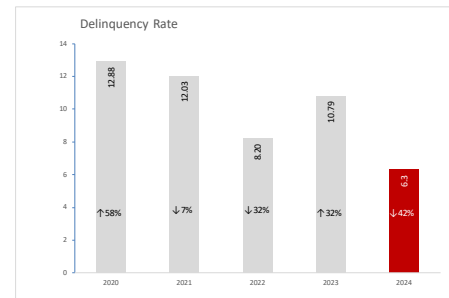
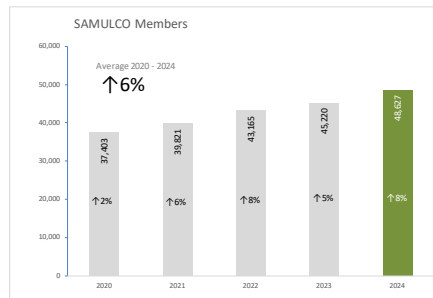
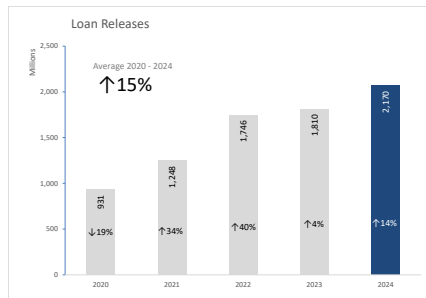
## » 2024 FINANCIAL HIGHLIGHTS

	As of Dec 2024	As of Dec 2023	Increase (Decrease)	%	Remarks
Operating Expense	207,494,176	183,863,350	23,630,826	13%	The increase in operating expenses can be attributed primarily to SAMULCO's ongoing expansion efforts, which have led to higher personnel costs. Additionally, in 2023, SAMULCO reversed its remaining accrual for General Assembly expenses, resulting in a temporary reduction in expenses for that year. Consequently, the full impact of these expenses was realized in 2024, contributing to the overall increase in operating costs.
Net Surplus	109,404,482	110,930,307	(1,575,826)	-1%	The increase in SAMULCO's revenue, combined with effective expenditure control measures, has resulted in a remarkable Net Surplus of ₱109 million for 2024.
Satellites Opened	3 "CDO - Cogon Koronadal" CDO Carmen	1 Malaybalay	3	100%	SAMULCO has successfully achieved its strategic plan goal for 2021-2025 of establishing at least 10 additional business offices. This milestone was reached with the opening of two new satellite offices in 2024, strategically located in CDO - Cogon and Koronadal.
Membership	48,627	45,220	3,407	8%	The increase can be primarily attributed to the opening of the Koronadal and CDO - Cogon offices, which have expanded SAMULCO's reach and accessibility. Additionally, the implementation of improved recruitment and marketing strategies has significantly boosted member engagement and acquisition. The stability and reliability of SAMULCO's financial performance have further reinforced trust and confidence among members, contributing to the growth in membership and overall cooperative success.
Dayong Benefits	68,848,921	87,645,665	(18,796,745)	-21%	"The total Dayong benefits released in 2024 decreased due to a reduction in the Average Monthly Dayong membership. This decline led to a decrease in the average benefit claim per deceased member, which amounted to ₱160K in 2024, compared to ₱203K in 2023.  In 2024, the total number of deceased Dayong members was 384."
Hospitalization & Laboratory Benefits	2,033,005	1,827,511	205,494	11%	There has been an increase in the availment of Baskug benefits by members, with a total of 4,465 members taking advantage of the benefits in 2024. This rise can be attributed to the improved service delivery of SPDC and the addition of clinic partners for offices outside Davao City, making the benefits more accessible and convenient for members.

# KEY RESULT AREAS

## FINANCIAL HIGHLIGHTS AS OF DECEMBER 2024

AUDITED





## Accomplishment Chart

## Revenue Sources

### Consumer Operation 0.39%

Consumer Operations for 2024 generated ₱1.2 million, accounting for 0.39% of SAMULCO's total revenue.

### Credit Operation 77.27%

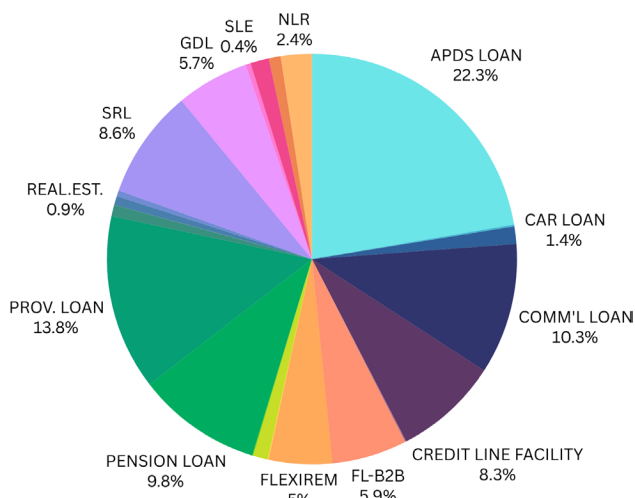
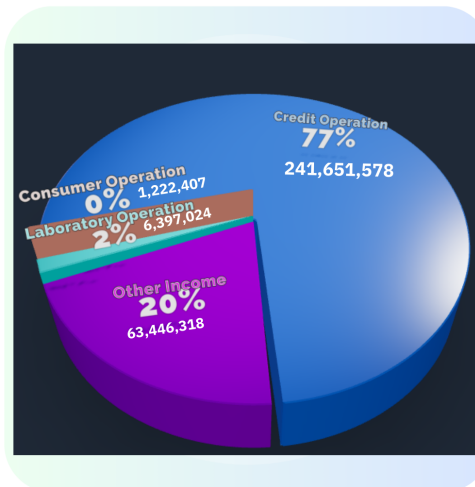
78% of SAMULCO's total revenue, amounting to ₱242 million, comes from Credit Operations. This includes ₱199 million from loan interest, ₱34 million from service fees, and ₱9.6 million from fines and penalties.

### Laboratory Operation 2.05%

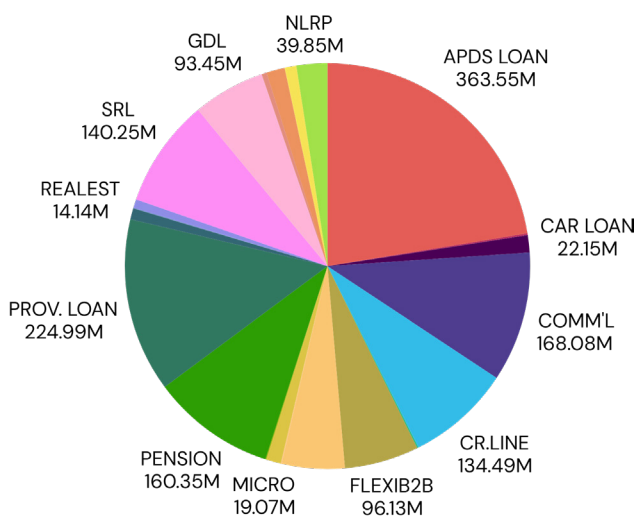
The total income from Laboratory Operations in 2024 amounted to ₱6.3 million

### Other Income 20.29%

Other Income for 2024 totaled ₱63 million, with ₱23.6 million generated from investment income and ₱20 million from member processing fees.



LOAN PORTFOLIO COMPOSITION (IN PERCENTAGE)



LOAN PORTFOLIO COMPOSITION (IN AMOUNT)

LOAN PRODUCT	LOAN PORTFOLIO	% OVER TOTAL LOAN PORTFOLIO
ALALAY SA NEGOSYO LOAN	22,414.74	0.00%
APDS LOAN	363,553,349.30	22.41%
BARANGAY OFFICIAL LOAN	1,949,862.37	0.12%
BAYANIHAN TO HEAL AS ONE RESTRUCTURING PROGRAM	528,501.39	0.03%
CAR LOAN BRAND NEW	22,153,735.47	1.37%
COMMERCIAL REGULAR LOAN	168,082,335.49	10.36%
COMMODITY LOAN	28,403.44	0.00%
COVID 19 RELIEF LOAN		0.00%
CREDIT LINE FACILITY	134,489,530.59	8.29%
DEPED BENEFIT LOAN	34,494.52	0.00%
DEPED LOAN	202,091.80	0.01%
E-BIZ LOAN	1,413,352.57	0.09%
E-GADGET LOAN	189,789.47	0.01%
EMERGENCY LOAN	66,905.68	0.00%
FLEXI BACK-TO-BACK	96,130,952.51	5.93%
FLEXI-REM	81,195,607.80	5.00%
GROCERY/RICE LOAN	1,359,993.38	0.08%
MEDICAL DIAGNOSTIC LOAN		0.00%
MICRO-BUSINESS LOAN	19,065,788.20	1.18%
MOTORCYCLE LOAN	1,179,024.63	0.07%
PENSION LOAN	160,348,996.99	9.88%
PENSION XMAS BONUS LOAN		0.00%
PROVIDENTIAL REGULAR LOAN	224,989,252.00	13.87%
REAL ESTATE-MEMORIAL		0.00%
REAL ESTATE-REGULAR	14,142,594.62	0.87%
RESTRUCTURED (COMM/PROV)	390,025.87	0.02%
SALARY LOAN-GROUP	538,332.98	0.03%
SALARY LOAN-INDIVIDUAL	3,670,572.57	0.23%
SALARY LOAN-SAMULCO EMPLOYEES	7,423,048.42	0.46%
SELF RELIANT	140,251,988.94	8.65%
GUARANTY DEPOSIT LOAN (GDL)	93,450,000.00	5.76%
SM CREDIT PARTNER PROGRAM		0.00%
SPECIAL LOAN FOR ENTREPRENEURS (SLE)	6,561,233.27	0.40%
VEHICLE LOAN 2ND HAND/SURPLUS/TRUCK	23,704,084.36	1.46%
SMART TV+	217,163.42	0.01%
LOAN REFINANCING PROGRAM (LRP)	15,111,794.87	0.93%
NEW LOAN RESTRUCTURING PROGRAM (NLRP)	39,854,201.52	2.46%
<b>GRAND TOTAL</b>	<b>1,622,299,423.18</b>	<b>100.00%</b>

## 2024 HIGHLIGHTS IN A GLANCE



### FINANCIAL



**₱2, 534, 641, 940**  
TOTAL ASSETS



**₱1, 346, 364, 850**  
TOTAL DEPOSITS



**₱2, 170, 104, 150**  
LOAN RELEASES



**₱109, 404, 482**  
NET SURPLUS



### MEMBERS



**48, 627**  
NEW MEMBERS: **6, 508**



**₱68, 848, 921**  
NET DAYONG BENEFITS



**₱3, 475, 084**  
DONATION SOCIAL DEVELOPMENT PROGRAMS

- CAGAYAN DE ORO COGON
- CAGAYAN DE ORO CARMEN
- KORONADAL

**3 NEW BUSINESS OFFICES**



**101**  
TOTAL  
NUMBER OF  
SCHOOL  
BENEFICIARIES



### COMMUNITY



**2, 611**  
TREES PLANTED



**12**  
NUMBER OF  
PARTNERSHIPS  
WITH COMMUNITY  
AND LGUS



### OTHER ACCOMPLISHMENTS



**AURORA AWARDS**



**NEW  
ATM SERVICE  
LAUNCHED**



**REFERENDUM SUCCESSFULLY CONDUCTED**



**PHASE 1 SAMULCO BUILDING COMPLETED**



**RFID IDENTIFICATION  
SYSTEM FOR  
MEMBERS LAUNCHED**

# SOCIAL DEVELOPMENT PROGRAM REPORT

PROGRAM	ACTIVITIES	BENEFICIARY	ACTUAL COST
ISKOLAR ni SAMULCO	Scholarship	16 Scholars	658,974
Clean and Green Action	"SAMULCO Eco-Park Maintenance Clean-up Drive"	"SAMULCO Eco-Park Brgy. Talomo Council, Davao City"	64,889
Brigada Eskwela	Hardware Materials Donation	101 Schools	337,100
Lab. Coop Pera Eskwela	"Talomo NHS Orientation Lab. Coop Member Award"	73 Students	4,782
Gender and Development (GAD)	Mother's Day Massage Special	15 Mothers	882,843
	Self-Care Massage Special	100 Persons	
	Father's Day Special (Prostate Lab. Test)	24 Fathers	
	Zumba Festival	265 Persons	
	Sanitary Pad's Donation	3,000 Students	
	Kid's Gift Giving	77 Children	
	Coop Learning Visit	15 Cooperatives	
	13 Medical Mission	816 Persons	
Wish Mo, Tulong ni SAMULCO	12 Days of Christmas	151 Persons	758,664
Ayuda sa Kalamidad	Flood and Fire Victims Assistance	222 Persons	184,445
"Linkages to LGU's Community Projects"	"Tent Donation DAVRAA Meet Sponsorship (DepEd/Division Sports Office) Dental Kits Sponsorship (BFP Davao)"	"PNP Koronadal 592 Persons"	359,629
Spiritual Enrichment Program	"Monthly Mass, Novena Mass and Mass Sponsorship"	Sta. Ana Shrine Parish	39,345
Koop Kapatid Program	Meetings and Consultation	Bulig Credit Cooperative	Technical Assistance
TOTAL			3,475,084



# CONSOLIDATED STATEMENTS OF DAYONG FUND BALANCE

AS OF DECEMBER 31, 2024 AND 2023

<b>DAYONG SAVINGS FUND - MEMBERS CONTRIBUTION</b>	<b>2024</b>	<b>2023</b>
Beginning balance as of January 01, 2022	12,402,983	11,563,039
Add: Receipts		
DAYONG Members replenishment and Contribution	71,180,207	75,138,890
Less: Disbursement	(68,848,921)	(74,298,946)
Beneficiaries Claim and Fund Utilization		
<b>Ending Balance as of December 31, 2022</b>	<b>14,734,269</b>	<b>12,402,983</b>
<b>DAYONG FUND - COOPERATIVE RESERVES</b>		
Beginning Balance as of January 01, 2022	20,075,728	18,910,514
Add: Unclaimed Benefit		1,243,214
Less: Benefit claimed in 2024 (deceased 2023)	(685,341)	
Dayong Donation	(52,700)	(78,000)
<b>Ending Balance as of December 31, 2023</b>	<b>19,337,687</b>	<b>20,075,728</b>
<b>TOTAL DAYONG FUND BALANCE</b>	<b>34,071,956</b>	<b>32,478,711</b>

## CONSOLIDATED TOTAL MEMBERS OF DAYONG

	BRANCHES						SATELLITE											TOTAL
	MONTEVERDE	MATINA	PANACAN	PUAN	BUHANGIN	RMU OFFICE	PANABO	CALINAN	SASA	TAGUM	DIGOS	KIDAPAWAN	NABUNTIRAN	MATI	MALAYBALAY	CAGAYAN	KORONADAL	
DAYONG MEMBERS :	16,425	5,117	3,084	3,867	2,672	1,155	2,003	1,775	661	1,220	576	648	575	374	155	458	106	<b>40,871</b>
NON-DAYONG MEMBERS	2,181	874	447	587	399	666	227	359	197	278	189	188	80	239	225	534	87	<b>7,757</b>
<b>TOTAL SAMULCO MEMBERS</b>	<b>18,606</b>	<b>5,991</b>	<b>3,531</b>	<b>4,454</b>	<b>3,071</b>	<b>1,821</b>	<b>2,230</b>	<b>2,134</b>	<b>858</b>	<b>1,498</b>	<b>765</b>	<b>836</b>	<b>655</b>	<b>613</b>	<b>380</b>	<b>992</b>	<b>193</b>	<b>48,628</b>

## COMPARATIVE STATISTICS OF DECEASED DAYONG MEMBERS

	2024		2023		2022		2021		2020		2019	
AGE BRACKET	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE
29 - AND BELOW	2		0	0	0	0	1		0	0	1	0
30 - 39	4	2	4	5	1	2	3	3	2	4	0	0
40 - 49	7	14	14	11	11	4	14	15	15	15	4	9
50 - 59	22	25	17	27	34	24	27	42	13	30	19	19
60 - AND ABOVE	156	139	158	132	147	137	145	156	111	121	92	86
<b>TOTAL</b>	<b>191</b>	<b>180</b>	<b>193</b>	<b>175</b>	<b>193</b>	<b>167</b>	<b>190</b>	<b>216</b>	<b>141</b>	<b>170</b>	<b>116</b>	<b>114</b>

## TOTAL MEMBERS BENEFICIARIES WHO AVAILED VAN & TENT SERVICES

	YEAR 2024	YEAR 2023	YEAR 2022	YEAR 2021	YEAR 2020	YEAR 2019	YEAR 2018	YEAR 2017	YEAR 2016
VAN	184	195	103	0	0	146	137	108	78
TENT	14	28	0	0	0	9	10	9	13
TABLE & CHAIR	30	45							

## TOTAL AMOUNT FRESH WREATH/GROCERIES FOR DECEASED MEMBERS

	YEAR 2024	YEAR 2023	YEAR 2022	YEAR 2021	YEAR 2020	YEAR 2019	YEAR 2018	YEAR 2017
FLOWERS /GROCERIES	343,916.58	309,100.00	370,650	375,900	254,350.00	252,703.36	273,917.00	224,895.29

## TOTAL DONATION FOR FIRE AND FLOOD VICTIM MEMBERS

	YEAR 2024	YEAR 2023	YEAR 2022	YEAR 2021	YEAR 2020	YEAR 2019	YEAR 2018	YEAR 2017
FIRE	40,590.00	301,259.71		19,200.00	16,600.00	4,000.00	12,400.00	22,400.00
FLOOD	143,854.85	65,226.60	4,000.00	87,800.00	4,600.00	85,000.00	81,800.00	50,800.00

## DECEASED MEMBERS

### AS OF DECEMBER 31, 2024

Branch	Name of Deceased Member	Net Benefit
BUHANGIN	EMMANUEL L. CONCEPCION	203,513.75
BUHANGIN	AYO, GERRY	152,800.37
BUHANGIN	NANCY L. BACANTE	17,660.72
BUHANGIN	ANDALING, ELLEN L.	212,605.26
BUHANGIN	NILDA T. PANONCE	197,899.25
BUHANGIN	DOLOSA, BELLA C.	213,612.25
BUHANGIN	EMILIANA C. YSULAT	201,761.00
BUHANGIN	DAYON, ARMIE M.	203,409.25
BUHANGIN	ELSIE D. ALDEPOLLA	198,255.50
BUHANGIN	ACHACOSO, TERESITA L.	212,420.00
BUHANGIN	SITJAR, MARIE ANN E.	216,913.50
BUHANGIN	MADARANG, REYNALDO B.	181,060.50
BUHANGIN	SAPLAD, LILY M.	105,369.25
BUHANGIN	CASTINO, PATRICIA A.	191,254.00
BUHANGIN	BARGIO, AURORA M.	194,906.75
BUHANGIN	BACTOL, ADELAIDA O.	213,650.25
BUHANGIN	APAWAN, BIMBO B.	197,638.00
BUHANGIN	WARLITO Y. TAÑEDO	205,076.50
BUHANGIN	REYNALDO F. POLICARPIO	299,885.00
BUHANGIN	FRANCISCO O. MANZANO JR.	196,925.50
BUHANGIN	PALACIO, ARTHUR ERNEST D.	195,700.00
BUHANGIN	FLORES, ZOILO JR.	231,334.50
CAGAYAN	HANIAGAN, EFEPANIO RAPIRAP	34,108.25
CAGAYAN	BENITEZ, NIEVES GEDAYA	53,093.09
CALINAN	QUIÑO, NILA P.	192,299.00
CALINAN	GORRO, ABELLA M.	180,300.50
CALINAN	DUYAC, CORAZON B.	195,020.75
CALINAN	EBON, ROSARIO M.	203,342.75
CALINAN	ESCARTIN, ZOYET I.	31,887.23
CALINAN	DUNGOG, JUAN L.	206,059.75
CALINAN	ABUDE, PRISCO	233,177.50
CALINAN	DECALAY, ENRICO D.	47,005.72
CALINAN	APSAY, PROSPERO L.	199,690.00
CALINAN	GUMA, FLORENCION JR.	177,811.50
CALINAN	TURNO, SOFRONIO A.	190,256.50
DIGOS	JOSIE C. OBEDENCIO	204,986.25
DIGOS	BARING, EMILIA T.	133,299.25
DIGOS	CAMIA, ALEXANDER B.	30,319.73
DIGOS	NEBRADA, ERICKSON N.	36,226.07
KIDAPAWAN	ABELLERA, CEAZAR JR. V.	200,944.00
KIDAPAWAN	TAYONG, VIRGILIO T.	239,794.25
MATI SATELLITE	TAYAG, TERESITA	91,921.05
MATINA	ZASPA, LUCENDA M.	206,534.75
MATINA	VISTO, TRUDIS D.	131,345.34
MATINA	GONZALES, LEONILA A.	256,666.25
MATINA	EMIA, FE S.	204,658.50
MATINA	BACALSO, ELISA B.	264,000.25
MATINA	GINES, VIRGINIA L.	213,113.50

Branch	Name of Deceased Member	Net Benefit
MATINA	LUMANSING, ANNA W.	248,287.25
MATINA	LEAÑO, ERLINDA L.	180,162.75
MATINA	CUEME, MYRNA T.	194,897.25
MATINA	JUMAO-AS, ROSARIO C.	186,817.50
MATINA	RADA, ANTONIA B.	193,287.00
MATINA	ORILLO, ELSA T.	215,084.75
MATINA	BAHINTING, ROSALINA R.	242,924.50
MATINA	INCORPORADO, BASILIA	207,922.44
MATINA	ALERIA, FELOMINA A.	194,127.75
MATINA	CANQUE, AGUSTINA C.	214,500.50
MATINA	ALTIZO, THELMA B.	204,378.25
MATINA	CRISTOBAL, MARIDEL B.	201,209.98
MATINA	MANCAO, SINFROSA Q.	217,711.50
MATINA	GOMEZ, EUTIQUEA D.	182,732.50
MATINA	FRANCISCO, TRINIDAD T.	280,259.50
MATINA	GA-AS, CORNELIO JR. M.	210,885.75
MATINA	BROCOY, ERIC B.	22,268.95
MATINA	ARANGOTE, DANTE D.	204,226.25
MATINA	EGUIA, EDRA LINE A.	235,424.25
MATINA	MACAPAZ, DANTE J.	209,874.00
MATINA	JUARIO, JOSE L.	187,188.00
MATINA	PAPAS, AUGUSTIN M.	208,800.50
MATINA	LEPARDO, PABLITO B.	187,026.50
MATINA	MAKIPUTIN, ROGELIO M.	15,861.28
MATINA	BAGARES, GREGORIO B.	204,131.23
MATINA	TRIPOLI, SILVERIO S. JR.	157,320.00
MATINA	BISERA, EMELIANO L.	195,638.25
MATINA	RARA, FLORENCIO G.	197,476.50
MATINA	DALAGAN, GUDELO P.	190,099.75
MATINA	DACUDAO, RUSSEL P.	33,026.49
MATINA	ILIGAN, BENEDICTO S.	194,051.75
MATINA	CASTAÑEDA, MATEO D.	204,506.48
MATINA	OGAHAYON, DELGADO P.	208,325.50
MATINA	JOYO, ALBERTO V.	209,470.25
MATINA	SEPNIO, MANUEL D.	32,646.75
MATINA	CADAVEZ, HONORATO S. JR.	39,875.78
MATINA	ABELLO, EDGARDO F.	104,806.35
MATINA	VIRTUDAZO, CLEMENTINO C.	193,424.75
MONTEVERDE	DITAN, KIM	32,444.40
MONTEVERDE	ACERO, EREIN	203,513.75
MONTEVERDE	SUMAPIG, JANETTE	204,126.50
MONTEVERDE	LAPORRE, IMELDA	113,406.35
MONTEVERDE	TIEMPO, GEMMA	203,513.75
MONTEVERDE	CORONALES, PERYLYN	208,544.00
MONTEVERDE	TAYLARAN, VICENTE P. JR.	208,805.25
MONTEVERDE	AUTENTICO, NATIVIDAD	170,850.38
MONTEVERDE	MIÑALES, ARACELI	203,513.75
MONTEVERDE	YANGUAS, ANA MARIA	203,513.75



Branch	Name of Deceased Member	Net Benefit
MONTEVERDE	CARASCAL, BETTY	33,156.69
MONTEVERDE	ORTIZ, LUDIVINA	203,513.75
MONTEVERDE	CABERTE, EMMALINDA B.	20,958.85
MONTEVERDE	COSTIN, MARIA SOCORRO	203,513.75
MONTEVERDE	PINABACDAO, APOLONIA	203,513.75
MONTEVERDE	DIZON, TESSIE	203,513.75
MONTEVERDE	CENABRE, ELSA	203,513.75
MONTEVERDE	GEDARO, DELIA	203,513.75
MONTEVERDE	REBUSORA, GRACE	203,513.75
MONTEVERDE	DIAZ, AMELIA M.	183,706.25
MONTEVERDE	LANDICHO, MARIBEL V.	189,981.00
MONTEVERDE	DEMELINO, LANIE	203,513.75
MONTEVERDE	GIDO, ROSAL	203,513.75
MONTEVERDE	RABUSA, CARMELITA R.	94,862.20
MONTEVERDE	NEROSA, ELISA S.	203,513.75
MONTEVERDE	ABEJUELA, GLORIA G.	158,512.23
MONTEVERDE	TORRALBA, LOIDA P.	213,773.75
MONTEVERDE	ARAGON, IRMA	203,513.75
MONTEVERDE	FRANCISCO, ADELINA	191,339.50
MONTEVERDE	LOCTUGAN, ESPERANZA	203,513.75
MONTEVERDE	GUARDAQUIEVEL, EDNA R.	216,562.00
MONTEVERDE	CIRUNAY, MARIANITA B.	190,346.75
MONTEVERDE	TINUNTUNG, ELIZABETH R.	190,617.50
MONTEVERDE	PASCUA, FE	207,361.25
MONTEVERDE	TAPIZ, AURORA	203,513.75
MONTEVERDE	MANUALES, JAIME	203,513.75
MONTEVERDE	CAPANGPANGAN, CARMELITA	203,513.75
MONTEVERDE	KEMPIS, TERESITA R.	203,513.75
MONTEVERDE	BELACA-OL, SALLY	203,513.75
MONTEVERDE	ESCALANTE, EDITH B.	215,004.00
MONTEVERDE	MORTA, NENITA H.	178,044.25
MONTEVERDE	GOMEZ, LEDENIA	187,254.50
MONTEVERDE	GIAGONIA, TITA	203,513.75
MONTEVERDE	ALVARADO, REMEDIOS	203,513.75
MONTEVERDE	CANDILLADA, GLORIA	203,513.75
MONTEVERDE	ELISES, CARMEN	203,513.75
MONTEVERDE	LO, ALICIA	217,455.00
MONTEVERDE	GAMBOA, FE	203,513.75
MONTEVERDE	CARILLO, NATIVIDAD	203,513.75
MONTEVERDE	EMPINADO, VIRGINIA	203,513.75
MONTEVERDE	MANAMBID, GERTRUDES	203,513.75
MONTEVERDE	GULDE, BONIFACIA B.	203,513.75
MONTEVERDE	ESPINOSA, DARDA B.	189,235.25
MONTEVERDE	TUTOR, SARAH B.	197,144.00
MONTEVERDE	MENDE, MACILINDA	203,513.75
MONTEVERDE	OLMEDO, GEORGINA D.	206,938.50
MONTEVERDE	AGLUGUB, EMILIANA C.	94,870.78
MONTEVERDE	BARRIOS, MA. NATIVIDAD G.	203,200.25
MONTEVERDE	ALFARO, MONICA	203,513.75
MONTEVERDE	OMICTIN, FERMINA N.	208,301.75
MONTEVERDE	CAMPOS, LUZVISMINDA B.	95,458.58
MONTEVERDE	GERONIMO, MANOLITA D.	165,728.93

Branch	Name of Deceased Member	Net Benefit
MONTEVERDE	BUCHAN, JEANY	179,656.40
MONTEVERDE	CABALLES, RACHEL R.	191,173.25
MONTEVERDE	SAN JUAN, HERRA	203,513.75
MONTEVERDE	GULANES, LUCRECIA	203,513.75
MONTEVERDE	BARTULINE, CORNELIA	181,882.25
MONTEVERDE	ZANTUA, SUSANA	183,829.75
MONTEVERDE	ARANDILLA, LILIA N.	189,658.00
MONTEVERDE	LASTIMOSA, LORETA	207,024.00
MONTEVERDE	GALOS, CLARITA	203,513.75
MONTEVERDE	BENEDICTO, ZENAIDA	203,513.75
MONTEVERDE	REOJA, EPIFANIA	203,513.75
MONTEVERDE	PAYOT, RUSTICA	203,513.75
MONTEVERDE	CUIZON, ANECIA M.	189,757.75
MONTEVERDE	SAGUTAON, LOLITA M.	194,389.00
MONTEVERDE	GEOLLEGUE, RIZA	190,845.50
MONTEVERDE	BALOLONG, PERSEVERANDA C.	203,513.75
MONTEVERDE	ECHAVIA, SATURNINA	209,874.00
MONTEVERDE	FAELNAR, REMEDIOS	203,513.75
MONTEVERDE	ROFEROS, CARMENCITA B.	203,513.75
MONTEVERDE	SALUDARES, MARIETTA	203,513.75
MONTEVERDE	MACARAYO, LILIAN C.	156,076.69
MONTEVERDE	PINGOY, REBECCA	203,513.75
MONTEVERDE	TORREFALMA, TEOFILA	203,513.75
MONTEVERDE	DIOSO, ESTEFANIA	203,513.75
MONTEVERDE	MANGMANG, ISMAELITA	217,402.75
MONTEVERDE	LOPEZ, NENA E.	203,513.75
MONTEVERDE	CLEMEÑA, OTILIA	203,513.75
MONTEVERDE	PANGANORON, ESCOLASTICA P.	203,718.00
MONTEVERDE	PITALLANO, DOLORES C.	188,389.75
MONTEVERDE	GUIRITAN, CELERINA	209,071.25
MONTEVERDE	MATONDO, ESTRELLA	203,513.75
MONTEVERDE	MACAMAY, ANTONIA	203,513.75
MONTEVERDE	MELICOR, ABUNDIA	203,513.75
MONTEVERDE	LEMONSNERO, LUSA T.	203,513.75
MONTEVERDE	BAUGBOG, JUSTINIANA	203,513.75
MONTEVERDE	ABEAR, PETRA	203,513.75
MONTEVERDE	COMIDOY, DIGNA	209,299.25
MONTEVERDE	SEVILLA, EXALTACION	203,513.75
MONTEVERDE	LIMBADAN, KEVIN S.	15,087.23
MONTEVERDE	GOMES, EDMA	203,513.75
MONTEVERDE	CUARTEROS, JEFF J.	185,995.75
MONTEVERDE	MERCADO, IRVIN	203,513.75
MONTEVERDE	LISONDRA, LEO ANGELO P.	203,570.75
MONTEVERDE	DE CASTRO, MELECIO	203,513.75
MONTEVERDE	CABALO, RENE H.	204,392.50
MONTEVERDE	DONILLO, RICHARD C.	129,900.39
MONTEVERDE	BASAN, MARVIN	203,513.75
MONTEVERDE	GACOTE, JESSIE	203,513.75
MONTEVERDE	ARCENAS, ALDWIN D.	110,779.03
MONTEVERDE	CRUZ, CHRISTOPHER PACHOLO	184,461.50
MONTEVERDE	CATALUÑA, JAIME C.	111,054.77
MONTEVERDE	CERBAS, OLIVER O.	50,781.06

Branch	Name of Deceased Member	Net Benefit
MONTEVERDE	GARROTE, JOSEPH	203,513.75
MONTEVERDE	AYO, MAYONITO	198,692.50
MONTEVERDE	BLANCO, RUEL	203,513.75
MONTEVERDE	MELICOR, ELMER S.	203,513.75
MONTEVERDE	MARATAS, RAFAEL R. JR.	140,980.00
MONTEVERDE	CARDINO, EMELITO	203,513.75
MONTEVERDE	TUAZON, ORLANDO	204,216.75
MONTEVERDE	MAHINAY, ELIEZER	203,513.75
MONTEVERDE	MARCELLONES, ROMEO	203,513.75
MONTEVERDE	GONZALES, CARLOS JR.	203,513.75
MONTEVERDE	CAPANGPANGAN, ELISEO	83,514.50
MONTEVERDE	PELINGON, EDGAR S.	191,695.75
MONTEVERDE	EFREN S. TAN	21,616.75
MONTEVERDE	MONTERO, GALILEO	153,952.25
MONTEVERDE	GUIRIGAY, FLORIAN	203,513.75
MONTEVERDE	GARZON, ARNOLD D.	208,073.75
MONTEVERDE	AMPARADO, DANIEL M.	190,361.00
MONTEVERDE	OCANG, VIRGINO	203,513.75
MONTEVERDE	NAVALES, CHARLES D.	216,908.75
MONTEVERDE	PASPE, AUDIE P.	186,228.50
MONTEVERDE	AGUILAR, DOMINADOR	189,681.75
MONTEVERDE	NGO, PACHITO	203,513.75
MONTEVERDE	ANG, RUBEN C.	134,366.58
MONTEVERDE	MATULLANO, ORVILLE	203,513.75
MONTEVERDE	LORETO, EUCLID	203,513.75
MONTEVERDE	BAYBAY, LORENZO	205,798.50
MONTEVERDE	CRUZ, ELISEO A. JR.	20,219.71
MONTEVERDE	OLALO, FLORO V.	91,262.68
MONTEVERDE	NENGASCA, FRANCO S.	168,254.72
MONTEVERDE	LIMBAGO, MARCELINO A. SR.	179,217.50
MONTEVERDE	FERNANDEZ, PEDRITO	203,513.75
MONTEVERDE	PEGARRO, WENILO	203,513.75
MONTEVERDE	BRANZUELA, JESUS	203,513.75
MONTEVERDE	JUAREZ, EFREN	203,513.75
MONTEVERDE	ECHANEZ, WENIFREDO	203,513.75
MONTEVERDE	CHAVES, LEANDRO	194,441.25
MONTEVERDE	CORPORAL, ERNESTO A.	139,902.92
MONTEVERDE	CASTILLO, FRANCISCO M.	188,408.75
MONTEVERDE	ALONSO, RODOLFO	48,373.05
MONTEVERDE	DAGATAN, SAMUEL P.	181,977.25
MONTEVERDE	GABI, VICTOR G.	203,513.75
MONTEVERDE	TORRES, JAIME	203,513.75
MONTEVERDE	BAGUMBA, SOCRATES C.	207,223.50
MONTEVERDE	CAMUS, NIEVES	203,513.75
MONTEVERDE	ACAJEDO, HERMENEGILDO	203,513.75
MONTEVERDE	YASAY, LOWELL SR.	203,513.75
MONTEVERDE	GONZALES, GUILLERMO C.	203,513.75
MONTEVERDE	BOQUERO, PATRECIO JR. M.	203,513.75
MONTEVERDE	CABALLERO, ALEJANDRO L.	190,441.75
MONTEVERDE	TENGGA, ELPIDIO	195,339.00
MONTEVERDE	LAMANILAO, RENATO	203,513.75
MONTEVERDE	BANLUTA, ALBERTO J.	203,513.75

Branch	Name of Deceased Member	Net Benefit
MONTEVERDE	NAGAL, ALAN L.	183,829.75
MONTEVERDE	LOPEZ, VIRGILIO	203,513.75
MONTEVERDE	ARANQUEZ, AGAPITO SR.	187,387.50
MONTEVERDE	LIM, VICENTE	203,513.75
MONTEVERDE	EDQUILANG, BOYETH	203,513.75
MONTEVERDE	ALIVIO, FRANCISCO	203,513.75
MONTEVERDE	FERRER, ALFONSO A.	196,004.00
MONTEVERDE	CORPUS, VICENTE JR.	207,052.50
MONTEVERDE	DE LA CERNA, NORBERTO SR.	246,135.50
MONTEVERDE	NAMUAG, ALFREDO C.	203,513.75
MONTEVERDE	DALAGAN, SABINO	203,513.75
MONTEVERDE	BONTIA, ROMULO R.	190,978.50
MONTEVERDE	JAGAPE, LEOPOLDO B.	186,812.75
MONTEVERDE	SEROY, ROGELIO	203,513.75
MONTEVERDE	OCLARIT, FELOMINO	203,513.75
MONTEVERDE	BALOLONG, ERNESTO R.	203,513.75
MONTEVERDE	DELA SERNA, PEDRO	203,513.75
MONTEVERDE	CHAVEZ, CRISPIN C.	203,513.75
MONTEVERDE	JABILLES, ROSARIO	203,513.75
MONTEVERDE	ORTILLA, FELICIDAD	203,513.75
Nabunturan	OMOTONG, MARLON D.	204,449.50
NABUNTURAN	REBUCAS, EDGAR ANTONIO A	255,877.75
Nabunturan	PAJAR, NICASIO S.	176,457.75
NABUNTURAN	DATUIN, GERMAN C.	184,269.60
PANABO	CHAVEZ, EMMA Y.	109,354.50
PANABO	GOCOTANO, FLORDELIZ	203,513.75
PANABO	ALMERO, MARIACITA	214,092.00
PANABO	TABUDLONG, DIOSDADO	203,513.75
PANABO	MAGALLANES, EDISON	203,513.75
PANABO	ESPINOSA, ESPERANZA G.	183,872.50
PANABO	SARENAS, DIOSCORO P.	28,610.44
PANABO	ABUNDA, LEAH C.	93,653.38
PANABO	SARDINA, RENATO D.	105,433.38
PANABO	MENIANO, EDGAR S.	182,580.50
PANACAN	CEPEDA, JANICE B.	207,190.25
PANACAN	CEPEDA, JANICE B.	207,190.25
PANACAN	SALDAÑA, SAHLEE BELLE B.	198,407.50
PANACAN	MALABAD, MARY ANN E.	190,494.00
PANACAN	FERRE, GINA M.	209,916.75
PANACAN	VALDEZ, WILMA I.	182,176.75
PANACAN	ELIADA C. REBITE	117,800.00
PANACAN	BUENO, LYDIA	213,788.00
PANACAN	JUNTILLA, SUSAN O.	194,550.50
PANACAN	CABAHUG, CAROLINA E.	197,557.25
PANACAN	PINEDA, PEREGRINA R.	203,456.75
PANACAN	YBAÑEZ, THELMA	215,593.00
PANACAN	CENARES, DULCESIMA T.	205,651.25
PANACAN	NAD HELEN	189,221.00
PANACAN	INOJALES, LORETA G.	59,210.18
PANACAN	CALATRAVA, JULIUS G.	33,546.64
PANACAN	LUCEDRA JR., DALMACIO B.	194,683.50
PANACAN	MACAMAY, ALBERT SR. T.	202,012.75

Branch	Name of Deceased Member	Net Benefit
PANACAN	BAUGBOG, CALIXTO L.	191,648.25
PANACAN	REYNALDO M. FERRER	236,863.50
PANACAN	GAÑA, AURELIO M.	197,984.75
PANACAN	PEPITO, NORNITO C.	195,923.25
PANACAN	CARPENTEROS, FLORENCIO M.	217,440.75
PANACAN	EDUARDO S. ZARAGOSA	238,773.00
PANACAN	ABONITA, ALEJANDRO N.	200,616.25
PANACAN	MARASIGAN, NESTOR C.	251,512.50
PANACAN	GARCIA, HUDSON Q.	214,980.25
PANACAN	BERSABAL, IGNACIO B.	191,030.75
PANACAN	FLORENCIO B. ZOZOBRAO	97,773.29
PANACAN	DUMAPIAS, FORTUNATO P.	194,284.50
PUAN	CABELLO, JOCELYN L.	259,274.00
PUAN	DIGAP, JOCELYN P.	269,842.75
PUAN	GONZAGA, MARIETA B.	190,589.00
PUAN	BIGWAS, TESSIE T.	16,169.37
PUAN	CAMORO, ANGELINA M.	178,965.75
PUAN	ROSALIA, LEVI C.	199,956.00
PUAN	RUBIO, TITO B.	33,476.81
PUAN	VISAGA, VICTORIANA C.	175,455.50
PUAN	SALVAHAN, ARACELI D.	181,469.00
PUAN	BULLICER, TITA L.	215,412.50
PUAN	CAYLAN, FELISA A.	197,685.50
PUAN	TAROJA, MAXIMA S.	185,169.25
PUAN	LIBOSADA, RANEL A.	73,322.90
PUAN	DELA PEÑA, FRANKLIN R.	53,745.06
PUAN	NAVAL, ERWIN C.	205,105.00
PUAN	ALABA, ERNESTO C.	262,993.25
PUAN	BASTIAN, ANTONIO A.	206,900.50
PUAN	BUSTAMANTE, DANIEL M. JR.	198,407.50
PUAN	BAYA, ARETEMIO A.	199,243.50
PUAN	ORIGENES, PEPITO F.	233,538.50
PUAN	CUICO, FERNANDO C.	252,410.25
PUAN	ADUMDUMAN, JOHNNY F.	59,332.25
PUAN	INSO, CHARLITO B.	231,728.75
PUAN	MAG-ASO, JAIME	207,617.75
PUAN	POMBO, PRUDENCIO	190,722.00
PUAN	NUÑEZ, ROMEO D.	249,740.75
PUAN	DIWA, DANILO C.	231,120.75
PUAN	JALOP, JULITO C. SR.	185,155.00
PUAN	BASIAO, JEREMIAS D.	210,201.75
PUAN	LIBRE, RODRIGO B.	197,395.75
PUAN	CAPUTAN, BARTOLOME SR. M.	189,354.00
RMU	BRIOSOS, JOSELITO A.	93,130.88
RMU	VILLARIN MARLENE	202,468.75
RMU	TABUDLONG, CECELIA	203,513.75
SASA SATELLITE	SIA, KAREN	18,162.30
SASA SATELLITE	GUILLERMO, FELY U.	18,711.97
SASA SATELLITE	RAÑESES, JULIETA	206,425.50
SASA SATELLITE	HALASAN, KEIR JORDAN D.	200,435.75
SASA SATELLITE	PANCHO, ROMMEL L.	204,088.50
SASA SATELLITE	FUERTES, FERNANDO JR	38,242.39

Branch	Name of Deceased Member	Net Benefit
SASA SATELLITE	ANTONIANO, ALBERTO A.	66,617.75
SASA SATELLITE	CAMINERO, ROLANDO A.	207,717.50
SASA SATELLITE	BACUS, BARTOLOME	185,007.75
TAGUM	VILLAR, JOANNE M.	206,454.00
TAGUM	JESSA G. MENDOZA	200,673.25
TAGUM	BENTULAN, VERGENIA	186,485.00
TAGUM	MALASAGA, RUBY ROSA C.	195,543.25
TAGUM	MARIETA C. ASTACA-AN	39,656.33
TAGUM	ZOSIMA B. REYES	103,965.63
TAGUM	LASACA ESTRELLA	255,013.75
TAGUM	JAMISON, BELLA D.	214,054.00
TAGUM	ALBAY LEONIDA	265,738.75
TAGUM	CADELIÑA, REYNALDO	181,242.90
TAGUM	BATLER JERRY	255,920.50
TAGUM	OQUENDO, DEMOSTHENES P.	36,493.54
<b>TOTAL</b>		<b>67,499,664.33</b>

DONATIONS		
Branch	Name of Deceased Member	Net Benefit
MONTEVERDE	BIADO, DOMINGO M.	2,000.00
MONTEVERDE	QUIÑONES, ROBERT P.	2,000.00
MONTEVERDE	SICAT, MA. LOURDES C.	2,000.00
PANABO	Lastimado, Mark Andrew E.	2,000.00
PANACAN	CARPENTEROS, FLORENCIO M.	2,000.00
SASA SATELLITE	Yanong, Emma L.	2,000.00
MATINA	Roche, Teresita M.	3,000.00
MATINA	QUIRANTE, RESTITUTO H.	3,400.00
MATINA	CABALLERO, CORAZON R.	4,000.00
MATINA	ALMENDRAS, GLORIA D.	4,900.00
PANACAN	ABONITA, ALEJANDRO N.	5,400.00
MONTEVERDE	BACCALI, MA. LOURDES	4,000.00
MONTEVERDE	REPONTE, ROEL L.	8,000.00
CALINAN	ANTIQUESA, FERNANDO P.	
MONTEVERDE	PARAS, JESUS ANTONIO	4,000.00
MONTEVERDE	DELGADO, OFELIA	4,000.00
<b>TOTAL</b>		<b>52,700.00</b>

Total deaths with dayong benefits = 371  
Total deaths with donations = 15



**STA. ANA MULTIPURPOSE COOPERATIVE  
SAMULCO BASKUG-365  
AS OF DECEMBER 31, 2024 AND 2023**

<b>SAMULCO BASKUG-365 FUND MOVEMENT</b>		<b>2024</b>	<b>2023</b>
BEGINNING BALANCE AS OF JANUARY 01, 2023		10,703,434	10,119,863
Add;	Receipts		
	Premium Collected from Members	4,741,802	2,411,082
Less:	Disbursement	(2,033,005)	(1,827,511)
	Benefits availed by BASKUG member		
<b>Ending Balance as of December 31, 2022</b>		<b>13,412,231</b>	<b>10,703,434</b>
<b>BASKUG 365- MEMBERSHIP</b>			
<b>MEMBERS ENROLLED IN BASKUG 365</b>		31,325	23,490
NO. OF MEMBERS AVAILING THE BENEFITS			
	Laboratory and X-ray	1,838	1,835
	Consultation	2,068	2,192
	Hospitalization	510	407
	Oral Prophylaxis	49	61
% of Members Availing BASKUG over total members in BASKUG		14%	19%
<b>BASKUG 365 INCOME</b>		<b>6,692,697</b>	<b>7,056,511</b>

Summary Cash on Hand and in Bank, Short-Term and Long Term Deposit Placements/Investments with Banks and Non Banks

For the Year Ended December 31, 2024

	CURRENT	Block # 1	Block # 2	Block # 3	Block # 4	Block # 5	Statutory and other Funds	Beginning Balance Jan. 2024	Deposits	(Withdrawals)	Interest Income 2024		Ending Balance December 2024	Current and Non-Current Ratio
											Principal Rollover	Cr. to Settlement Acct.		
		Cash on Hand						16,217,295.97	22,946,647.47	21,887,591.04			17,276,352.40	
		Cash in Bank						180,304,823.65	2,025,638,019.27	2,037,170,661.34		297,716.11	168,772,181.58	
		Short Term Time Deposits						162,952,271.98	80,000,000.00	32,107,991.06	9,311,043.42	5,360.95	220,155,324.34	
		Stabilization Fund						79,414.94			1,588.31		81,003.25	
		Unit Investment Trust Fund						36,000,000.00		232,997.24		2,727,583.35	36,000,000.00	
		Community Development Fund					5,413,535.34							
		Coop Education and Training Fund					99,834.52							
		CAPEX for 2023					26,331,524.32							
		Mortuary Trust Fund					19,337,687.47							
		Samulco Member Health Care Fund					9,446,504.57							
		TOTAL CURRENT					60,629,086.22	395,553,806.54	2,128,584,666.74	2,091,166,243.44	9,312,631.73	3,030,660.41	442,284,861.57	54.49%
	NON CURRENT													
	Block # 6	Retirement Fund - Insular Life						18,735,152.36		3,269,687.35			15,465,465.01	
	Block # 7	Investment on Equity Securities						34,010,000.00	2,920,049.36			1,743,321.00	34,010,000.00	
	Block # 8	Retail Treasury Bonds						104,430,000.00				3,194,040.00	104,430,000.00	
	Block # 9	Fixed Rate Treasury Notes						88,295,000.00				2,558,367.50	88,295,000.00	
	Add:	Other Cooperatives Investment						55,257,289.71			4,021,302.53		59,278,592.24	
		Land and Building Fund					53,399,642.30							
		Retirement Fund					17,519,473.85							
		General Reserves Fund					133,817,868.92							
		TOTAL NON CURRENT					204,736,985.07	300,727,442.07	-	3,269,687.35	4,021,302.53	7,495,728.50	301,479,057.25	40.53%
		GRAND TOTAL					265,366,071.29	696,281,248.61	2,128,584,666.74	2,094,435,930.79	13,333,934.26	10,526,388.91	743,763,918.82	100.00%

Prepared by:



**EDUARDO D. SALADAS**  
Treasurer

Checked by:



**RITCHAN V. MASIBAY**  
Acctg. Supervisor

Verified by:



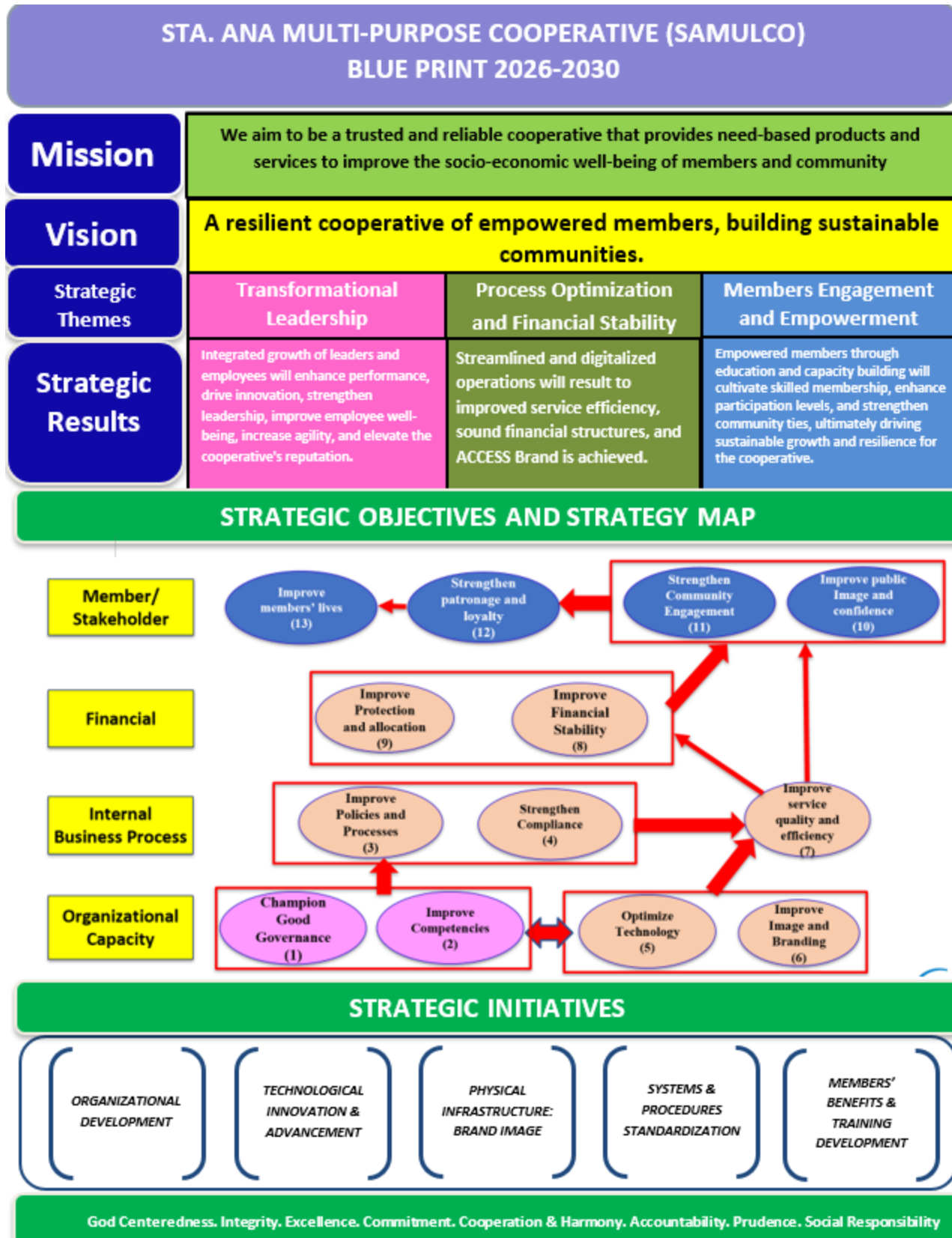
**MARK BRYAN C. BORINAGA**  
Accounting Manager

Noted by:



**RUEL S. RICABO, RCE**  
Chief Executive Officer

# PROPOSED 5-YEAR STRATEGIC PLAN





# STRATEGIC PLAN

## » PROPOSED 5-YEAR STRATEGIC PLAN

BALANCED SCORECARD PERSPECTIVE	STRATEGIC OBJECTIVES	PI / KRAS	TARGET				
			2026	2027	2028	2029	2030
ORGANIZATIONAL CAPACITY	Champion Good Governance	% of board members with diverse backgrounds	100%	100%	100%	100%	100%
		% of rolled-out board members roles & responsibilities	100%	100%	100%	100%	100%
		% of rolled-out officers' roles & responsibility	100%	100%	100%	100%	100%
		% of New Breed of Officers	30%	30%	30%	30%	30%
		% of officers with min. of satisfactory rating	100%	100%	100%	100%	100%
	Improve Competencies	# of Board Resolutions formulated to address needs and concerns of member	5	5	5	5	5
		# of existing policies reviewed	Review & enhance	Review & enhance	Review & enhance	Review & enhance	Review & enhance
		# of new policies formulated	As needed	As needed	As needed	As needed	As needed
		Ave. Performance Rating - Management	3.8	4	4	4	4
		Ave. Performance Rating - Staff	3.8	4	4	4	4
		Ave. Performance Rating - Officers	Satisfactory	Satisfactory	Satisfactory	Satisfactory	Satisfactory
		Ave. Performance Rating - BOD	Satisfactory	Satisfactory	Satisfactory	Satisfactory	Satisfactory
		Employees Retention Rate	85%	85%	85%	90%	90%
		Employees' Satisfaction Rating	85%	85%	90%	90%	95%
INTERNAL BUSINESS PROCESS	Improve policies & processes	# of approved and codified policies	"12 Financial Management 11 HR Policies 70% Marketing"	Revisit and enhancement of existing Policies	Revisit and enhancement of existing Policies	Revisit and enhancement of existing Policies	Revisit and enhancement of existing Policies
		# of transaction processes improved	"3 (Loans, Accounting, Collection)"	Revisit and enhancement of existing Policies	Revisit and enhancement of existing Policies	Revisit and enhancement of existing Policies	Revisit and enhancement of existing Policies
		# of transaction processes automated	"1 Membership"	3 tellering	Collection (POS based)	update	update
		# of products reviewed and enhanced	"Loan products Dayong Baskug 365 Savings"	"Loan products Dayong Baskug 365 Savings"	"Loan products Dayong Baskug 365 Savings"	"Loan products Dayong Baskug 365 Savings"	"Loan products Dayong Baskug 365 Savings"

# PROPOSED 5-YEAR STRATEGIC PLAN

BALANCED SCORECARD PERSPECTIVE	STRATEGIC OBJECTIVES	PI / KRAS					
			2026	2027	2028	2029	2030
INTERNAL BUSINESS PROCESS	Improve Service & Quality Improve Competencies	Members' Satisfaction Rating	80%	80%	85%	85%	85%
		# of members respondent in the survey	100%	100%	100%	100%	100%
		# of members with very satisfactory (VS) rating	50%	51%	52%	53%	55%
		# of members with satisfactory (S) rating	50%	49%	48%	47%	45%
		Membership Retention Rate	95%	95%	95%	95%	95%
		Staff to Member Ratio	1:248	1:265	1:283	1:304	1:326
	Strengthen Compliance	Compliance Rating (Internal)	85%	90%	90%	90%	90%
		# of audit findings resolved	90%	90%	90%	92%	95%
		Branch Compliance	85%	90%	90%	92%	95%
		Department Compliance	85%	90%	90%	95%	95%
		Performance Audit Report (PAR)	>85%	>85%	>85%	>85%	>85%
		Tax Incentive	-	-	-	-	CTE
		BIR	Settlement	Settlement	Settlement	Settlement	Settlement
		LGU's	100% Complied	100% Complied	100% Complied	100% Complied	100% Complied
		CDA Regulatory Compliance	COC Released	COC Released	COC Released	COC Released	COC Released
	Optimize Technological Capabilities	# of technologies/facilities adopted	2 Additional	2 Additional	2 Additional	2 Additional	2 Additional
			Update	Update	Update	Update	Update
			Update	Update	Update	Update	Update
			Update	Update	Update	Update	Update
			Update	Update	Update	Update	Update
		% Hardwares Installed	100%	100%	100%	100%	100%
		% Data Security & Back-up Equipments	100%	100%	100%	100%	100%
		% Internet Connectivity	100%	100%	100%	100%	100%
		% Digital Archiving System Intalled	100%	100%	100%	100%	100%
FINANCIAL	Improve Protection and Allocation	Net Institutional Capital	199,920,454	228,777,941	268,642,402	315,971,378	373,077,617
		% of GRF Funded	100%	100%	100%	100%	100%
		Delinquency Rate	5%	5%	5%	5%	5%
		Provision for Probable Losses	100%	100%	100%	100%	100%
		P1 (over 365 days)	40%	25%	25%	25%	25%
		P2 (1-12 months)	60%	75%	75%	75%	75%
	Ensure Financial Stability	Total Asset	3,285,771,696	3,745,779,733	4,307,646,693	5,083,023,098	6,048,797,487
		% Asset Growth	14%	14%	15%	18%	19%
		Deposit over Asset Ratio	60%	64%	66%	68%	70%

# STRATEGIC PLAN

## » PROPOSED 5-YEAR STRATEGIC PLAN

BALANCED SCORECARD PERSPECTIVE	STRATEGIC OBJECTIVES	PI / KRAS					
			2026	2027	2028	2029	2030
FINANCIAL	Ensure Financial Stability	Share Capital over Asset Ratio	26%	25%	24%	22%	20%
		External Borrowings over Asset Ratio	2%	1%	1%	1%	1%
		Net loans over Asset Ratio	57.70%	55.68%	54.77%	53.58	55.38%
		Net Surplus	141,000,000	160,000,000	221,000,000	263,000,000	317,000,000
		Return on Asset	5%	4.56%	5.50%	5.60%	5.70%
		Return on Member Share Capital	8.02%	8.75%	11.80%	13.28%	15.12%
		Reserve Fund	6.12%	6.17%	6.44%	6.55%	6.61%
MEMBER/ STAKEHOLDER	Strengthen Patronage & Engagement (Note: Enhancing Membership Development and retention)	Membership Growth	12%	12%	12%	12%	12%
		Member to product ratio	1:04	1:05	1:06	1:07	1:08
		Members withdrawing voluntarily	1%	1%	1%	1%	1%
		Members Ratio over PMES attendance	7:10	7:10	7:10	7:10	7:10
		% METVs over total membership	30%	30%	35%	35%	35%
		% of members with deposits above maintaining balance	80%	80%	85%	85%	85%
		% of members availing loan	35%	40%	45%	50%	50%
		GA Attendance (face-to-face)	8,181	8,999	9,899	10,889	11,978
		GA Attendance (online)	10,897	14,166	18,416	23,941	31,123
		Ownership Attendance (face-to-face or online)	16,548	18,202	20,022	22,025	24,227
		Other Coop affairs (face-to-face or online)	1,786	1,965	2,161	2,377	2,615
		No. of active members	40,209	42,220	44,331	46,547	48,875
	Improve Public Image and Confidence	No. of MOUs/MOAs with partners	5	5	5	5	5
		No. of awards and commendations received	5	5	6	6	7
		# of Social Programs for Community Developed	9	10	10	11	11
	Improved Member's lives & Community	No. of members with Emergency Savings Fund	1,000	1,500	2,000	2,500	3,000
		Average savings per member (Regular Savings)	6,500	5,000	7,500	8,000	8,500
		Average share capital per member	15,500	16,000	16,500	17,000	17,500



## PROPOSED CONSOLIDATED TARGET/ BUDGET 2025 VERSUS ACTUAL 2024

	AUDITED AS OF DEC. 31, 2024	TARGET/ BUDGET 2025	% INCREASE (DECREASE)
Net Sales	31,096,678	-	-
Cost of Sales	29,874,271	-	-
<b>Gross Profit from Consumer Operations</b>	<b>1,222,407</b>	-	-
<b>Income from Credit Operations</b>			
Interest Income from Loans	198,511,350	245,157,413	23%
Service Fees	33,516,571	37,569,315	12%
Fines, Penalties and Surcharges	9,623,657	10,348,527	8%
<b>Total Income from Credit Operations</b>	<b>241,651,578</b>	<b>293,075,255</b>	<b>21%</b>
<b>Other Operating Income</b>			
Laboratory Fee	4,822,947	5,170,000	7%
X - Ray	594,175	803,360	35%
Consultancy Fee	876,850	1,000,000	14%
ECG Fee	103,052	120,000	16%
<b>Total Other Operating Income</b>	<b>6,397,024</b>	<b>7,093,360</b>	<b>11%</b>
<b>Other Income</b>			
Interest from Bank Deposits	187,801	188,590	0%
Interest from Investments	23,672,062	31,886,862	35%
Processing Fee	20,180,169	21,593,250	7%
Int. Inc. from Lease Agreement	2,251,120	2,013,688	-11%
Income from BASKUG 365	6,692,697	7,000,000	5%
Miscellaneous Income	10,462,468	9,351,870	-11%
<b>Total Other Income</b>	<b>63,446,318</b>	<b>72,034,260</b>	<b>14%</b>
<b>TOTAL REVENUE</b>	<b>312,717,326</b>	<b>372,202,875</b>	<b>19%</b>
<b>Cost of Goods Sold</b>			
<b>Direct Cost</b>			
Professional fee	1,314,823	1,425,010	8%
Laboratory Supplies/Radiology	771,068	900,000	17%
<b>Total Direct Cost</b>	<b>2,085,891</b>	<b>2,325,010</b>	<b>11%</b>
<b>Financing Cost</b>			
Interest Expense on Savings Deposit	3,916,907	4,275,700	9%
Interest Expense on Time Depo	47,728,880	46,680,010	-2%
Interest Expense on Ext. Borr.	120,513	1,718,750	1326%
<b>Total Financing Cost</b>	<b>51,766,300</b>	<b>52,674,460</b>	<b>2%</b>

# PROPOSED TARGET & BUDGET

	AUDITED AS OF DEC. 31, 2024	TARGET/ BUDGET 2025	% INCREASE (DECREASE)
<b>Personnel Cost</b>			
Salaries and Wages	45,488,493	64,313,802	41%
HDMF/ Pag-ibig cont.	465,327	585,400	26%
SSS/ Med. Cont. & EC Cont.	3,820,645	5,520,650	44%
Philhealth	1,051,087	1,462,245	39%
Employee Benefits	12,762,651	27,964,332	119%
Retirement Expense	1,820,385	5,076,849	179%
<b>Total Personnel Cost</b>	<b>65,408,587</b>	<b>104,923,278</b>	<b>60%</b>
<b>Other Operating Expenses</b>			
Marketing and Promotion	2,322,135	1,806,235	-22%
Product/ Service Development	38,955	50,000	28%
Product Research	-	80,000	-
Professional and Consultancy Fees	1,660,649	1,633,000	-2%
Honorarium and Allowances	3,290,450	3,212,300	-2%
Office Supplies	3,281,578	3,436,614	5%
Store Supplies	10,172	-	-
Meetings and Conferences	4,686,803	5,042,860	8%
Trainings and Seminars	895,732	3,000,000	235%
Power, Light and water	4,597,890	4,701,520	2%
Fuels and Lubricants	2,431,129	2,672,974	10%
Travel and Transportation	411,577	1,501,442	265%
Insurance	862,598	1,013,237	17%
Repairs and Maintenance	2,247,970	2,320,642	3%
Rentals	5,157,072	6,975,261	35%
Taxes, Fees and Charges	760,710	432,600	-43%
Communication	3,913,822	4,177,944	7%
Representation	1,588,898	2,138,825	35%
Collection Expense	226,245	-	-
Litigation Expense	54,346	500,000	820%
General Support Services	9,274,718	9,663,122	4%
Miscellaneous Expense	1,141,042	32,705	-97%
Depreciation	7,705,017	9,801,249	27%
Amortization (Computerization)	1,529,686	1,886,380	23%
Prov. For Probable Losses	17,052,251	9,308,886	-45%
Bank Charges	57,293	8,000	-86%
General Assembly Expense	2,906,172	4,763,990	64%
Members Benefit Expense	10,300,159	11,476,399	11%
Donations And Contributions	25,400	34,000	34%
Senior Citizen Discount	173,485	175,000	1%
<b>Total Other operating Expenses</b>	<b>88,603,953</b>	<b>91,845,185</b>	<b>4%</b>
<b>TOTAL EXPENSES</b>	<b>207,864,731</b>	<b>251,767,933</b>	<b>21%</b>

## PROPOSED TARGET & BUDGET

	AUDITED AS OF DEC. 31, 2024	TARGET/ BUDGET 2025	% INCREASE (DECREASE)
<b>NET SURPLUS BEFORE OTHER ITEMS</b>	<b>104,852,595</b>	<b>120,434,942</b>	<b>15%</b>
<b>ADD: OTHER ITEMS</b>			
Project Subsidy	747,296	5,465,058	631
Gain on Sale of Property & Equipment		300,000	-
Gain/Loss on Investment		-3,200,000	-
Prior Period Adjustment	3,840,591		-
<b>NET SURPLUS</b>	<b>109,440,482</b>	<b>123,000,000</b>	<b>12%</b>

### CAPITAL EXPENDITURES

	BUILDING AND IMPROVE- MENTS	OFFICE EQUIPMENT/ STORE /LAB./ TOOLS	TRANSPOR- TATION	FURNITURE AND FIXTURES	LEASEHOLD IMPROVE- MENTS	COMPUTERI- ZATION	LABORATORY EQUIPMENT	GRAND TOTAL
TOTAL HEAD OFFICE	1,200,000	5,220,400	880,000	508,000	-	2,750,000	-	10,558,400
TOTAL ALLIED SERVICE	-	488,500	-	156,000	-	-	736,000	1,380,500
MONTEVERDE	-	163,000	165,000	-	-	-	-	328,000
MATINA	-	546,000	82,500	10,000	800,000	-	-	1,438,500
PANACAN	-	508,000	160,000	-	600,000	-	-	1,268,000
PUAN	300,000	247,000	2,500	231,000	-	-	-	780,500
BUHANGIN	100,000	260,000	83,000	40,000	-	-	-	483,000
CALINAN	-	203,000	92,500	96,000	-	-	-	391,500
PANABO	-	135,000	82,500	59,000	-	-	-	276,500
SASA	-	79,800	160,000	-	100,000	-	-	339,800
TAGUM	-	80,000	1,002,500	-	-	-	-	1,082,500
DIGOS	-	26,800	1,010,000	12,000	300,000	-	-	1,348,800
KIDAPAWAN	-	488,500	-	156,000	-	-	736,000	1,380,500
NABUNTURAN	-	170,000	82,500	-	-	-	-	252,500
MATI	-	70,000	160,000	-	300,000	-	-	530,000
MALAYBALAY	-	102,535	160,000	16,000	250,000	-	-	528,535
CAGAYAN DE ORO	-	100,000	-	55,000	-	-	-	155,000
NEW OFFICES	-	946,500	-	150,000	450,000	300,000	-	1,846,500
<b>TOTAL</b>	<b>1,600,000</b>	<b>9,835,035</b>	<b>4,123,000</b>	<b>1,489,000</b>	<b>2,800,000</b>	<b>3,050,000</b>	<b>1,472,000</b>	<b>24,369,035</b>

Sta. Ana Multipurpose Cooperative

## » PROPOSED MEMBERSHIP TARGET

PROJECTED								
BRANCH	DECEMBER 31, 2023	MEMBERS AS OF DECEMBER 2024	% OF INCREASE (DECREASE)	NEW MEMBERSHIP	WITH-DRAWAL OF MEMBERSHIP	DECEASED	NET MEMBERSHIP	% OF INCREASE (DECREASE)
MONTEVERDE	18687	18,606	-0.43%	400	133	190	18,683	0%
MATINA	5883	5,991	1.84%	400	60	45	6,286	5%
PUAN	4258	4,455	4.63%	400	50	35	4,770	7%
BUHANGIN	2940	3,071	4.46%	400	45	25	3,401	11%
PANACAN	3592	3,534	-1.61%	400	55	35	3,845	9%
SASA	679	855	25.92%	350	15	15	1,175	37%
TAGUM	1088	1,498	37.68%	450	20	15	1,913	28%
CALINAN	1951	2,135	9.43%	400	70	15	2,450	15%
PANABO	1854	2,231	20.33%	450	30	15	2,636	18%
NABUNTURAN	410	655	59.76%	350	10	5	990	51%
MATI	206	613	197.57%	450	20	5	1,038	69%
DIGOS	525	764	45.52%	350	20	5	1,089	43%
KIDAPAWAN	622	835	34.24%	350	20	5	1,160	39%
MALAYBALAY	124	380	206.45%	350	10	5	715	88%
COGON, CDO	0	991	100.00%	450	15	5	1,421	43%
KORONADAL	0	192	100.00%	450	10	0	632	229%
CARMEN, CDO	0	0		450	0	0	450	
RMU	2401	1,821		0	0	0	1,821	
<b>TOTAL</b>	<b>45,220</b>	<b>48,627</b>	<b>7.53%</b>	<b>6,850</b>	<b>583</b>	<b>420</b>	<b>54,475</b>	<b>12%</b>



# COOPERATIVE EDUCATION PROGRAM

## PROPOSED COOPERATIVE EDUCATION PROGRAM 2025

TRAININGS	TARGET PARTICIPANTS	NO. OF PARTICIPANTS	PROVIDER	BUDGET
<b>EMPLOYEES</b>				
PICPA Trainings	Borinaga/Adobo	2	PICPA	50,000
Mental Health Training and Education / Work Life Balance	All Employees	223	DOLE	55,750
New Era of Digitalization	All Employees	223	External Source	55,750
Digital World of Marketing and Sales	Marketing Personnel	15	External Source	10,000
Internal Audit trainings	Internal Audit Personnel	8		50,000
ACCU Development Educator Training		2	NATCCO	150,000
ACCU Forums		2	NATCCO	300,000
Leadership Training	Managers, Supervisors	36	Affiliated Federations	50,000
Managers Training	Executive & Managers	12	Affiliated Federations	40,000
Leadership Bootcamp	CEO / Manager /Executive	2	Affiliated Federations	100,000
Refresher Training on Frontliners				
Teller	Tellers	21	In-house	10,000
MRAA	MRAA	21	In-house	10,000
Loans Specialist	Loans Specialist	21	In-house	10,000
<b>CREDIT AND COLLECTION</b>				
Effective Collection Strategy	Accounts Specialists (AS)	33	Affiliated Federations	15,000
Collection Legalities	Accounts Specialists (AS)	33		
Effective Negotiation Tactics for Delinquent Accounts	Accounts Specialists (AS)	33		
Enhanced Data Gathering	Accounts Specialists (AS)	33		
Effective Collection Calls	Accounts Specialists (AS)	33		
Debt Collection and Negotiation Training	Accounts Specialists (AS)	33		
Customer Handling	Accounts Specialists (AS)	33		
Building Confidence	CI / Appraisers	15	NATCCO/ MASS SPECC	6,000
Product Knowledge	CI / Appraisers	15		
Refresher Course :Title appraisal and collateral	CI / Appraisers	15		
Competency Training	Collection Associates	7	In-house	3,000
Enhancement of Verbal Communication Skills	Collection Associates / APDS	9	External Source	3,500
Credit Risk Management	Credit Analysts	2	NATCCO/ MASS SPECC	1,500
Credit Evaluation and Assessment	Credit Analysts	2	NATCCO/ MASS SPECC	1,500
Creation of Effective Strategies in Solving Organizational Challenges	Credit and Collection Supervisors	3	NATCCO/ MASS SPECC	1,500
Effective Leadership	Credit and Collection Managers	1		1,500
Refresher Course: Loan Products /Collaterals and Appraisal	Loans Supervisor /Loans Specialists	33	In-house	15,000

# COOPERATIVE EDUCATION PROGRAM

TRAININGS	TARGET PARTICIPANTS	NO. OF PARTICIPANTS	PROVIDER	BUDGET
<b>Accounting</b>				
Excel Training Course	Accounting Personnel	25	In-house	10,000
Tax Regulations and VAT Computation Training	Accounting Personnel	25	External Source	
IACCS Shortkeys	Accounting Personnel	25	In-House	
Cooperative Accounting	Accounting Personnel	25	External Source	
Enhanced Communication Skills Training	Accounting Personnel	25		
Referesher Training of Job Function	Accounting Personnel	25	In-house	
Analytical and Critical Thinking Skills	Accounting Personnel	25	External Source	
Bookeeping Related Courses /FS Preparation	Bookkeepers	7	External Source	3,500
Effective Dashboard -system based	CFAO	1	External Source	3,000
<b>General Staff Service -Admin</b>				
Safety Handling	General Staff Service	6	OSH	3,000
Basic Mecahnical Skills	General Staff Service	3	External Source	1,500
Records Management	General Staff Service/ Records Associate	4	External Source	2,000
<b>Branch Managers &amp; Satellite Officer</b>				
Effective Leadership	Branch Managers /Sat. officers	12	External Source	12,000
Characteristics on Leadership Influence	Branch Managers /Sat. officers	12		
Financial Analysis	Branch Managers /Sat. officers	12		
Legalities on Bad Debts	Branch Managers /Sat. officers	12		
Effective Sales & Marketing Strategy	Branch Managers /Sat. officers	12		
Risk Management	Branch Managers /Sat. officers	12		12,000
People Management	Branch Managers /Sat. officers	12		12,000
Risk Assessment and Mitigation	Branch Service Head	1		
<b>Executive /Human Resource /ICT/Marketing</b>				
Effective Writing : Reports and Minutes	CEO Executive Secretary	1	External Source	2,000
Financial Training	CEO Executive Secretary	1		2,000
Extensive HR Training : Training, Recruitment, Payroll and benefits and General HR (course )	HR Generalist	1		15,000
iAccs Refreshment Training.	ICT	3	In-House	3,500
Network and server Training	ICT	3		5,000
Cybersecurity training	ICT	3		5,000
Extensive Research and Developmet Analytical Tactics and Strategies	R and D Analyst	1	Affiliated Federations	15,000
<b>SPDC</b>				
Quality Assurance/Quality Control Trainings.	Medical Technologists	2	External Source	10,000
Non-pregnant related ultrasound test	Radtech	1	External Source	5,000
Healthcare Business	SPDC Supervisor	1	External Source	3,500

# COOPERATIVE EDUCATION PROGRAM

## COOPERATIVE EDUCATION PROGRAM

TRAININGS	TARGET PARTICIPANTS	NO. OF PARTICIPANTS	PROVIDER	BUDGET
<b>Member Relations Department</b>				
Member Engagement : Extensive Program Planning	Member Relations Supervisor	1	Affiliated Federations	5,000
				<b>1,070,000</b>
<b>OFFICERS</b>				
CDA Mandatory Trainings	All Required BOD/Officers			50,000
Federations General Assembly	BOD			500,000
Audit/Elecom Forum/ Trainings	Audit/ Elecom			150,000
Training on Parliamentary Procedures and Governance	BOD			50,000
Leadership Bootcamp	BOD/ Chairperson			300,000
Conflict Resolution Training	Ethics/ Medcon			30,000
Mediation and Conciliation Forum	Medcon			50,000
Davao Chamber Trainings	BOD Representative			20,000
				<b>1,150,000</b>
<b>MEMBERS</b>				
Ownership Meeting				500,000
Livelihood Training				300,000
Financial Literacy				200,000
SAMULCO Cooperative Values				100,000
Other Members Trainings				100,000
				<b>1,200,000</b>
<b>JOINT ACTIVITY</b>				
Recollection	All Employees	223		220,000
Employees Day	All Employees	223		500,000
Lakbay Aral	PMS Based Result	12		500,000
				<b>1,220,000</b>
<b>TOTAL</b>				<b>4,640,000</b>

# PROPOSED SOCIAL DEVELOPMENT PROGRAM

PROPOSED SOCIAL DEVELOPMENT PROGRAM 2025				
Program	Activity	Target	KPI	Budget
Iskolar ni SAMULCO	SDG 4. QUALITY EDUCATION			1,000,000
	Scholarship Program	16 Scholars	100% Target Beneficiary	
Clean and Green Program	SDG 13. CLIMATE ACTION			106,000
	SAMULCO Eco-Park Maintenance	Usable and properly maintained eco-park	Rate of compliance	36,000
	Tree Planting Activity	50 Participants, 100 Planted Mangrove Trees	No Activity Implemented	35,000
	Coastal Clean-up	" 80 Participants 1 Barangay Partner "	No Activity Implemented	35,000
Lab-Koop Pera Eskwela	SDG 10. REDUCED INEQUALITIES			380,000
	"Partnership with: 6 Partners school in Davao area 2 Schools in Davao del Norte "	8 Schools	No of MOA against Target	64,000
	Financial Literacy/ Sav- ings Orientation	8 Schools	No of financial literacy course conducted	228,000
	Financial Literacy Awards	11 Schools	Laboratory Coop Members will be recognized	88,000
Senior Citizen Program	SDG 10. REDUCED INEQUALITIES			200,000
	Lolo ko, Lola ko Mahal ko			
SAMULCO E-League & Kiddie Stars	SDG 10. REDUCED INEQUALITIES			200,000
	Coop Legends: Battle & Learn! - ML	6 teams	No of participating youth	100,000
	SAMULCO Got Talent - Kiddies Edition	10 Participant	No of participating youth	100,000
GAD Activities	SDG 5. GENDER EQUALITY			505,542
	Gym, Haircut, Massage, Eye check-up, Medical Mission	16 Programs Con- ducted	No. of Programs Implement- ed against plan	100,000
	SAMULCO Cares: Cervical Cancer Awareness	SAMULCO Members Health Awareness	No of participating members	
	SAMULCO Zumba Festival	100 Attendees	No of participating members	100,000
	TESDA Partnership	10 Beneficiaries	No of beneficiaries enrolled and graduated	150,000
	Womens Month, Mothers Day, Fathers Day, Pride Month	SAMULCO Members GAD Awareness	% of accomp. of GAD plan	140,000
	"Gender Sensitivity Training VAWC and Sexual Harass- ment "	SAMULCO Members and Employees	No of trainings attended	15,542
SAMULCO Linkages	SDG 17. PARTNERSHIP FOR THE GOALS			254,502
Donations/ Sponsorships	Donations and Sponsor- ships Programs	Public or Private Sector	No of beneficiaries supported	104,502
Road Signages Donations	Schools or Community Area	2 Beneficiaries	" Number of Target Locations Identified Number of Engagement "	150,000



# SOCIAL DEVELOPMENT

## PROPOSED SOCIAL DEVELOPMENT PROGRAM

Program	Activity	Target	KPI	Budget
Infrastructure Program	SDG 11. SUSTAINABLE CITIES AND COMMUNITIES			5,853,845
	"School Facility Projects: Sta. Ana NHS and Elem. School, Buhangin Central Elem. School, Davao City NHS, Panabo School"	7 Beneficiaries	" MOA of target beneficiaries Accomplished projects based on MOA "	3,553,845
	Tents Donations: Philippine National Police & BFP	2 Recipients	Target recipient was reached	300,000
	Solid Waste Management Project: Recycling Project	1 Barangay	100% Project accomplished	100,000
	Brigada Eskwela Donations	80 Schools	Reached the target schools beneficiary	400,000
	Public Works and Community Development Projects	3 Beneficiaries	MOA of target beneficiaries	1,500,000
Disaster Response & Awareness	SDG 11. SUSTAINABLE CITIES AND COMMUNITIES			300,000
	Flood and Fire Calamities Assistance	Affected areas	No of beneficiaries assisted	
Spiritual Enrichment				100,000
	Monthly Mass & Sponsorship	12 Months	Monthly Mass conducted	40,000
	Mass Items	1 Set	Completion of purchase	60,000
Coop Month Celebration	SDG 17. PARTNERSHIP FOR THE GOALS			200,000
	Annual participation of cooperative month celebration.	SAMULCO Participation to the Coop Month Celebration	Member/ Employee Participation rate	200,000
Koop Kapatid	SDG 17. PARTNERSHIP FOR THE GOALS			150,000
Meetings and Consultations	Bulig Credit Cooperative	"MOA Monthly Meeting Accomplishment Report"	Improved Ratio Analysis of Small brother Cooperative	
<b>TOTAL CDF 2024</b>				<b>9,249,890</b>

# MEMBERSHIP CLASSIFICATION

## » PROPOSED MEMBERSHIP CLASSIFICATION

### MEMBERSHIP CLASSIFICATION

Membership Classification	PLATINUM	GOLD	SILVER
Eligible Borrowers	METV	METV	METV
	At least 5 years as a member	At least 2 years as a member	At least 1 year as a member
	With consistent loans for the past years	With loan in the previous year	With loan in the previous year
	EXCELLENT Credit Handling (Advance or on-time payment)	VERY SATISFACTORY Credit Handling (Delayed in payments but not more than 20 days)	SATISFACTORY Credit Handling (Delayed in payments of more than 20 days but not contributory to the year-end delinquency)
	At least 1,000 x year of membership (combined regular and special savings)	At least 1,000 x year of membership (combined regular and special savings)	At least 1,000 x year of membership (combined regular and special savings)
	At least 100,000 Time Deposit with a term of at least 90 days	At least 50,000 Time Deposit with a term of at least 90 days	Not required

## AUDIT COMMITTEE ANNUAL REPORT TO THE GENERAL ASSEMBLY

Cooperative Greetings from the Audit Team of SAMULCO, composed of 3 Audit Committee officers and 8 Internal Auditors!

As members of the Audit Committee, and in accordance with the Philippine Cooperative Code (RA 9520), SAMULCO By-laws, and Governance Policy Manual, we conducted our audit to ensure financial integrity and governance, in close coordination with the Internal Auditors, which includes among others, inspecting cooperative records, supervising internal audit staff, scrutinizing compliance of officers, committees, and employees with governance policies, and reviewing the adequacy and effectiveness of management and internal control systems.

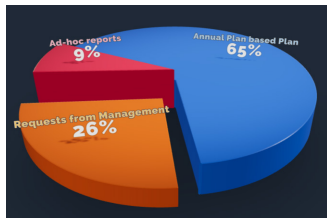
From the results of these reviews, we prepare and submit our findings, observations and recommendations for policy changes and internal process improvements to the Board of Directors and the General Assembly for transparency and accountability. The Audit Committee reinforces internal controls and accountability within the Cooperative through these activities.

During the year, Audit Committee Secretary Leonardo Floreza resigned from the committee. He was replaced by Ms. Rebecca S. Caslib, CPA who readily stepped in to assist the Audit Committee of SAMULCO.

Below, we humbly present our accomplishments for the year 2024.

### A. REVIEW OF SAMULCO FINANCIAL AND OPERATION PERFORMANCE

For the year 2024, we have conducted fifty-one (51) committee meetings and were able to accomplish a total of twenty-four (24) reports, comprising fifteen (15) audit reports, seven (7) special audit reports and two (2) ad-hoc reports.



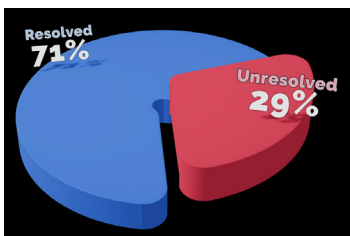
The formal Audit Report (AR) is compiled based on a comprehensive annual audit plan prepared by the Audit Team at the start of the year, ensuring a thorough evaluation of processes and compliance, which is essential for maintaining transparency and accountability in financial management. Key components of this year's audit plan include the conduct of surprise cash counts covering our Branches and Satellites, annual physical count of Samulco Buying Club (SBC) merchandise inventory, compliance updates on prior and current year's audit reports, review of the conduct of last year's annual general assembly, review of HR's hiring and onboarding processes, review of the construction of the 5-storey building at Monteverde Avenue and the review of Directors, Officers, Staff and Related

Interests (DOSRI) accounts.

In contrast, the Special Audit Reports (SAR), performed at the request of management, focused on specific operational concerns, such as the review of loans associated with specific member-borrowers, review of Account Specialists and Satellite Officers' transactions, and the SBC closure process.

Additionally, Ad Hoc Reports (ACR), initiated following requests from cooperative members and those identified as urgent by the Audit Committee, address essential governance and operational topics, including updates on SAMULCO's deposit claim with Banco Filipino and the initial report on Building Review.

Management received our audit observations and recommendations positively, particularly those concerning the processing, documentation, and approval of loans, management of post-dated checks, appraisal and handling of collaterals, and the loan approval matrix. They demonstrated a strong commitment to implementing the agreed improvements to enhance risk management. However, several findings related to necessary updates and revisions in the Operating Policy Manuals are still pending requiring further attention and action from Management and the Board.



As of November 29, 2024, out of forty-five (45) audit findings, twenty-seven (27) or 71%, have been resolved, while eighteen (18), or 29%, remained unresolved.

Together, these audits provide a layered and responsive framework for enhancing SAMULCO's accountability, transparency and operational controls and efficiency, while ensuring that proactive measures are taken in response to planned and emergent financial matters, ultimately enhancing members' trust, engagement, and the cooperative's long-term sustainability.

### B. CDA MANDATED COMPLIANCE AND PERFORMANCE REVIEW FOR THE YEAR 2023

#### 1. PERFORMANCE AUDIT REVIEW (PAR)

The Audit Team performed an evaluation on the areas of: (1) Governance and Management and (2) Financial Performance and submitted to the CDA the results using the Cooperative Assessment Information System (CAIS) platform. Below are the comparative ratings of SAMULCO for the years 2020 to 2023 covering these two areas.

# AUDIT COMMITTEE REPORT

	Weight	For CY 2020	For CY 2021	For CY 2022	For CY 2023
A. Governance and Management	40%	36.20	36.75	37.97	36.95
B. Financial Performance (STEPS: Stability, Turn-over Ratio, Efficiency, Profitability, Structures of Assets)	60%	33.60	39.60	46.20	46.20
Result and Interpretation		69.80%	76.35%	84.17%	83.15%
Adjectival Rating for Large Cooperatives		Needs Improvement	Needs Improvement	FAIR	FAIR

From the table, it could be observed that SAMULCO has maintained an adjectival rating of FAIR. However, it is noteworthy that in Governance and Management, its score had declined by 1.02 points. This drop is attributable to the identification of new areas needing improvement or compliance, in addition to those that remained unaddressed from the previous year.

## 2. SOCIAL AUDIT REVIEW (SAR) FOR THE YEAR 2023

The Audit Team has also audited the social performance of the SAMULCO covering the CY 2023 to validate the adherence of the Cooperative to the seventh cooperative principle, the "Concern for Community" and determine whether SAMULCO works for the community's sustainable development through policies and programs approved by their members.

This Social Audit is in compliance with Rule 11 of the Revised Implementing Rules and Regulations of RA 9520 and Memorandum Circular No. 2018-01 issued by the CDA.

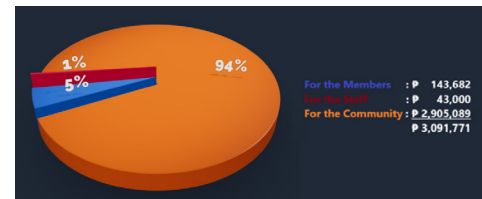
The Social Development Program (SDP) of the SAMULCO focuses on two (2) areas: (1) for the cooperative itself (i.e. officers, staff and members); and (2) for the community. The source of funds for the first area varies from the Cooperative Education and Training Fund (CETF), Optional Fund or outright expense; while the second area is exclusive from the Community Development Fund (CDF).

The total amount for the SDP in CY 2023 amounted to ₱6.587M, 56% of which funded the activities for the cooperative officers, staff and members, while the remaining 44% was spent for the benefit of the community. For 2023, the SDP was not fully implemented resulting in minimal utilization of the fund

### A. COMMUNITY DEVELOPMENT FUND (CDF)

#### UTILIZATION OF CDF

Accumulated Amount of CDF as of end of 2022	Amount Utilized for Cooperative Social Activities in 2023	Percentage of Utilization
₱8,635,385	₱3,091,771	35.80%



#### Utilization of CETF:

Accumulated Amount of CETF as of end of 2022	Amount Utilized for Cooperative Education and Training Activities in 2023	Percentage of Utilization
₱1,821,060	₱1,547,330	84.97%

### C. OTHER UPDATES

#### 1. UPDATE ON CLAIMS FROM BANCO FILIPINO

In response to the letter received by the AC on November 15, 2024 from certain members of SAMULCO requesting updates on the status of our claim with Banco Filipino and additional related information, we hereby present to the General Assembly the following data as requested:

##### a. DETAILS OF THE TIME DEPOSITS :

Total interest income earned from these investments as of March 16, 2011 amounted to ₱334,312.94 . These investments were approved by all members of the Board at the time of the investment.

##### b. DATE OF CLOSURE.

On March 17, 2011, the Monetary Board of the Bangko Sentral ng Pilipinas (BSP) issued Resolution No. 372.A, which ordered the closure of Banco Filipino Savings and Mortgage Bank (BFSMB) and placed it under the receivership of the Philippine Deposit Insurance Corporation (PDIC)

Date of Deposits	Amount of Deposits	Account number (w/ passbook)	Net Rate	No. of Terms	Maturity
09/24/2010	₱6,000,000.00	30-553-002170-7	6.80%	180 days	03/23/2011
12/23/2010	₱2,000,000.00	30-553-002171-5	6.00%	90 days	03/23/2011
01/05/2011	₱3,000,000.00	30-553-002217-7	6.00%	90 days	04/05/2011
01/11/2011	₱3,000,000.00	30-553-002221-5	6.00%	90 days	04/11/2011
02/11/2011	₱1,500,000.00	30-553-002241-0	6.00%	180 days	08/10/2011
03/11/2011	₱3,000,000.00	30-553-002253-3	5.20%	90 days	06/09/2011
<b>Total</b>	<b>₱18,500,000.00</b>				

##### c. STATUS OF SAMULCO'S CLAIM WITH PDIC.

SAMULCO received the guaranteed amount of ₱500,000.00 on August 3, 2011. On the uninsured deposits, PDIC updated SAMULCO on its letter dated January 22, 2025, quoted in summary hereunder:

• "...claims of all creditors of the closed bank, including claims for payment of uninsured deposits, shall be settled thru a Distribution Plan prepared in accordance with the Rules on Concurrence and Preference of Credits under the Civil Code of the Philippines and approved by the duly constituted Liquidation Court of the closed bank."

• "The Regional Trial Court of Makati, Branch 66, in its Order dated November 18, 2023, suspended the liquidation proceedings of BFSMB, because of the cases filed by BFSMB stockholders questioning the bank's closure. As a result thereof, disposal of assets and other liquidation activities of the bank which are necessary to convert the assets of the bank to cash for eventual distribution to its creditors cannot proceed."



• “The Court of Appeals, in its Resolution promulgated on Oct. 14, 2021, upheld the liquidation of the bank by PDIC but said Resolution did not attain finality as the stockholders filed a Petition for Review before the Supreme Court.”

• “Once the suspension of the liquidation proceedings has been lifted and a Distribution Plan can be submitted, you will be duly Accumulated Amount of CETF as of end of 2022 Amount Utilized for Cooperative Education and Training Activities in 2023 Percentage of Utilization ₱1,821,060 ₱1,547,330 84.97% notified on the inclusion of your claim in the Distribution Plan and the subsequent payment thereof.”

## 2. UPDATE ON THE STATUS OF THE “ALLEGED FRAUDULENT” ACCOUNTS

Of the ₱29.4M principal loan examined by the Audit Team in the previous year, ₱21.7M remained outstanding as of December 31, 2023. As of December 31, 2024, outstanding balance remained at ₱17.9M.

We have also reviewed another loan account involving a member who failed to deliver vehicles to thirty-four (34) members, for which SAMULCO had already disbursed funds amounting to ₱8.945M. As an immediate action, Vehicle Loan-Surplus/2nd Hand/Truck Loan Policies were immediately revised and strengthened to mitigate future occurrences. As of December 31, 2024, outstanding loan balance remained at ₱3.873M.

## 3. UPDATE ON 5-STOREY BUILDING PROJECT ALONG MONTEVERDE AVENUE

During the year 2024, the Audit Team continued the review of the construction of the 5-storey building at Monteverde Avenue, Davao City, albeit the finalization of the report was presented to the Board only early this year of 2025.

The review was focused on the areas of: a) compliance with BAC guidelines to ensure fair and transparent procurement processes, b) compliance with legal contractual requirements, c) performance evaluation to identify reasons for the construction delays and assess liabilities of the contractors involved, and d) determine if disbursements are proper, authorized and within the budget presented to the General Assembly.

The Audit Committee have observed the following major deficiencies on various areas:

1. Contract Penalty Enforcement. The Building Committee was slow to enforce penalties for contract breaches by two (2) contractors.
  - One contractor owed ₱123M in liquidated damages as of December 31, 2024 plus an additional ₱1.091M for extended project management.
  - SAMULCO had to hire another supplier for ₱1.817M to re-do and complete the work of the other contractor.
2. Theft Incident. An unfortunate incident of theft has occurred concerning electrical cables.
3. Cause of Delay. Based on the audit, the causes for the delays could be attributed to the following:
  - Personal financial difficulties of the principal contractor
  - Issues encountered in securing the building permit, ie. parking space, transformer, electrical panel boards, water pumps and valve works
  - Changes in building plan, building structure and major re-works, ie. PWD restroom, elevator counterweight, water tank, seismic gap recomputation
  - COVID 19 Pandemic

The total budget approved by the General Assembly for the construction of a new building and renovation of the building where the Buying Club was located amounted to ₱169.0M, herein presented. As of December 31, 2024 actual disbursements for the construction amounted to ₱98.0M leaving ₱77.0M for the renovation.

GA RESOLUTION NO.	BUDGET
022-2015	P40,000,000.00
014-2017	25,000,000.00
024-2018	104,000,000.00
<b>TOTAL</b>	<b>P169,000,000.00</b>

Audit Committee



**JUDY R. VASQUEZ, CPA**  
Chairperson



**RODILINA B. MARTE, DBA**  
Vice-Chairperson



**REBECCA S. CASLIB, CPA**  
Secretary

### REPORT ON ITS ACTIVITIES COVERING THE MONTHS FROM MAY 2024 TO DECEMBER 2024

Greetings!

The members of the Credit Committee (CRECOM) took their oath of office on April 20, 2024. Its first meeting was on April 22, 2024 where the Crecom's Annual Work Plan was set covering May 2024 to March 2025.

Four functions of the Credit Committee were identified and these became the basis for its activities and targets. These four functions were:

- A. Assist the Board of Directors in the formulation of sound lending and collection policies, systems and procedures.
- B. Responsible for the credit management of the Cooperative.
- C. In the performance of its functions, it shall process, evaluate and act upon applications and withdrawals of deposits except when the applicant is a member of its Committee in which case the application shall be acted upon by the Board of Directors and exercise general supervision including collection over all loans to members.
- D. Responsible for its formulation and conduct of financial and credit risk management training program

Based on the above functions these are the Credit Committee's accomplishments covering the months from May 2024 to December 2024.

The following were the activities and accomplishments of the Credit Committee:

1. Formulated the policy on loan aggregation which was approved by the Board on May 18, 2024.
2. Proposed policy on segregation and disposition of loan documents. This proposal is still with Management for review.
3. Reviewed the provisions of the CDA Circular No. 2024-07 dated February 1, 2024.
4. Formulated revisions to some credit policies and processes based on the guidelines of CDA Circular No. 2024-07. This proposal is with Management for its review.
5. Revision on the loan features of the pension loan which was approved by the Board on July 8, 2024.
6. Revision on Automatic Payroll Deduction Salary (APDS) Loan Facility which was approved by the Board on July 8, 2024.

7. Revision of the Credit Line Facility which is with Management for review.
8. Formulated two (2) checklists of documentary requirements prior to loan release- one for real estate loans and other for chattel collateral. With Board approval dated May 18, 2024.
9. Reviewed Management's new loan facility- Accelerated Incentives for METV (AIM) and Government Benefits Loan (GOBAL). With Board approval dated August 12, 2024.
10. Reviewed Management's proposed Collection Program 2024. With Board approval dated August 12, 2024.
11. Reviewed Management's proposed Incentives Program for Accounts Specialists. With Board approval dated May 18, 2024.
12. Formulated Checklist on Documentary Requirements for Pension/ Salary Loan/ Loan Against Deposits/ Loans without collaterals. With Board approval dated Sept 23, 2024.

This year 2024 has been productive for the Credit Committee. We give credits to these accomplishments to the support of the Board of Directors, Management, Credit and Collection Department and the branches and satellite offices.

May God bless us all.



*V. N. Bonje*  
**VIRGINIA N. BONJE**  
Chairperson



*J. Teresita G. Chiongson*  
**JOJI TERESITA G. CHIONGSON**  
Vice-Chairperson



*M. Jocelyn B. Almanzor*  
**MA. JOCELYN B. ALMANZOR**  
Secretary

### 2024 ANNUAL REPORT

Our warmest greetings to all in celebration of SAMULCO's 56th Annual General Membership Meeting.

The committee officially took its Oath last June 25, 2024. It presented its annual work plan duly approved by the Board with the objective to provide better if not the best relevant educational programs to all - our employees, officers and our members.

We take pride in reporting to the assembly the following initiatives and accomplishments in coordination with management and the full support of the Board to capacitate all out Officers, Management and Staff and educate our members making them more engaged and participative in SAMULCO activities in the 1st term of the committee members.

INITIATIVES	KEY RESULT AREA	PERFORMANCE INDICATOR
A.FOR OFFICERS		
The Committee implemented the following activities anchored on the approved Annual Work Plan to capacitate and improve Officers competence:		
1. Develop Orientation Module for BODs and Committee Officers	Guide in educating Officers on duties and responsibilities	Officers Orientation Module completed
2. Conduct the 1st Orientation of Officers prior to onboarding of elected and appointed officers	Improve knowledge, skills and competence of all officers to effectively serve our members; intro to Annual Work Plan preparation.	Officers attendance to the Officers Orientation Seminar
3. Monitor closely Officers compliance on CDA Mandated Trainings	Ensure 100% compliance of all Officers	100% compliance of BODs *Officers-1 lack Fundamentals of Cooperative
4. Provide policy guidelines and procedures in implementing educational programs for officers and employees	Craft Training Policy for approval by the Board	Training Policy Approved (BR# 359-2024)
5. Organize in-house pool of trainers to conduct relevant training programs	Creation of Speaker's Pool proposal submitted for Board approval	Proposal approved by the Board (BR# 404-2024). Graduates from Development Education (DE) and other interested experts are invited to be members
6. Provide officers relevant competency seminars sent for training	BODs attend competency seminar (CUDCC by ACCU); Officers attend seminar on various topics.	Seminars attended by officers
7. Implement close monitoring of feedback reports of participants sent for training/seminars	Systematize review and evaluation of participants feedback reports	Reports submitted with exceptions of some participants
B. FOR EMPLOYEES		
The Committee recommended the following to improve the educational/training program:		



# COMMITTEE REPORT

## EDUCATION COMMITTEE REPORT «

INITIATIVES	KEY RESULT AREA	PERFORMANCE INDICATOR
1. Conduct Training Needs Assessment of employees  - Review employees perceived needs vs supervisor's recommended training needs of staff (HR)	Develop comprehensive training plan for employees	Completion of the training plan for employees by HR; Training Needs Survey completed by HR
2. Review list of trainings/seminars and the required feedback reports	Evaluate if seminars improve skills, knowledge, attitude of participants; re-echo done sharing seminar highlights and learnings	HR to conduct analysis of feedback reports submitted by participants
3. Maintain comprehensive trainings record or staff data base of each employee's training history for easy access and efficient development for their training plans in the future and for regular updating	Individual ledger of each staff with history of trainings attended as easy referencing for HR in the training plan	HR to implement recommendation
4. Conduct periodic performance evaluation of personnel across levels to assess the effectiveness of training programs and measure the tangible impact of trainings on employee performance ratings with the goal of identifying areas for further improvement and optimizing future training initiatives.	Improve monitoring of performance rating of employees sent for training to assess if to continue sending more staff and if re-echo of staff done as sharing of learnings	HR to implement recommendation
5. Conduct in-house competency seminar/trainings	Seminar on loan assessment (Credit Dept.); Forensic Audit (Audit Group and some BODs)	Improved compliance of policies/procedures by personnel
6. Annual Retreat and Teambuilding for staff & officers	Improve employee relations and teamwork	100% attendance of management and staff
<b>C. FOR MEMBERS</b>		
The training program for members is focused mainly in the conduct of PMES and Ownership meetings this year. Member's training needs Survey is still on going and yet to be completed by Membership Committee in collaboration with management as basis in implementing relevant educational program. The Committee recommended the following to improve member's training activities:		
1. Provide basic education to new members and continuing education for old members	Revise Pre-Membership Education Seminar (PMES) Module; Prepare Advance Education Seminar module for old members	Complete PMES module revision
2. Improve monthly monitoring tool in the conduct of PMES as basis in evaluating effectiveness of recruitment activities	2. Monitor monthly conduct of PMES in the: a. Office b. Field or Go to Market (GTM) c. Online platform	Implement improved monthly reporting in 2025 to generate relevant data (no. of new members from PMES)

# COMMITTEE REPORT

## » EDUCATION COMMITTEE REPORT

INITIATIVES	KEY RESULT AREA	PERFORMANCE INDICATOR
3. Monitor conduct of Ownership meetings (Topics, attendance) and evaluate member's feedback	Improve membership attendance to Ownership meetings; Improve satisfaction rating by members; Analyze feedback for insights and improvements	Attendance monitored; summary of feedback reported by management to Education Committee
4. Conduct fitness activity for members ( 1st time done ) to address member engagement across all branches	Continue the fitness program to improve member engagement and introduce a comprehensive fitness program encouraging participation and exclusivity across all branches, serving as a pilot lunch fostering a culture of "healthy" members for SAMULCO	Improve member's participation; Feedback reviewed
D. OTHERS  1. Improve monitoring of the CETF utilization and Training expenses	Monthly monitoring of CETF and training expenses	Monthly report of Training expenses submitted by management to Education Committee

The list of trainings and seminars for members, officers and management and staff is shown in the schedule.

It is in the wish list of the Education Committee that the training program in 2025 and in the coming years be more inclusive and the relevant education more particularly for members will be implemented.

SUBMITTED BY:



*Cynthia A. Lisondra*  
**CYNTHIA A. LISONDRA, CPA, MBA**  
Chairperson



*Milagros O. Antipuesto*  
**MILAGROS O. ANTIPUESTO**  
Vice-Chairperson



*Tessie M. Librando*  
**TESSIE M. LIBRANDO**  
Secretary

## STA. ANA MULTIPURPOSE COOPERATIVE (SAMULCO) ELECTION COMMITTEE (ELECOM) ANNUAL ACCOMPLISHMENT REPORT FOR THE 56TH ANNUAL REGULAR GENERAL ASSEMBLY MEETING (ARGAM)

### I. INTRODUCTION

The Election Committee (EleCom) is tasked with ensuring a fair, transparent, and credible electoral process within Sta. Ana Multipurpose Cooperative (SAMULCO). It serves as the Steward of Democracy in the cooperative. Guided by the cooperative's By-laws and Election Rules and Regulations (ERG), the EleCom has diligently performed its mandate to oversee the election of officers and uphold the democratic participation of members in decision-making processes. This report highlights the committee's major accomplishments and activities for the period covering April 2024 to March 2025.

### II. HUMBLE BEGINNING

The three (3) members of the EleCom took their Oath of Office on April 02, 2024 at the Grand Men Seng Hotel to officially carry out their function in overseeing the SAMULCO Elections for the year 2024-2025.

### III. MAJOR ACCOMPLISHMENTS

#### 1. Conducted the Referendum 2024 for By-Laws Amendment

- Facilitated the cooperative-wide referendum from June 3 to November 30, 2024.
- Formulated the Implementing Rules and Regulations (IRR) and Procedural Guidelines for SAMULCO Referendum 2024.
- Closely coordinated and consulted the Cooperative Development Authority (CDA) Legal Department on the formulation of the IRR and Procedural Guidelines for SAMULCO Referendum 2024.
- The Notice of Referendum was posted on SAMULCO website and social media accounts on May 13, 2024.
- Established the Referendum Hotline, manned by five (5) Election Tellers, and started its operation on May 17, 2024, to address all the clarificatory questions from the METVs regarding the proposed amendments.
- Implemented a secure and verifiable voting process to ensure transparency.
- Successfully gathered a total of 7,460 Members Entitled to Vote (METVs), with a 60.02% participation rate from the expected 12,429 METVs.
- Outcome: Only Amendment Item No. 1 "The conduct of the Annual Regular General Assembly Meeting (ARGAM), either: in-person, virtual, or combination as determined by the Board of Directors." garnered the total affirmative votes of 14,110 and was ratified. The rest of the proposed amendments did not reach the required affirmative votes and was not ratified.

#### 2. Screening and Validation of Candidates for the 2025 SAMULCO Elections

- Conducted eligibility verification of applicants for elective positions in the coming SAMULCO elections 2025.
- Coordinated with the Nomination Committee (NomCom) for recruitment, interviews and capability assessments of all the candidates and presented to the Board of Directors (BOD) the final list of the Official Candidates for 2025 SAMULCO Elections.
- Ensured adherence to SAMULCO By-laws and Election Rules and Guidelines (ERG).

#### 3. Finalization of the Official List of Members Entitled to Vote (METVs)

- Verified and approved the official METVs for ARGAM 2025.
- Ensured an updated and accurate record of qualified voters.
- Coordinated with the Management through the IT Department and facilitated multiple channels for METVs verification, including online and in-branch validation.
- Presented to the Board of Directors (BOD) the Official List of Members Entitled to Vote (METV) for ARGAM 2025.

## » ELECTION COMMITTEE REPORT

### 4. Election Awareness Campaign and Information Dissemination

- Organized information drives to educate members on voting procedures and election protocols through series of Ownership Meetings.
- Utilized social media platforms, posters, and SMS campaigns to reach a broader audience and increase awareness on the upcoming SAMULCO Elections 2025.
- Conducted orientation session for the Official Candidates of SAMULCO elections 2025 to educate them on the do's and don't's of SAMULCO Elections and to the responsibilities they are to carry on in the respective positions they are running for.

### 5. Preparation for the 2025 General Elections

- Developed a detailed election calendar for the smooth conduct of elections.
- Coordinated with the IT Department for an efficient and secure SAMULCO Electronic Voting System.
- Ensured logistics, ballot design, and voting procedures are aligned with best practices. Election Deputies and Election Tellers were mobilized to ensure a seamless conduct of SAMULCO Elections 2025.
- Prepared and submitted the budgetary requirements of the EleCom to ensure that all the logistical needs of the committee were met and covered.

## III. TRAINING AND COMPETENCIES

### 1. Election Committee Forum 2025

- The Board of Directors (BOD) through the recommendation of the Education Committee (EdCom) approved to send one (1) representative from SAMULCO to join the Election Committee Forum 2025 facilitated by Coop NATCCO Network-ETCG held last January 27-28, 2025 at Baguio City with the theme: "Championing Integrity and Accountability: the foundation of transparent cooperative elections." The EleCom Vice-Chairperson Mr. Warren Rex M. Bautista was sent as the official delegate.

## IV. CONCLUSION

The Election Committee remains committed to ensuring a fair, transparent, and efficient electoral process within SAMULCO. Despite challenges, EleCom has successfully executed its responsibilities and continues to improve electoral procedures for better participation and governance. Moving forward, we aim to enhance election mechanisms, engage more members in the democratic process, and uphold the integrity of SAMULCO's leadership selection. The EleCom is also committed in attending to various SAMULCO's initiatives which enhances camaraderie, community involvement and human development.

We thank the Board of Directors (BOD), the Nomination Committee (NomCom), the Management and all the METVs for their cooperation and support in fulfilling our mandate.

Mabuhay ang SAMULCO ug dalaygon ang Dios!

Cooperatively yours,



**ERLINDA M. TUBLE**  
Chairperson



**WARREN REX M. BAUTISTA**  
Vice-Chairperson



**REYNALDO M. SAJOLAN**  
Secretary



Our greetings of felicitations to all officers, members and employees of SAMULCO!

Depicted below is the accomplishment report of Ethics Committee from July– December 2024.

FUNCTIONS	TARGETS	ACTIVITIES DONE	OUTPUT
1. Formulate, develop, implement and monitor the Code of Governance and Ethical Standards (CGES) to be observed by the members, officers and employees of the cooperative subject to the approval of the Board of Directors (BODs) and ratification by the General/ Representative Assembly.	1.1 Revise the 2014 Governance Policy Manual (GPM) to be reviewed and approved by BODs on or before 31 Dec 2024.  NOTE: -EC 2023-2024 submitted to BODs GPM's 1st Revision-1st Draft in Jan 2024. -Target Output of EC 2024-2025 is GPM's 1st Revision-Final Draft for approval by BODs.	1. Obtained direction in Jun 2024 from BODs on GPM's 1st Revision-1st Draft.  2. EC worked-out in five sessions in July 2024 to improve the GPM, and submitted the 1st output to BODs on 19 July 2024.  3. EC reviewed with BODs the GPM 1st Revision-Draft 2 (01 sbst) in four sessions within Aug-Nov 2024. Included in the review was the presentation of all BODs on their assigned sections with proposed improvements.  4. EC reviewed the CGES in three sessions in Dec 2024.  5. EC and BODs reviewed and finalized the CGES in two sessions in Dec 2024.  6. Submitted to BODs CGES Rev 1 - Final Draft on 28 Dec 2024.	<ul style="list-style-type: none"> <li>Alignment with BODs to improve further the GPM's 1st Revision-1st Draft in Jan 2024 by adopting the framework of NATCCO.</li> <li>GPM Rev1-Draft2 (Output 1 in word file side-by-side template or 01 sbst)</li> <li>GPM Rev1-Draft2 (02 sbst)</li> <li>GPM Rev1-Draft2 (03 sbst)</li> <li>GPM Rev1-Draft2 (04 sbst)</li> <li>GPM Rev1-Draft2 (Output 1 in word file standard template or 01 st)</li> <li>Renamed the GPM to CGES</li> <li>CGES Rev1-Draft2 (st)</li> <li>CGES Rev1-Draft3 (st)</li> <li>CGESs Rev1 (approved by BODs on 28 Dec 2024 through BOD Resolution)</li> </ul>
2. Conduct initial investigation or inquiry, upon receipt of a complaint involving violations of the CGES.	2.1 Responded the complaint involving CGES upon receipt of a complaint.	-	<p>Focused in 2024 was to formulate and develop the CGES (or 1st revision of GPM)</p> <p>No complaint received involving violations of CGES.</p>
3. Submit report on its recommendation together with the appropriate sanctions, to the BODs for its proper action, or to the remaining members of the BODs, if the violation is committed by any members of the BODs. Provided, that if the remaining members of the BODs fail to act on the report within a period of thirty (30) days, or the violation is committed by the majority of the BODs, the Audit committee shall act on the same.	3.1 Submitted to BODs recommendation reports related to complaint involving CGES as need arises.		<p>Focused in 2024 was to formulate and develop the CGES (or 1st revision of GPM)</p> <p>No complaint received involving violations of CGES.</p>

# COMMITTEE REPORT

## » ETHICS COMMITTEE REPORT

FUNCTIONS	TARGETS	ACTIVITIES DONE	OUTPUT
4. Perform such other functions as may be prescribed in the By-laws or authorized by the BODs.	4.1 Attend to trainings/ seminars/ activities as required by cooperative for compliance and completion of its goals.	<ol style="list-style-type: none"> <li>Conducted/Attended the meeting related activities in 2024: <ul style="list-style-type: none"> <li>Two Joint Board &amp; Officers Meetings (JBOMs) in a quarter</li> <li>Five EC regular meetings.</li> <li>Eleven EC special meetings</li> </ul> </li> <li>Attended Mandatory Trainings/ Activities of Cooperative in 2024: <ul style="list-style-type: none"> <li>Fundamentals of Cooperative on 11-12 Jul 2024</li> <li>Officers Orientation on 17 Jul 2024</li> <li>Teambuilding on 24-25 Aug 2024</li> <li>Gender Sensitivity Training on 9 Nov 2024</li> <li>Cooperative Governance &amp; Mgt. on 21 - 22 Nov 2024</li> <li>Christmas Party on 7 Dec 2024</li> </ul> </li> </ol>	<ul style="list-style-type: none"> <li>Accomplishments presented in JBOM &amp; sought feedback for alignment</li> <li>Knowledge of SAMULCO's operations in Q3-Q4 of 2024.</li> <li>Participation &amp; collaboration with SAMULCO's officers and key management</li> <li>Minutes of Meeting (Jul-Dec 2024: Regular &amp; Special)</li> <li>Discussed EC's Annual Work Program's (AWP's) accomplishments, pending tasks, concerns &amp; to-do.</li> <li>Certificates, participation &amp; knowledge/skills obtained, through trainings attended.</li> </ul>

Thank you and God bless us all!

Cooperatively yours,



**GLENN R. VILLACUER**  
Chairperson



**RENATO A. GUNDAYA**  
Vice-Chairperson



**JENNIFER C. FAMADOR**  
Secretary

# COMMITTEE REPORT

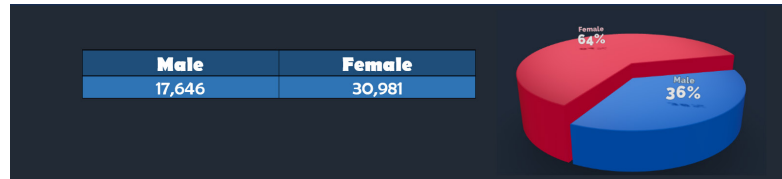
## GAD COMMITTEE REPORT

The Gender and Development (GAD) Committee proudly extends its warmest greetings to SAMULCO on its 58th Founding Anniversary and 56th Annual Regular General Assembly Meeting.

The Committee is pleased to report on the successful implementation of key initiatives during the reporting period. These activities align with SAMULCO's commitment to promoting gender equality, environmental sustainability, and employee well-being, reflecting our dedication to the United Nations Sustainable Development Goals.

### Membership Update

As of December 31, 2024, SAMULCO's membership has grown to 48,627, reflecting a 7.5% increase compared to the previous year. Below is the gender composition of SAMULCO membership:



This increase in membership highlights the cooperative's continuous growth and commitment to inclusivity in its services.

### GAD Budget Compliance

SAMULCO remains fully compliant with the mandatory 5% allocation from the Community Development Fund (CDF) for Gender and Development initiatives. This funding has been instrumental in supporting the committee's various programs and activities throughout the year.

### Programs and Activities Conducted in 2024

The GAD Committee successfully implemented the following activities to promote gender equality, empowerment, and community involvement:

#### GAD-Initiated Activities

Activity	Date	Participants	
		Male	Female
Mother's Day	May 11, 2024	-	15
Father's Day	June 15, 2024	24	-
Gender Sensitivity Course (GST)	Nov 9, 2024 Nov 12, 2024	29	49
SAMULCO Zumba Festival	Nov 17, 2024	144	265
Women's cycle care program	Dec 21, 2024	-	3,000
Coastal Clean-up	Dec 21, 2024	77	35

These activities aimed to foster inclusivity, promote gender awareness, and support both men and women in their personal and professional growth.

#### GAD Trainings Attended

Members of the GAD Committee actively participated in various training programs to strengthen their knowledge and skills in gender mainstreaming.

Training	Date	Resource Speaker
GAD Orientation	August 2024	Ms. Gloria Dagatan
Training of Trainers on Gender for Cooperatives (GAD TOT)	May 11, 2024	MASS-SPECC
GAD Planning Workshop	June 15, 2024	NATCCO

These trainings have enhanced the capacity of SAMULCO's GAD Committee in implementing gender-responsive programs within the cooperative.

We thank the SAMULCO Board of Directors, Management, and Members for their continued support in achieving our gender development goals. The GAD Committee is committed to advancing gender equality and promoting a culture of inclusivity and well-being within SAMULCO and the wider community.



*[Signature]*  
**JOSELITO O. SANTILLAN**  
Chairperson



**(SDG)**  
**RHIZA B. CAGABCAB**  
Vice Chairperson



*[Signature]*  
**EMILY ANNE C. MAHINAY**  
Focal Person

# COMMITTEE REPORT

## » MEDIATION COMMITTEE REPORT



**RAQUEL Q. DE RAMOS**  
Chairperson



**JOSE J. GONEDA**  
Vice-Chairperson



*Ma. Cynthia A. Prat*  
**ATTY. MA. CYNTHIA A. PRAT**  
Secretary

Our Warmest Greetings of Peace to Everyone!

The Mediation Conciliation (MedCon) Committee is honored to present the following accomplishments and activities during our term of office for the year 2024-2025. This Progress Report is based on the Annual Work Plan (AWP) and Accomplishment Report for the 2nd-4th Quarter of the year 2024.

### Accomplishments and Activities

- Committee Meetings: Conducted a total of 14 meetings from May 2024 to December 2024.
- Quarterly Joint Board and Officers Meeting (JBOM): Attended 3 quarterly meetings to report on the Committee's accomplishments.
- Mediation Sessions: Successfully conducted 2 mediation sessions with member-borrowers with loan defaults and 1 mediation session with a member experiencing loan-related concerns.
- Reports Submitted:
  - Monthly Work Plan Report and Three (3) Quarterly Accomplishment Reports submitted to the Board of Directors (BOD).
  - Two (2) Semi-Annual Reports submitted to the Cooperative Development Authority (CDA).
  - Year-End Report submitted for the General Assembly Annual Report

### Participation in Events and Functions

The Committee attended the following activities authorized by the Board of Directors (BOD):

1. Oath-Taking Ceremony of newly installed Committee Officers.
2. Special Awarding Ceremony for Service Awardees.
3. Recollection for all BODs and Committee Officers.
4. Orientation for Officers conducted by the Education Committee.
5. Webinar: Omnibus Rules of Procedures facilitated by Mass-SPECC
6. Team-Building Activity to enhance collaboration and camaraderie.
7. SAMULCO Christmas Party fostering unity and celebration among members.
8. SAMULCO Ownership Meetings to strengthen member engagement and awareness.

Congratulations, SAMULCO, on reaching 57 Remarkable Years! We are incredibly proud of the continuous growth and success of the organization. Kudos to all the members and officers for their dedication and hard work in achieving these milestones. May God continue to bless us with guidance, wisdom, and unity in the years to come!

MEDIATION CONCILIATION (MEDCON) COMMITTEE:



## MEMBERSHIP COMMITTEE ANNUAL ACCOMPLISHMENT REPORT Year 2024-2025

The most significant activity of the membership committee was the satisfaction survey. The purpose was based on its function which was to assist the Management in the review of existing products and services being offered to members. The survey begun in October 31, 2024, and ended on January 31, 2025. The Online survey (OS), and the Paper Survey (PS) were used to collect data from the randomized respondents categorized as METV and MNETV. Aside from the profile of the respondents, the survey explored other areas which were relevant to SAMULCO, such as but not limited to reason for using SAMULCO products and services, membership to cooperatives other than SAMULCO, and reasons for joining, preferred financial institution for investing and saving money, and reason for saving in SAMULCO. Despite the limitations in terms of the number of respondents, time, and human resources, the Management and General Membership can draw several implications from the results of the survey. They can use this information in ways that can serve them best. For purposes of brevity, this report focused on the salient findings on the satisfaction of the respondents towards SAMULCO products and services, including the training needs, and community service and development activities offered by SAMULCO.

### A. Profile of the Respondents

**Table 1. Age**

Age Group	OS	PS	Total	%
18-24	3	6	9	0.88
25-34	85	20	105	10.26
34-44	164	43	207	20.23
45-54	197	85	282	27.57
55-64	137	83	220	21.51
65-74	72	93	165	16.13
75 or older	14	21	35	3.42
<b>Total</b>	<b>672</b>	<b>351</b>	<b>1023</b>	<b>100.00</b>

The data on Table 1 showed that there are more respondents in the OS than the PS, specifically from the age groups 34 to 64 years old. However, there are more PS respondents from the 65 and older age groups.

**Table 2. Sex**

Sex	OS	PS	Total	%
Female	448	230	678	66.54
Male	220	121	341	33.46
Others	164	43	207	20.23
<b>Total</b>	<b>668</b>	<b>351</b>	<b>1019</b>	<b>100.00</b>

The data on Table 2 showed that there are more female respondents in the OS and in the PS than the male respondents.

### B. Satisfaction Level of Respondents

**Table 3. In Using SAMULCO Products and Services**

Products and Services	4	3	2	1	Total	Remarks
Savings	401	510	7	1	919	126 don't save
Time Deposits	210	244	6	1	461	585 no time deposits
Loans	426	393	11	3	833	209 don't avail loans
Dayong	398	508	42	9	957	90 don't give dayong
Baskug 365	284	391	24	0	699	346 don't sue baskug
CAC Insurance	172	293	9	1	475	573 don't use CAC
NCCC Kapartner Program	176	243	9	0	428	619 don't use NCCC card
SAMULCO Polyclinic and Diagnostic Clinic	215	314	9	0	538	510 don't use SPDC

## MEMBERSHIP COMMITTEE REPORT

**Levels: 4-very satisfied 3-satisfied**

**2-dissatisfied**

**1-very dissatisfied**

The data in Table 3 showed that many of the respondents are satisfied towards the products and services. There are also many who responded as very satisfied. Those who responded as very

dissatisfied are few. At least one or none at all responded that they are very dissatisfied or dissatisfied. The variation in the total number of respondents is attributed to those respondents who did not use these products and services.

**Table 4. Overall Experience with SAMULCO**

Level	OS	PS	Total	%
Very Satisfied	344	152	496	48.11
Satisfied	322	185	507	49.18
Dissatisfied	4	3	7	0.68
Very Dissatisfied	2	19	21	2.04
<b>Total</b>	<b>672</b>	<b>359</b>	<b>1031</b>	<b>100.00</b>

The data on Table 4 showed that 48 percent and 49 percent of respondents are very satisfied and satisfied, respectively, in their overall experience with SAMULCO

### C. Training Needs

**Table 5. Recommended Training Needs**

Training Needs	OS	PS	Total
Livelihood	355	172	527
Financial Literacy	289	103	392
Health-related	234	122	356
Business-related	256	98	354
Skill -development	175	107	282
Family and Relationship	143	93	236
Spiritual	128	94	222
Motivational and Inspirational	153	69	222
Personality Development	141	65	206
Disaster Preparedness	134	68	202
Basic Computer Skill	108	51	159
CDA Mandated	99	41	140
Bookkeeping	86	33	119
No answer	7	64	71

The data in Table 5 showed the training needs recommended by the respondents for SAMULCO members. It is arranged in descending order, from the highest number of responses to the lowest. Livelihood, financial literacy, and health related are the three topmost training needs while the three lowest training needs are bookkeeping, CDA mandated, and basic computer skills

## D. Community Service and Development

**Table 6. Activities Offered by SAMULCO that Respondents Like to Join**

Activities of SAMULCO	OS	PS	Total
Medical Mission	219	152	371
Feeding Program	223	128	351
Tree Planting	234	122	356
Senior and Elderly Activities	256	98	354
Blood Letting Drive	175	107	282
Fun Run	143	93	236
Wish ko, Tulong ni SAMULCO	128	94	222
General Assembly Volunteering	153	69	222
Zumba	141	65	206
Brigada Eskwela	134	68	202
Community Gardening	108	51	159
Community Clean-up	99	41	140
Calamity Assistance	86	33	119
Cooperative Month Celebration	7	64	71
Sportsfest and Parlor Games	103	56	159
Recycling Program	76	64	140
Others	8	2	10
No Answers	14	43	57

The data in Table 6 showed the activities which SAMULCO offered and which the respondents like to join. These activities are arranged in descending order. The three topmost activities are medical mission, feeding program, and tree planting. The three lowermost activities are recycling program, sportsfest and parlor games, and cooperative month celebration. There are other activities identified by the respondents which may be according to their interest. However, 57 respondents did not answer the question.

Prepared and submitted by:



*Grace M. Castigon*  
**GRACE M. CASTIGON**  
Chairperson



*Mirafior Austria*  
**MIRAFIOR AUSTRIA**  
Vice-Chairperson



*Susan Fortuna*  
**SUSAN FORTUNA**  
Secretary

# COMMITTEE REPORT

## » NOMINATION COMMITTEE REPORT



**VICTOR BONIFACIO O. HOFILEÑA, M.D.**  
Chairperson



**ATTY. LUCHIE G. SASING**  
Vice-Chairperson



**ANTONIO A. EMBERDA, DBA**  
Secretary



**RUEL S. RICABO, RCE**  
Member

1. **Developing and recommending to the Board of Directors (BOD) the skills, experience, and diversity criteria for officers (both elective and appointive)**
  - The Nomination Committee (NomCom) has established criteria for selecting elective and appointive officers. These criteria were presented to the Board during the Joint Board and Officers Meeting on October 19, 2024.
  - Created an updated Curriculum Vitae template for applicants (elective and appointive). The Board approved the revised Curriculum Vitae.
2. **Identifying, interviewing, and checking references on prospective candidates for vacant positions on the Board of Directors**
  - Information dissemination on vacant positions for the 2025 election and appointive positions was posted on the Facebook page and website.
  - A text blast was also sent to all qualified METVs on November 20, 2024.
  - Interviews for both elective and appointive applicants were conducted on December 14, 2024. Of the 9 applicants scheduled, 6 attended the interview—4 in person and 2 virtually.
3. **Recommending to the Board or membership, candidates suit able, according to the approved criteria, to fill director vacancies**
  - Developed a standardized Interview Template for BOD, Elective, and Appointive Candidates.
  - Pilot testing of the interview process was conducted in two phases. The interview took place on November 11, 2024, during which 2 BODs incumbents were interviewed. The last pilot test was held on January 11, 2025, with 4 incumbent BODs interviewed.
4. **Submit a list of aspirants for BOD and Elective Committees**
  - Five applicants applied for the BOD positions, with 3 interviewed using the interview template developed by the Nomination Committee.
  - Four applicants applied for the Audit Committee positions, and 3 were interviewed.
  - Two applicants applied for the Election Committee positions, with 1 interviewed.
  - Submitted the shortlist of applicants for elective positions to the Election Committee on January 18, 2025.
5. **Secure a list of Branch Managers' names of potential members to be invited to fill in appointive committee positions.**

A total of 11 applicants were considered for appointive positions

**Credit Committee:**

- 1 applicant, not yet interviewed.

**Mediation Committee:**

- 2 applicants, 1 of whom was not interviewed.

**Membership Committee:**

- 2 applicants, 1 of whom was not interviewed.

**Vacant Appointive Positions:**

- 6 applicants, 4 of whom were not interviewed.

The Nomination Committee will continue to search for qualified members to fill in appointive positions. We encourage interested members to submit their Letter of Intent and Curriculum Vitae (CV) to the NomCom.



# LAB COOP COMMITTEE REPORT

## SAMULCO Laboratory Cooperative Committee Report

The SAMULCO Laboratory Cooperative remains steadfast in its mission to inspire and empower the younger generation to embrace the value of saving and to actively participate in community building. Despite the challenges we have faced, the Lab Coop stands resilient, driven by our commitment to nurturing financial literacy and fostering a sense of responsibility among the youth.

As we continue to grow and overcome obstacles, we uphold our dedication to shaping a brighter future for the young members of our community. Together, we strive toward our shared vision of a financially aware and socially involved generation, equipped to lead and contribute to the cooperative movement's success. "Sa SAMULCO Laboratory Cooperative, ang kabataan ang ating kinabukasan!"

AFLATOUN MEMBER SAVERS											
2022				2023				2024			
MALE	FEMALE	TOTAL SAVERS	TOTAL SAVINGS DEPOSIT"	MALE	FEMALE	TOTAL SAVERS	TOTAL SAVINGS DEPOSIT	MALE	FEMALE	TOTAL SAVERS	SAVINGS DEPOSIT
941	1,089	2,030	1,435,658.34	933	1,082	2,015	1,184,081.79	930	1,075	2,005	1,118,461.35
						-0.74%	-17.52%			-0.50%	-5.54%

LAB COOP MEMBER SAVERS											
2022				2023				2024			
MALE	FEMALE	TOTAL SAVERS	TOTAL SAVINGS DEPOSIT"	MALE	FEMALE	TOTAL SAVERS	TOTAL SAVINGS DEPOSIT	MALE	FEMALE	TOTAL SAVERS	SAVINGS DEPOSIT
1,216	1,334	2,550	11,022,484.24	1,263	1,387	2,650	11,115,692.41	1,330	1,430	2,760	11,869,486.76
						3.92%	0.85%			4.15%	6.78%

The AFLATOUN program showed results from 2023 to 2024, with total number of member savers declining to (-0.74% to -0.50%) and savings deposits negative growth of (-17.52% to -5.54%). In contrast, The Lab Coop results show positive growth from 2023 to 2024. Total savers increased from 3.92% to 4.15%, and savings deposits grew significantly from 0.85% to 6.78%.

SAMULCO Laboratory Cooperative continues to extend its efforts to promote the importance of savings and financial literacy among the youth. As part of our mission, we are actively seeking partnerships with schools not only within Davao but also in neighboring areas. Through these collaborations, we aim to educate young learners on the essence of saving, fostering a culture of financial responsibility that will benefit them throughout their lives.

We are committed to bringing this vision to more communities, empowering the next generation with knowledge and values that will shape a brighter and more sustainable future. Together, let us build a network of partnerships that will inspire our youth to dream, save, and succeed.



**DIR. CAROLINA G. CARUMBA, MAT**  
Chairperson



**DIR. JUDITH B. ENGUIO**  
Vice-Chairperson



**DY D. NARVASA**  
Secretary



## BOARD OF DIRECTORS 2024-2025



**ATTY. ANNABELLE I. OPAMIN, CPA**  
Chairperson



**CYNTHIA A. LISONDRA, CPA**  
Vice-Chairperson



**MILAGROS CECILIA C. AVELINO**  
Director



**CAROLINA G. CARUMBA, MAT**  
Director



**MERLINA A. ENCARNACION**  
Director



**JUDITH B. ENGUIO**  
Director



**ATTY. LILIBETH D. GABUTERO, CPA**  
Director



**VICTOR BONIFACIO O. HOFILEÑA,  
M.D**  
Director



**JOSELITO O. SANTILLAN**  
Director



**REY D. LABASANO**  
Director



**RICARDO P. PASTERA**  
Director



**EDUARDO D. SALADAS**  
Treasurer



**RUEL S. RICABO, RCE**  
Chief Executive Officer



**AIREEN L. OXAES**  
Board Secretary





BOARD OF DIRECTORS



TOP MANAGEMENT

### TOP MANAGEMENT



**RUEL S. RICABO, RCE**  
Chief Executive Officer



**MEL JOY B. SALAZAR**  
Chief Operating Officer



**EMILY ANNE C. MAHINAY**  
HR Manager



**JOSEPH ANTHONY H. ALABA**  
Chief Finance and Admin Officer



**JENNY ROSE B. SILA**  
Executive Secretary



**MARK BRYAN C. BORINAGA**  
Accounting Manager



**GEFREY D. ADOBO**  
Credit and Collection Manager



**ANABELLE S. BUNTOG**  
Marketing Manager

### HUMAN RESOURCE DEPT.



**EMILY ANNE C. MAHINAY**  
HR Manager



**LORIELY B. PECAJAS**  
HR Generalist



**JEDD KIRK A. BESAS**  
R&TD Specialist



**MARIA FE C. DUBDUBAN**  
Payroll & Benefit Specialist

### INTERNAL AUDIT DEPT.



**LORRAINE FAYE E. VERANO**  
Internal Audit Manager



**MARY GRACE D. ARAGON**  
Internal Auditor



**RUDY F. CABASARES**  
Internal Auditor



**BRENZ LOUIE D. PACIA**  
Internal Auditor



**MARK DONALD S. PINERO**  
Internal Auditor



**JAMES L. LUCERNAS**  
Internal Auditor



**JEAN PEARL B. BABOR**  
Internal Auditor



**LEANI M. BANTILAN**  
Internal Auditor



## ACCOUNTING DEPARTMENT



**MARK BRYAN C. BORINAGA**  
Accounting Manager



**RITCHAN V. MASIBAY**  
Accounting Supervisor



**ROMELIZA M. INGUIITO**  
Bookkeeper



**JEANE GRACE B. DELA CRUZ**  
Accounting Associate



**EDERLYN G. DAMAULAO**  
Bookkeeper



**ROCK JOHN L. OPADA**  
Accounting Associate



**ANGELIE B. QUIBAN**  
Bookkeeper



**JO ANNE S. ALING**  
Bookkeeper



**RAMIL T. HILARDES**  
Bookkeeper



**JOSEPHINE S. MAGBANUA**  
Accounting Associate



**CRISTALYN A. GREGORY**  
Accounting Associate-NCCC



**KRISTYL DIANE B. ONG**  
Accounting Associate-NCCC

## MARKETING & MEMBER CARE DEPT.



**ANABELLE S. BUNTOG**  
Marketing Manager



**JOSEPH EMMANUEL M. MANLIGUEZ**  
Marketing Supervisor



**DY D. NARVASA**  
Member Relations Supervisor



**WARREN B. MANALO**  
R&D Supervisor



**LEXTHER T. ALEJO**  
Graphics & Lay-out Specialist



**JOVILYN P. CORDOVA**  
Member Contact Center Specialist



**JESSA MAE D. NAVITA**  
Member Contact Center Specialist



**RIZALDY IAN LULAB**  
Member Relations Specialist



**CRYSTELLE NICOLE T. JOVEN**  
Member Relations Associate



**MARK GIL P. ROLLON**  
Marketing Specialist



**DELJEMMAR D. HAVANA**  
Marketing Specialist



**DAX ZAREX M. TUMABANG**  
Marketing Specialist



**KIM BRYLE A. INSON**  
Marketing Specialist



**JERICK JOHN C. VILLAMOR**  
Marketing Specialist



**JOHN REY O. SABEJON**  
Marketing Specialist



## SAMULCO POLYCLINIC & DIAGNOSTIC CENTER



**AGNES P. BUTONG**  
SPDC Supervisor



**SHEILA MAY R. REPOLLO**  
Clinic Attendant/Teller



**DIANALYN FE M. NAAD**  
Bookkeeper



**KARREN MAE J. COMISIO**  
Radiologic Technologist



**MARY ANN A. DE SENA**  
Medical Technologist



**IMELDA V. URSONAL**  
Admin Aide-Utility/Messenger



**MA. ELLEN MAE A. DUMAGAN**  
Medical Technologist

## ICT DEPARTMENT



**MARK JASON O. JAVIER**  
ICT Consultant



**JAYSON C. LAGARE**  
ICT Support Specialist



**JHERMIE D. DELLAVA**  
ICT Support Specialist



**IVAN C. AMPO**  
ICT Support Specialist

## GENERAL SERVICES DEPT.



**PASTOR GENER J. MENESES**  
Asset Management Supervisor



**JESTRELL G. DETABLAN**  
Procurement Purchasing Associate



**ALVIN C. CABALLES**  
Records Management Associate



**NESTOR N. GOCELA**  
Safety and Gen Serv Specialist



**JONATHAN G. MARCAMPO**  
Safety and Gen Serv Staff



**ARCHIE S. CAMILLO**  
Marketing Admin Aide - Driver



**MICHAEL S. ABANERA**  
Admin Aide - Driver



**ERWIN S. LUCAS**  
Admin Aide - Driver



**EVANGELINE S. BILBAR**  
Admin Aide - Utility/Messenger

## APDS DEPARTMENT



**YUNESSA JANE O. VAPOR**  
APDS Accounts Specialist



**JOSHUA O. NOGALO**  
APDS Accounts Specialist

## CREDIT & COLLECTION DEPARTMENT



**GEFREY D. ADOBO**  
Credit and Collection Manager



**KRISTINE S. QUIO**  
Credit and Collection Supervisor



**JESSIE B. COLOMA**  
Credit Analyst



**CHERRIELYN E. LOPEZ**  
Credit Analyst



**GLEN A. GULAYAN**  
C.I. Team Leader



**ALPE JOHN E. BAKIKI**  
Collection Supervisor



**ROGER LYN C. FANDIALAN**  
Collection Supervisor



**ZOSIMO C. GANDEA JR.**  
Collection Supervisor



**VERGEL P. VILLANUEVA**  
C.I./Appraiser



**FERNAN S. BENTIC**  
C.I./Appraiser



**JAYSON S. BABUYO**  
C.I./Appraiser



**RHOMEL JAY A. RAMON**  
C.I./Appraiser



**GUIDE CRIS B. TANGONAN**  
C.I./Appraiser



**FREDDIE L. PATRIA**  
C.I./Appraiser



**ROBERTO J. AYALA**  
Legal Liason-In-Charge



**ARMANDO S. SINOY**  
Accounts Specialist



**HENRY M. BURLAS**  
Accounts Specialist



**RENANTE M. BADILLES**  
Accounts Specialist



**ROLANDO T. ESPARAGO JR.**  
Accounts Specialist



**RICHARD C. APPARRI**  
Accounts Specialist



**DENNY SAM B. BACALSO**  
Accounts Specialist



**AIREEN A. CALIMAG**  
Accounts Specialist



**GARY P. CAMACHO**  
Accounts Specialist



**JOSELITO B. CAMANGYAN**  
Accounts Specialist



**REY P. GENOBIAGON**  
Accounts Specialist



# MANAGEMENT & STAFF PHOTO

## MANAGEMENT & STAFF PHOTO



**DARREN C. MOZAR**  
Accounts Specialist



**ARTHUR LOUIE M. MULA**  
Accounts Specialist



**JOHN CLARITO C. TORREGOSA**  
Accounts Specialist



**KRIS RAMEL G. SIBUGON**  
Accounts Specialist



**JUNREY W. CABALLA**  
Accounts Specialist



**GEOVANNI A. GUMAPAC**  
Accounts Specialist



**NICKO CIEL T. LABRADORES**  
Accounts Specialist



**ANTONIO M. LIMEN**  
Accounts Specialist



**JUDITH C. LUGAS**  
Accounts Specialist



**FRANCIS JOHN M. MASALING**  
Accounts Specialist



**ALBSTER P. SALVO**  
Accounts Specialist



**AIRESPEAR E. ACLON**  
Collection Associate



**ENALLY S. GARCIA**  
Collection Associate



**CYRILL JOHN C. MAGAOAY**  
Collection Associate



**IVY JOY M. SAYSON**  
Collection Associate



**ADRIAN PAOLO A. POGADO**  
Collection Associate



**ROXANNE C. TABUCO**  
Collection Associate



**MARIEL R. LANZO**  
Collection Associate

## MONTEVERDE BRANCH



**CRISTOPHER A. ONSE**  
Branch Manager



**CLARISSA B. OCHIA**  
Branch Service Head



**MAE A. BAGALIHOG**  
Loans Supervisor



**ROSELLE A. CALIBO**  
Head Cashier



**NIKKI M. GALAN**  
Members Relation Accounts Associate



**VANESSA APRIL L. EMPUESTO**  
Members Relation Accounts Associate



**CHERYLYN M. TEJANA**  
Members Relation Accounts Associate



**XYNARD R. GALVEZ**  
Loans Specialist



**JESSICA G. TAN**  
Loans Specialist



**LORIE ANN Y. OMANDAM**  
Loans Specialist

# MANAGEMENT & STAFF PHOTO

## MANAGEMENT & STAFF PHOTO



**JENNIFER A. BUYACAO**  
Teller



**CHRISTINE ANGEL B. PECAJAS**  
Teller



**RICKYLOU A. SOLMAYOR**  
Records Management Associate



**MERRY GIL A. PILAPIL**  
Teller/Loans Specialist Reliever



**MARK NIÑO M. ALBORES**  
CAC Remittance and Claims Associate



**KYLA KEM V. COCA**  
Accounting Associate



**KENNETH QUEEN M. ALQUIZAR**  
Accounting Associate

### MATINA BRANCH



**FRANCIS H. MACAS**  
Branch Manager



**MARVIN A. TORENTERA**  
Loans Supervisor



**LIZYL L. SOLIS**  
Loans Specialist



**MARY GOLD V. FACINABAO**  
Teller/Records Associate



**DEVEMMIE L. GALAN**  
Teller



**JASMINE D. PACATANG**  
Accounting Associate



**SENDIE MAE B. TAHIL**  
Members Relation Accounts Associate



**JUNNIE C. RINGCUNADA**  
Admin Aide-Messenger

### PUAN BRANCH



**MICHAEL M. MASLOG**  
Branch Manager



**ORLY B. VARQUEZ**  
Loans Supervisor



**ABBY GRACE E. QUIJANO**  
Loans Specialist



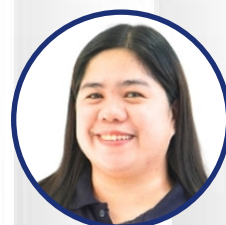
**SHEILA D. AGDUYENG**  
Teller



**ANN MARIE A. POTESTAS**  
Loans/Teller Reliever



**MYLENE T. BIGWAS**  
Member Relations Accounts Associate



**MARAHANI G. ALBINO**  
Accounting Associate



**MARK ANTHONY P. VENTURILLO**  
Admin Aide-Messenger



## BUHANGIN BRANCH



**EMIE G. TUBONGBANUA**  
Branch Manager



**SHERYL APRIL LORRAINE P. PENDON**  
Loans Supervisor



**ALLOYSIUS ZYRENNE M. LAMOSA**  
Loans Specialist



**MAE O. BELTRAN**  
Teller



**ALLANA R. SARCOL**  
Loans Specialist/Teller Reliever



**ILLA MARIE M. ELIGAN**  
Members Relations Accounts Associate



**EDYL T. ALAGON**  
Accounting Associate

## PANACAN BRANCH



**DARREN JAY P. OCHIA**  
Branch Manager



**MERMAR V. ATON**  
Loans Supervisor



**JEANALYN C. BALTONADO**  
Loans Specialist



**ELSIE B. GENERALE**  
Loans Specialist/Teller Reliever



**KARLA BEA W. ABELLANEDA**  
Teller



**ANJANETTE A. PANUNCILLON**  
Members Relations Accounts Associate



**VECENTE D. MONTECILLO JR.**  
Accounting Associate

## SASA SATELLITE OFFICE



**CATHERINE E. BUNGA**  
Satellite Officer



**LENIE C. LUOS**  
Teller/MRAA



**NENELYN U. LIMPOT**  
Teller/Loans Specialist



**ELLEN GRACE R. LINAZA**  
Accounting Associate

## CALINAN SATELLITE OFFICE



**JESSIE T. LACAP**  
Satellite Officer



**AIREEN L. OXALES**  
Loans Supervisor



**ADA LOREN P. ABONERO**  
Loans Specialist



**RAMONITA S. KINAADMAN**  
Members Relations Accounts  
Associate



**RHEA MAE Q. NAMANG**  
Teller



**DECIE-ANN A. CEQUIÑA**  
Accounting Associate

## TAGUM SATELLITE OFFICE



**JEROLD L. ORJALIZA**  
Branch Manager



**ERVIN C. LIGAN**  
Loans Supervisor



**RONALD JUN E. LICAYAN**  
Loans Specialist



**JONATHAN A. BAJEYO**  
C.I./Appraiser/AS



**IAN CHRISTOPHER L. LUY**  
Marketing Specialist



**MONICA B. SALIDO**  
Members Relations Accounts  
Associate



**JUBBERLYN G. CAMACHO**  
Teller



**ELYDIA T. SENANGOTE**  
Loans Specialist/Teller Reliever

## NABUNTURAN SATELLITE OFFICE



**BENJIE C. LAMOSTE**  
Marketing Specialist



**JOHN C. CAGAKIT**  
C.I./Appraiser/AS



**JOWELYN S. MIRANDUCHE**  
MRAA/Teller



**MARYBEL H. GEROGALEM**  
Accounting Associate

### MATI SATELLITE OFFICE



**JOVAIRA L. AWITIN**  
MRAA/Teller



**STEPHEN PAPELLERAS**  
C.I./Appraiser/AS



**JAKE E. BAUTISTA**  
Marketing Specialist

### DIGOS SATELLITE OFFICE



**WARLITO O. RESEMIENTO**  
Satellite Officer



**DHANYLANE PHLOE L. SERAFICA**  
Loans Specialist



**ELLAINE ANNE P. LAUD**  
MRAA/Teller



**RALPH A. BORDOMEIO**  
Marketing Specialist



**ROLDAN S. GIMENA**  
Accounts Specialist



**MERLYN J. REYES**  
Accounting Associate

### KIDAPAWAN SATELLITE OFFICE



**JAYMAR D. MASLOG**  
Satellite Officer



**CHARITY HOPE A. MIRO**  
Loans Specialist



**EDNARD B. TORREFIEL**  
MRAA/Teller



**ARIS W. CARDEÑO**  
C.I./Appraiser/AS



**ELVIS M. GINGO**  
Account Specialist



**ASTERIO C. RUIZ JR.**  
Marketing Specialist



## MALAYBALAY SATELLITE OFFICE



**HANNAH MAE C. REYES**  
Loan Supervisor



**STEFANI C. LADRA**  
MRAA/Teller



**ARIEL P. MAXIMINO**  
C.I./Appraiser/AS



**AILEN D. SOYOSO**  
Loans Specialist



**MARK LLOYD JON A. PESCANTE**  
Marketing Specialist

## CDO COGON SATELLITE OFFICE



**LLOYD H. BERLUDO**  
Branch Manager



**RALPH H. SALCEDO**  
Loans Supervisor



**JULIE MARIE E. PAMOCINO**  
Teller/MRAA



**WINALYNDY C. TORREJOS**  
LS/MRAA/Teller Reliever



**LADYLOU M. MANGADLAO**  
Accounting Associate



**ARNOLD L. LUSDOC**  
C.I./Appraiser/Marketing Specialist



**RICHARD U. MALUTO**  
Accounts Specialist

## CDO CARMEN SATELLITE OFFICE



**JUNESA A. TIN-AO**  
Teller/MRAA



**MORRIS C. AMOLATA**  
C.I./Appraiser/Accounts Specialist



**RONOMY DEU ABRATIGUIN**  
Marketing Specialist

## KORONADAL SATELLITE OFFICE



**CHENNY LOU M. ENIESES**  
Loans Supervisor



**ELLEN ANN O. VERSOLA**  
Teller/MRAA



**ANTONIO M. CUBATSE JR.**  
CI/Appraiser/Accounts Specialist



# AWARDEES

AWARDEES

## MEMBERS - LOYALTY AWARDEES



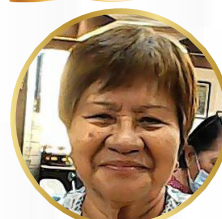
BAGUIO, CRISTOBAL P.



BULADACO, DEMOCRITO D.



FEBRERO, ELNORA O.



BAGUIO, DALMACIA S.



FORTUNA, EMILIA B.



MACEDA, CARMELITA S.



TAN, VIVENCIO S.



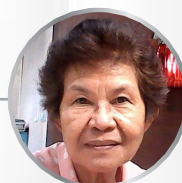
ALDEVERA,  
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CECILIA C.



BALINGAN,  
TARCELA C.



BENDEJO,  
BERNADITA S.



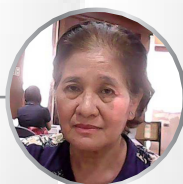
CABALLERO  
GLORIA M.



DALISAY, ROSA A.



FABULAR, FE L.



GALABO, ESTER M.



LAGDAMEO, LYDIA E.



PAGKALIWAGAN,  
AUREA O.



TUTOR, ORFELINA B.

*Sta. Anna Multipurpose Cooperative*

# AWARDEES

## MEMBERS - LOYALTY AWARDEES

AWARDEES



ABANIL, EUFRACIA



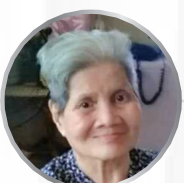
CABUGSA,  
JOSEFINA G.



CLAVESILLAS,  
DANIEL C.



CORDOVA,  
SILVANA P.



ESCUDERO, LUCIA M.



ESPERANZA,  
NELLY L.



EVANGELIO, JOSE A.



FABROS, MINERVA T.



FERRAREN,  
TERESITA R.



INGENTE,  
JOCELYN B.



JIMENEZ, ALMA T.



LEDESMA,  
ERLINDA B.



MAGLANQUE,  
ROSITA C.



MALIM, MANUEL A.



MAR, ROSITA S.



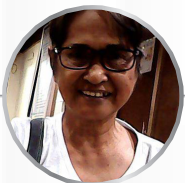
MASANGCAY,  
REGINA C.



ODUCAYEN,  
ANGELINA G.



PADILLO,  
FELICISIMO B.



PEREZ,  
FLORENCIA A.



TANO, LILIANIE N.



TAPISPISAN,  
NORMA T.



TATAD, ARACELI J.



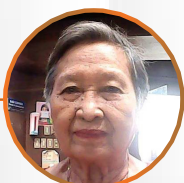
ABDALA, PACITA M



ANUADA, RAUL G.



ARSOLON, FLORA P.



ATES, LOURDES D.



BAKIKI PERLA E.



BALAGA,  
CHARLITO G.



BANTILLO,  
VICTORIA R.



BARROS, LEONILA N.



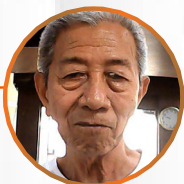
BASACA,  
PONCIANA E



BITUIN, LYDIA S.



BULAO, EVELYN J.



CAPEDING, FERNAN-  
DO P.



CASUGA, RUFINA B.



CONSTANTINO,  
CRISTINA L.

Sta. Ana Multipurpose Cooperative

56th Annual Regular General Assembly Meeting



# AWARDEES

## MEMBERS - LOYALTY AWARDEES



CUIZON, NAOMI L.



DUMUK,  
LEOPOLDO B.



ENARSICO,  
JUANITO B.



FRASCO, LELIA D.



GALO, TRIFONA R.



GAMOLO,  
CRISOSTOMO L.



GANOY,  
ALEJANDRO R.



GONEDRA, JOSE J.



GUTIERREZ,  
CORAZON Y.



HERRADURA,  
MELIANA D.



JAJALLA, FARA L.



JAJALLA,  
MERILYN Y.



JUEZAN,  
TERESITA L.



LARUTIN, LUCIA S.



LISONDRA, ANITA P.



LLANOS,  
MARIE JOY A.



LONGAKIT,  
ROGELIO A.



MAGSALAY,  
NELSIE A.



MAMAED, ANICETA  
C.



NAVAJA, ESTHER T.



NUERA, NILDA S.



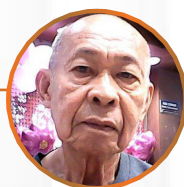
OBISO, MARIA  
DERMA F. P.



ONG, CHONA L.



PACRES,  
CRESENCIO D. JR.



PALCONIT, DAVID B.



PALMA,  
ANTONIETTA T.



PEREDES, SUSAN C.



PELENIO,  
BELINDA G.



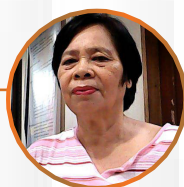
PRUDENCIADO,  
RICARDO G. JR.



PUGOY, ROSITA R.



SAGUDAQUIL,  
EFLEDA C.



SALINDATO, VITA P.



SALVADOR,  
BRENDA F. P.



SEMPIO,  
FLORELINA P.



SERAFICA, FLOREPIZ  
L.



SERONDO,  
MARY ANN C.



SINANGOTE, ELSA R.



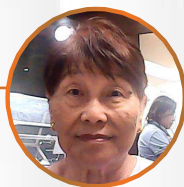
TAN, ANGELITA P.



TAN, NINFA P.



TIGUELO,  
MARIETHA Z.



UY, ANITA L.



VILLARICA,  
RICHITO V.



YBANEZ, DAISY G.



# AWARDEES

## MEMBERS - LOYALTY AWARDEES

AWARDEES



ABIAN, MARTHA O.



ABINES, CARMEN N.



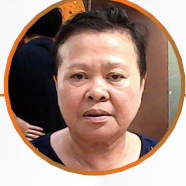
ACERO, NEMESIO Y.



AGBAYANI,  
PERLITA M.



AGOR, DIVINIA E.



ALCASID,  
REBECCA F.



AMURAO, SUSAN G.



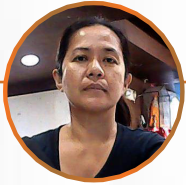
ANG, ANITA L.



ANO-OS, GLORIA Y.



ANTIPOLO,  
EDITHA L.



ARIZO, FELITA B.



ARTIQUINA,  
ROSARIO



ASUPRA, LOLITA



BAGUION,  
ANGELITA O.



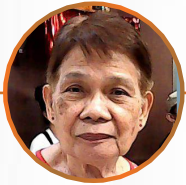
BAJAO, JANET G.



BANUELOS,  
JANETTE C.



BARNIEGO,  
ESTRELLA C.



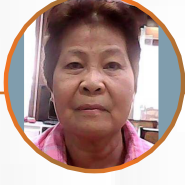
BAROL, JOSEFINA B.



BATACAN,  
JUSTINA F.



BEJUNA,  
CONSTANCA M.



BELTRAN,  
DOLORES P.



BERNABE,  
REGINO H.



BERNALDEZ,  
NANETTE A.



BOCAO, JOCELYN C.



BONSOBRE, EMMA K.



BUENCOCHILLO,  
MARINA S.



CAL, MARILYN C.



CALDERERO,  
VIOLETA I.



CASAS, MARILOU D.



CASILA, HELEN Y.



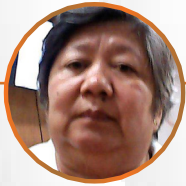
CERVALES, OSCAR J.



CERVANTES,  
ALEJANDRO A.



CHEW, CERINA T.



COLMINAS,  
BEATRIZ V.



CONCOLES, JOLLY E.



CONTA, ALECIA O.



CONTREVIDA,  
JULIET C.



CRAME, VICTOR G.



CUEVA, RENITA V.



DAIRO, JOVYMAR B.



DARONG,  
ANTONIA D.



DE CASTRO,  
RIZALINA R.

Sta. Ana Multipurpose Cooperative



# AWARDEES

## MEMBERS - LOYALTY AWARDEES



DE RAMOS,  
MARIO PEDRO M.



DELA CERNA,  
NORMA T.



DELIGERO,  
BASILISA S.



DEVILLERES,  
JOSEPHINE R.



DOLINO, ROGELIA B.



DUSABAN,  
ELENITA M.



EBOL,  
ANTONIETTA P.



ENDAYA, WARLITA E.



ERANDIO, MARIA  
PINKY A.



ESTAÑA, MELDA R.



ESTRADA, ABUNDIA  
T.



EXALA, FLORA L.



EXCLAMADOR,  
HERMINIGILDA B.



FLORALDE, JULIA C.



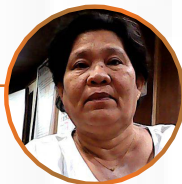
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JOCELYN M.



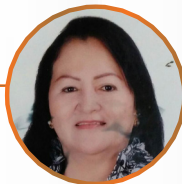
FLORES, AURORA B.



FLORES, DINAH B.



GALVEZ, RONITA P.



GANNABAN,  
ISABEL A.



GEMPESAW,  
CRISTINA E.



GERMINA,  
REBECCA J.



GIJAPON,  
PATRICIA L.



GIL, REBECCA L.



GRECIA, ANGELES A.



GUILANG,  
AMBROSIA S.



JARDIN, LUCILYN A.



JOSE, CATHERINE R.



KAPSTAD, LITA L.



LABUD, FERNANDO



LANOY, AIDA D.



LAT, MARIA S.



LAURETA,  
JUANITA U.



LAURO, ARLENE S.



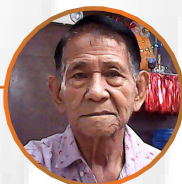
LAYAGUE,  
LEONILA S.



LELIS, LORNA C.



LELIS, PRIMITIVA C.



LEONCITO,  
TEODORO G. JR.



LORENZO, PURITA N.



LUCHAVEZ,  
ILUMINADA R.



LUPIAN,  
HERMINIO A.



MAG-ASO, ULDARICA



MAGLANQUE,  
JULIUS I.



MANAYAGA,  
HELEN E.



MANLIGUIS,  
ALICIA B.



MAPINOGOS,  
LORNA F.



MEDES, NOREZA A.



MENESES, PASTOR  
GENER J.



MESAJON, ELENA J.



MILAN, IDA F.



# AWARDEES

## MEMBERS - LOYALTY AWARDEES

AWARDEES



MOGOTE, VERONICA  
BETE M.



MOLE, EMELITA H.



MUÑOZ, LEONORA S.



NUÑEZ, JOSE R.



OBEÑA,  
LUZMINDA D.



OCON, MYRLA G.



OESTERDAL,  
SOCORRO P.



OGAYA, PERLA R.



OLIVAR, REBECCA B.



OMaña,  
WALBERTA C.



ORBITA, EMMA P.



PAGARAN,  
CRISTITO D.



PAGARAN,  
WILDETRUDES T.



PALMA, MELCHOR P.



PAMAOS,  
HERMINIA G.



PANGILINAN,  
JUVY F.



PARING, GLORIA G.



PAYOT, FIDELA D.



PELENIO,  
CRISTITO O.



PEREZ, NEMIA C.



PLARIZA,  
CAROLINA B.



POLBO, FRITZIE F.



RABACA,  
JOSEPHINE L.



RAMIREZ, CESAR O.



RAUT, MARBIE L.



RAYMUNDO,  
CARMELITA R.



RECAMADAS,  
AURORA P.



RECLUSADO,  
ALEJANDRA S.



REGIDOR,  
MELECIA G.



RESMA, OFELIA S.



REVILLA, FE S.



RICAFORT,  
EMILIANA S.



RIEL, ESTERLITA A.



ROSALES, ALMA S.



ROSALES, JESSIE R.



RUELO,  
ERNESTO M. JR.



RUELO, LAGRIMAS N.



SABADO, ANECITA B.



SABRIDO,  
REBECCA T.



SACO, CYNTHIA D.



SAPERO, FELINA O.



SARABIA, RUFINA J.



SARINO, JACINTA P.



SAYSON,  
FELICIDAD M.



SEVILLA, CARMEN A.



SILVA,  
LUZVIMINDA M.



SORIANO,  
CORNELIO N.



SUR, ESTRELLA P.



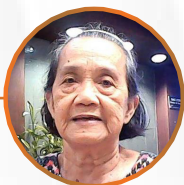
SY, ESTELITA T.

56th Annual Regular General Assembly Meeting

Sta. Ana Multipurpose Cooperative

# AWARDEES

## MEMBERS - LOYALTY AWARDEES



TAN, EMILIANA O.



TE, RITA C.



TIONGSON,  
ELIZABETH T.



TOO, DOLORES I.



TRAZO, MARIA FE B.



VILLAMOR, LILIA R.



VILLANUEVA, VIR-  
GINIA B.



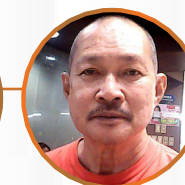
VILLOCINO, NOEL A.



VINSON, ZENaida G.



VIRIÑA,  
ELIZABETH B.



WALES, JULIOUS J.



WEE, EDNA M.



YANGUAS,  
REMEDIOS P.



YMANA,  
NATIVIDAD S.



YONG, ERMELYN E.





# AWARDEES

## OFFICERS & EMPLOYEES SERVICE AWARDEES

AWARDEES



**VICTOR BONIFACIO O. HOFILEÑA, M.D**  
20 Years  
Service Awardee



**ATTY. ANNABELLE I. OPAMIN, CPA, REB**  
15 Years  
Service Awardee



**CAROLINA G. CARUMBA, MAT**  
15 Years  
Service Awardee



**CYNTHIA A. LISONDRA, CPA**  
10 Years  
Service Awardee



**JUDITH B. ENGUIO**  
10 Years  
Service Awardee



**REYNALDO M. SAJOLAN**  
12 Years  
Service Awardee



**SINOY, ARMANDO**  
25 Years  
Service Awardee



**BORINAGA, MARK BRYAN C.**  
20 Years  
Service Awardee



**APARRI, RICHARD C.**  
10 Years  
Service Awardee



**TORREGOSA, JOHN CLARITO C.**  
10 Years  
Service Awardee



**VENTURILLO, MARK P.**  
10 Years  
Service Awardee



**ABELLANA, KARLA W.**  
5 Years  
Service Awardee



**BAGALIHOG, MAE A.**  
5 Years  
Service Awardee



**CABALLES, ALVIN C.**  
5 Years  
Service Awardee



**CAMILLO, ARCHIE S.**  
5 Years  
Service Awardee



**ONG, KRISTYL DIANE B.**  
5 Years  
Service Awardee



**PECAJAS, LORIELY B.**  
5 Years  
Service Awardee



**VAPOR, YUNESSA O.**  
5 Years  
Service Awardee

Sta. Ana Multipurpose Cooperative



Cooperatives are beacon of hope that is often divided and unequal. They show us that it is possible to build a better world, one based on cooperation, solidarity, and mutual respect. On this international Day of Cooperatives, let us celebrate their achievements and renew our commitment to building a more just and equitable world.

*Samulco joins the cooperatives around the globe  
in celebration of*



# International Year of Cooperatives

Cooperatives Build a Better World



## A Woman's Journey of Perseverance and Success From a Small Terrace to a Towering Legacy

Atty. Annabelle I. Opamin, didn't always have the life she enjoys today. Before becoming a lawyer, accountant, and business owner, she was just like many others—working hard, chasing dreams, and overcoming struggles along the way.

She started as an accounting staff at Lapanday Foods Corporation, but deep down, she wanted something more—something of her own. Taking a leap of faith, she left her job and set up her own accounting firm. But there was a problem—she had no capital to buy equipment.

At that time, she barely knew what a cooperative was, but through her husband, who became a member before her, she found SAMULCO. With a loan, she purchased second-hand computers and officially started her firm—just a small setup on their house's terrace, with only two staff members, including herself.

Building a business from scratch wasn't easy. To make ends meet, she sold dried fish, tocino, and other food items, collecting payments weekly or every payday. It was a grind, but she kept pushing forward. Slowly, the firm grew, gaining more clients, and with another loan from SAMULCO, she was able to buy her first car—a phased-out taxi. It wasn't brand new, but it was hers, a symbol of her progress.

Years of dedication turned that small terrace office into a full-fledged accounting and law firm. From just two people, she now leads a team of fifteen, working in a four-story office that serves more clients than she ever imagined. And from that old, second-hand taxi, she has since acquired more cars—each one a reminder of how far she has come.

But perhaps the most fulfilling part of her journey is giving back. Today, Atty. Opamin is not just a successful lawyer and accountant—she is also the Chairperson of the Board of SAMULCO, the same cooperative that once helped her build her dream. Now, she shares her expertise and experience to help others grow, just as she did.

Her story is a testament to perseverance, hard work, and the power of believing in one's dreams. It's proof that no matter how small you start, with determination and the right support, anything is possible.

Looking back, that loan wasn't just money; it was a chance to build a better future for her family. When the cooperative trusted her with the loan, it felt like someone believed in her dreams. Now, she is not just surviving, she's thriving. SAMULCO didn't just give her a loan; they gave her hope and the power to make a difference. And for that, she is eternally grateful.



**Atty. Annabelle I. Opamin, CPA**



Alma M. Montemor's story is the classic manifestation of resilience, resourcefulness, and the power of a single opportunity. For years, she and her husband were familiar faces outside Holy Cross of Davao College, selling students cigarettes, candies, and buko juice. It was a simple livelihood that provided for their family's needs. Then, everything changed.

When then-Mayor Rodrigo R. Duterte's City Ordinance No. 043-02 banned public smoking in Davao City, Alma's small business was suddenly obsolete, faced with an uncertain future. They didn't despair. Instead, they saw an opportunity. Recognizing the constant stream of hungry students passing by, she pivoted.

With a mere ₱3,000 borrowed from SAMULCO, they converted their cart and purchased some basic cooking equipment and ingredients. From there, "Chicken ni Bai" was born. They started selling fried chicken parts and rice, catering directly to the students of Holy Cross and San Pedro College. It was a humble beginning,

but their dedication and delicious chicken quickly won over her "suki" (loyal customers).

"Bai" is what they affectionately call their customers, a term of endearment that translates to "friend" or "buddy," regardless of gender. The students, in turn, affectionately called them "Bai" too, creating a warm and familiar atmosphere.

From that small cart, "Chicken ni Bai" flourished. The couple's hard work, coupled with the constant support of their student patrons, allowed them to expand. Today, "Chicken ni Bai" boasts two thriving branches, a far cry from the single cart they started with.

But Alma's story doesn't end there. Recognizing the role their loyal customers played in their success, they decided to give back. "Chicken ni Bai" is now open for franchising, but with a unique twist: only their "suki" from Holy Cross are eligible. This is their way of ensuring that the very people who believed in them

## A Legacy of Loyalty



In 1979, Mrs. Lydia E. Lagdameo made a simple yet life-changing decision—to become a member of Sta. Ana Multipurpose Cooperative (SAMULCO). At the time, she had no idea how much it would shape her family's future.

Raising thirteen children was no easy feat. Her husband worked as a contractor for a heavy equipment company, while she sold homemade kakanin to help make ends meet. But with so many mouths to feed and tuition and other fees piling up, their income was never quite enough. She turned to SAMULCO for support, taking out loans to ensure her children could stay in school.

Her children, witnessing their mother's determination, stepped up to help. They woke up early to prepare and sell kakanin alongside her, knowing that every sale and every peso earned brought them closer to paying off their loans and

Mrs. Lydia E. Lagdameo



## From Cart to Branches and Franchises: The Inspiring Rise of “Chicken ni Bai”

from the beginning have the opportunity to share in their success. Today, Chicken ni Bai has reached Sta. Cruz, Davao Del Sur, Lianga, Surigao del Sur, Monkayo, Davao de Oro. Two franchises were also established in Davao City, one in Sandawa and one in Cabantian.

Alma's gratitude towards SAMULCO is profound. “That ₱3,000 loan was a lifeline,” she says. “It allowed us to rebuild our lives and create something special.” While she is a member of other cooperatives, her heart belongs to SAMULCO. “They believed in me when I needed it most,” she says, her voice filled with emotion.

Alma M. Montemor's journey is a powerful reminder that with determination and a little bit of support, even the most challenging circumstances can lead to extraordinary success. “Chicken ni Bai” is more than just a restaurant; it's a symbol of hope, resilience, and the enduring power of community.



→ Alma M. Montemor

securing their education.

Years passed, and her sacrifices bore fruit—all of her children completed their studies and became successful professionals, with some now working abroad. Looking back, Mrs. Lydia knows she couldn't have done it alone. SAMULCO was there, not just as a financial institution, but as a partner in her family's journey.

Even as she reached her 80s, and her health began to decline, her children, gently suggested that she retire from her membership. However, Mrs. Lagdameo firmly declined. “SAMULCO is more than just a cooperative to me,” she would often say. “It's a part of my life. I will remain a member until the very end, grateful for the support they extended to me and my family when we needed it most.”

Forty-five years later, at 89 years old, this strong and devoted mother remains a proud and loyal member

of SAMULCO, still availing of its products and services. In recognition of her unwavering support, she was honored as a Loyalty Awardee—a symbol of her faith, perseverance, and deep connection with the cooperative that once helped her through life's toughest challenges.

Her children, now successful in their own right, express their appreciation and gratitude to SAMULCO. They recognize that the cooperative played a pivotal role in their upbringing, providing their mother with the necessary support to ensure they received the education they deserved. Their story is an example of the transformative power of cooperative membership and the enduring impact of SAMULCO on the lives of its members and their families.

With a grateful heart, she reflects on everything she has today, knowing that hard work, perseverance, and a little help from SAMULCO made all the difference.



Mrs. Laarni S. Pascua, a widow, has been a proud member of SAMULCO for decades, a journey that began with the encouragement of the late Luisita Hofileña, sister of SAMULCO's founding president, Mr. Hardencio O Hofileña. Mrs. Hofileña introduced Laarni and her husband, Eduardo A. Pascua, to the cooperative, believing it could change their lives.

At the time, only one from a couple could become a member, so Eduardo was the one to join. In 1984, they took out their first loan of ₱50,000—a significant amount back then. Eduardo was confident in their ability to repay, but Laarni was apprehensive, knowing their modest income. Undeterred, Eduardo explored various businesses, from selling tomatoes and dried fish to other small ventures. Eventually, they found their footing in the construction supply business, which thrived for years.

However, the economic landscape shifted during the presidency of Fidel V. Ramos, presenting unforeseen challenges to their business. Facing this adversity, the

Pascuas turned to SAMULCO once more, seeking support to navigate these turbulent waters. This time, Ms. Hofileña, stood as her husband's co-maker, reflecting her deep trust in them. With SAMULCO's assistance, they weathered the storm and emerged stronger. In 2000, they established EAP Marketing, a thriving motor parts business. It grew steadily over the years, expanding its market to Surigao and Cotabato City.

In 2021, Eduardo passed away, leaving Laarni to manage the business. At first, she wasn't sure she could manage everything by herself, but thankfully, their kids, who had been trained by their father, took over. Today, they are professionals successfully running the business, which has since grown into Davao EAP Marketing Incorporated, now with two branches in Tagum City and Davao City.

Laarni has remained a dedicated SAMULCO member, ensuring that not only her employees but also her entire family became part of the cooperative. She enrolled her children as members at a young age, instilling in them

## 50 Years and a Lifetime of Gratitude



At 77 years old, Mrs. Dalmacia S. Baguio carries herself with quiet dignity, proof of a life well-lived. For 50 years, she has been a steadfast member of SAMULCO, a bond forged with mutual trust and respect. With her small sari-sari store, she faced the daily challenge of making ends meet, a task compounded by the responsibility of raising a family. Alongside the store, her family's furniture-making provided another vital source of income.

Mrs. Baguio understood the power of community and the importance of financial stability. As a dedicated SAMULCO member, she wisely utilized the cooperative's resources. Loans became tools for growth, savings programs offered a safety net, and the Buying Club provided access to affordable necessities. Through these avenues, she nurtured and expanded both her store and furniture business, ensuring a reliable livelihood for her family.

Mrs. Dalmacia S. Baguio ←

## A Legacy of Resilience: From Uncertainty to Success

the value of saving and financial responsibility. She believes that being part of SAMULCO is a privilege and an opportunity for financial security.

She values her credibility within the cooperative, to the extent that when one of her employees was unable to pay a loan, she covered it herself. She deeply understands the role SAMULCO has played in her journey and gives back in her own way.

For 28 years, she has remained an active and voting member, supporting SAMULCO's products and services and participating in its activities. At first, she thought of SAMULCO only as a lending institution, but over time, she realized its greater purpose. Now, not only is she a borrower, but she is also a depositor, securing her financial future with the cooperative.

Grateful for SAMULCO's constant support, her family's story beautifully illustrates how SAMULCO isn't just a financial institution; it's a partner in building brighter futures.



→ Mrs. Laarni S. Pascua

Her path was not without its trials. School expenses, especially tuition fees, are a constant cause of worry. Mrs. Baguio, however, refused to compromise on her children's education. She turned to SAMULCO, securing loans that would later pave the way for their academic success.

Her years of sacrifice and dedication bore fruit. Her children, armed with education and a strong work ethic, all became professionals. Two found opportunities abroad, while her only daughter made a deeply personal sacrifice, leaving her career to dedicate herself to her mother's care.

Today, Mrs. Baguio's gratitude to SAMULCO is profound. The cooperative was not merely a financial institution; it served as a partner, a ray of hope in her family's journey. But what truly fills her with pride is the legacy she has instilled in her children. Each has embraced SAMULCO membership, carrying on the

very partnership that helped bring them to where they are today.

Mrs. Baguio's story is a testament to the transformative power of cooperative spirit. Her life, exemplifying hard work, sacrifice, and faith in SAMULCO, is a compelling story of strength and resilience. It's a reminder that true wealth lies not just in material possessions, but in the enduring bonds of family and the support of a community that believes in your dreams. Her legacy, embodied in her children's continued SAMULCO membership, is a living tribute to the cooperative's enduring impact, a light illuminating the path for generations to come.



### DRIVING POSITIVE CHANGE: SAMULCO'S SOCIAL DEVELOPMENT PROGRAMS IN 2024

In 2024, the Sta. Ana Multipurpose Cooperative (SAMULCO) reaffirmed its commitment to social development and implemented a series of impactful programs that resonate deeply with the United Nations Sustainable Development Goals (SDGs).

Beyond its role as a financial institution, SAMULCO stands as a beacon of hope and progress, actively shaping a more equitable and sustainable future for its members and the wider community.

SAMULCO's initiatives went above and beyond mere philanthropy, evolving into strategic interventions designed to address critical societal challenges. Anchored in the principles of "leaving no one behind," SAMULCO's programs directly tackled issues of health, gender equality, education, and environmental sustainability, mirroring the key principles of the SDGs.



### COOPERATIVE MONTH: CELEBRATING THE SPIRIT OF COLLABORATION

“ SAMULCO's active participation in Cooperative Month shows its commitment to the cooperative movement and its values. By engaging in a variety of activities, the cooperative strengthens partnerships within communities and celebrates the spirit of collaboration. ”

The Trade Fair and Exhibit showcased the diverse products and services offered by SAMULCO, fellow cooperatives, and also other local businesses, fostering economic growth and entrepreneurship. The Job Fair gives valuable employment opportunities, empowering individuals and strengthening the local workforce. The Sports Tournament promotes camaraderie as well as teamwork, fostering a sense of community and shared purpose. The Culmination Day have brought together cooperatives from across the city of Davao, strengthened partnerships, and also celebrated the collective achievements of the cooperative movement.



Through these activities, SAMULCO fortifies its commitment to cooperative principles and its role as a contributor to the community's socio-economic well-being.



### WISH MO, TULONG NI SAMULCO: A RAY OF HOPE IN TIMES OF NEED

It wasn't just about handing out necessities; it was about giving a helping hand as well as restoring a sense of dignity in the face of adversity. The program aimed to alleviate the immediate burdens of those facing hardship by providing essential goods that went beyond mere survival. Picture the joy of a mother receiving a bag of rice for her children, or the renewed energy of an elderly individual enjoying fresh fruits and milk.

Wish Mo, Tulong ni SAMULCO" was made to address these human fundamental needs, offering tangible support that echoed on a personal level. The numbers speak volumes: 151 beneficiaries received aid, with a total investment of ₱758,644.21. Beyond statistics, the program demonstrated SAMULCO'S recognition of collective action of supporting those in need.



**“ SAMULCO's "Wish Mo, Tulong ni SAMULCO" (Your Wish, SAMULCO's Help) program was born from a deep understanding of the everyday struggles faced by vulnerable individuals within the community. ”**



### AYUDA SA KALAMIDAD: A RESPONSE TO UNEXPECTED CRISES

Natural disasters, such as floods and fires, devastate communities, leaving individuals and families reeling from loss and hardship. The program gave tangible support to 222 individuals, with a total donation cost of ₱184,444.85. "Ayuda sa Kalamidad" shows SAMULCO's dedication to being a reliable partner in times of need. It's a demonstration of the cooperative's responsiveness as well as its commitment to protecting the well-being of its members and the community, reinforcing the idea that no one is left to face adversity alone. SAMULCO was there to help people rise again and rebuild their lives.



**“ SAMULCO's "Ayuda sa Kalamidad" (Disaster Relief Assistance) program served as a lifeline during these moments of crisis, providing aid to those affected, that wasn't just about providing material assistance; it was about offering a sense of security and hope amidst chaos. ”**





### CLEAN AND GREEN ACTION: CULTIVATING A SUSTAINABLE FUTURE



“ SAMULCO's commitment to environmental sustainability isn't just lip service; it's a concrete, ongoing effort manifested in its "Clean and Green Action" program. This initiative reflects the cooperative's understanding that a healthy environment is fundamental to the well-being of its members as well as the future generations. ”

The SAMULCO Eco-Park, a testament to this commitment, is not just a green space; it's a nurtured ecosystem where nature thrives and community members connect with environment. SAMULCO's dedication to its upkeep and preservation makes sure that the Eco-Park remains a valuable asset, a source of environmental education, and a haven for biodiversity.

The Coastal Clean-up Drive in Brgy. Talomo, Davao City, further demonstrates SAMULCO's proactive approach to environmental stewardship. Recognizing the importance of a healthy marine environment, the cooperative mobilized its members and volunteers to clean away debris and pollutants from the coast line. This initiative was not just about cleaning up trash; it was about raising awareness, fostering a sense of responsibility, and protecting the marine ecosystem.

### BRIGADA ESKWELA: INVESTING IN THE FUTURE THROUGH EDUCATION

“ SAMULCO has always believed in the transformative power of education in shaping the lives of young people. The support it extends to the "Brigada Eskwela" initiative exemplifies this commitment, providing much-needed support to schools across different regions. ”

By donating hardware materials to 101 schools in Davao de Oro, Davao del Norte, Davao City, Malaybalay City, Digos City, and Kidapawan City, SAMULCO contributed to producing a more conducive learning environment. These materials weren't just tools; they were building blocks for a brighter future, enabling schools to improve their facilities and provide a more enriching educational experience.

The total cost of ₱337,099.55 for this program reflects SAMULCO's significant investment in education.



SAMULCO advocates education as a fundamental right as well as a catalyst for social and economic development. By supporting schools, SAMULCO not only empowers learners and teachers but also contributes to the overall progress of the community.



### SCHOLARSHIP PROGRAM: INVESTING IN FUTURE LEADERS

By providing 16 deserving students with scholarship grants, SAMULCO is opening doors to quality education, empowering them to break the cycle of poverty and become future leaders. The covered tuition fees, totaling ₱658,973.84, represent a tangible commitment to nurturing talent and fostering academic excellence.

Imagine the transformative impact of relieving a student of the financial burden of education. This program allows these scholars to focus on their studies, pursue their passions, and achieve their academic dreams. It's about building a future where ample opportunities are accessible to all, regardless of their economic background.

**“ SAMULCO's Scholarship Program is more than just financial aid; it's an investment in the potential of young minds. ”**



### LINKAGES TO COMMUNITIES AND LGUS: STRENGTHENING PARTNERSHIPS FOR PUBLIC SERVICE

**“ SAMULCO understands that collaborative efforts are crucial for effective community development. By forging strong linkages with Local Government Units (LGUs) and other organizations, the cooperative maximizes its impact and contributes to the community's well-being. ”**



The donation of tents to the Philippine National Police (PNP) in Koronadal City exemplifies this collaborative approach. This simple gesture provides vital shelter for commuters as well as police officers, safeguarding their protection from harsh weather conditions. In addition to these, SAMULCO also made various donations to other organizations in support of their respective advocacies for the community. This is SAMULCO's further commitment to supporting public service efforts and strengthening partnerships that directly benefit the community. The total cost of ₱359,628.85 bespeaks the cooperative's dedication to these collaborative efforts.



# PHOTO GALLERY

## PHOTO GALLERY

### GENDER AND DEVELOPMENT (GAD) PROGRAM: PROMOTING EQUALITY AND WELLNESS



MEDICAL MISSION

**“ SAMULCO's Gender and Development (GAD) Program goes beyond addressing gender disparities; it's about fostering a culture of inclusivity, wellness, and empowerment. Through a diverse range of activities, the program promotes physical and mental well-being, ensuring that all members of the community have the opportunity to thrive. ”**

The 13 Medical Missions, serving 816 beneficiaries, provide access to healthcare products and services, particularly for those who may lack access to adequate medical care.

The Self-Care Massage Special, benefiting 100 individuals and more, provides much-needed relaxation and also stress relief, recognizing the importance of mental and emotional health.



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The Zumba Festival, with its 265 attendees, promotes both physical fitness and healthy life styles, and all while fostering a sense of community as well as shared well-being.



ZUMBA FESTIVAL



**“ SAMULCO's Gender and Development (GAD) Program fosters holistic well-being. ”**

The total expenditure of ₱882,843.44 for these GAD (Gender and Development) initiatives shows SAMULCO's commitment to holistic well-being and gender equality. It's about creating a community where everyone feels valued, supported, and empowered.



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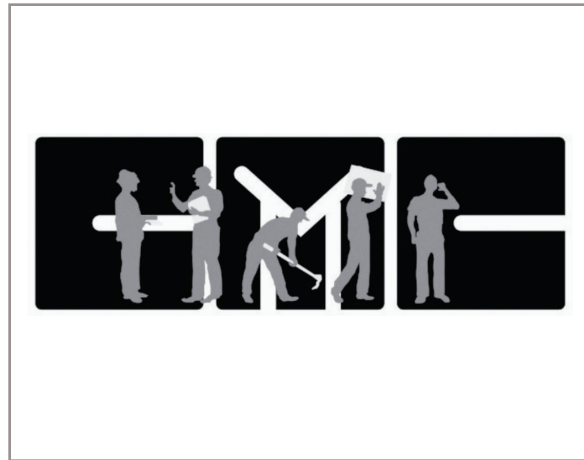
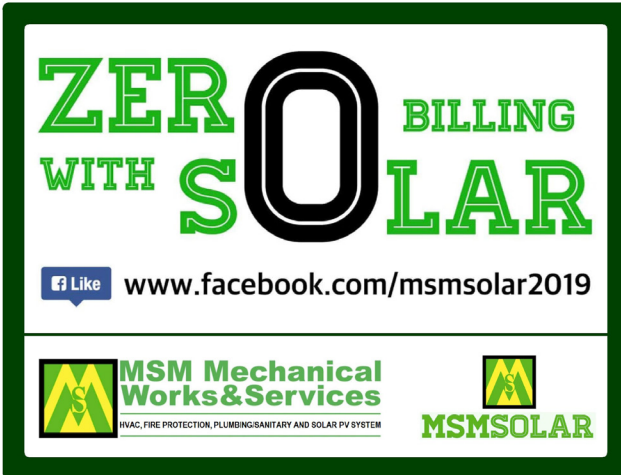
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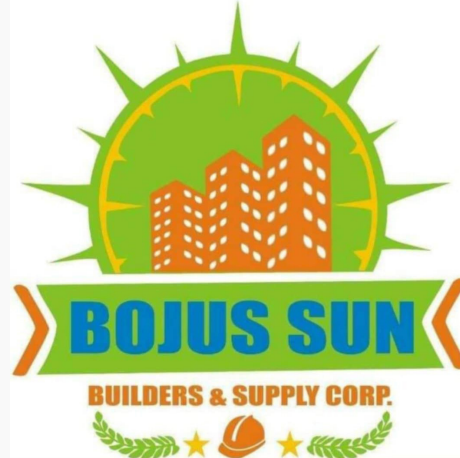
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### MATINA BRANCH

T: (082) 298 3944  
M: 0947 996 1089

### PANACAN BRANCH

T: (082) 292 6699  
M: 0962 680 3150

### PUAN BRANCH

T: (082) 298 5664  
M: 0985 196 6671

### BUHANGIN BRANCH

T: (082) 285 9231  
M: 0910 903 9068

### SASA SATELLITE OFFICE

T: (082) 292 9646  
M: 0929 376 5004

### CALINAN SATELLITE OFFICE

T: (082) 222 2699  
M: 0910 689 1578

### PANABO SATELLITE OFFICE

T: (084) 628 4006  
M: 0963 748 7311

### TAGUM SATELLITE OFFICE

T: (084) 217 3661  
M: 0960 207 7813

### DIGOS SATELLITE OFFICE

T: (082) 553 0436  
M: 0968 437 6542

### KIDAPAWAN SATELLITE OFFICE

T: (064) 577 4258  
M: 0930 768 1991

### NABUNTURAN SATELLITE OFFICE

T: (084) 637 4544  
M: 0928 760 1727

### MATI SATELLITE OFFICE

T: (087) 811 0044  
M: 0969 623 3015

### MALAYBALAY SATELLITE OFFICE

T: (088) 813 0532  
M: 0916 462 9698

### CDO COGON SATELLITE OFFICE

T: (088) 565 1850  
M: 0906 258 7653

### CDO CARMEN SATELLITE OFFICE

T: (088) 857 2305  
M: 0962 284 5057

### KORONADAL SATELLITE OFFICE

M: 0962 604 6454

### SAMULCO POLYCLINIC CLINIC

T: (082) 225 1250 ; 287 4576  
M: 0907 908 5232