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## KCCDFI Mutual Benefit Association, Inc.

**DATE:** September 11, 2023

**TO: Board of Trustees and Member Representatives**

**Ms. Mary Ann R. Candoy**, President  
**Ms. Ma. Cristina D. Bugay**, Vice President  
**Ms. Hermie A. Hasan**, Secretary  
**Ms. Jessica A. Araneta**, Treasurer  
**Ms. Catherine A. Elumbra**, Member  
**Ms. Dezza S. Mohammad**, Independent Trustee  
**Ms. Nevilyn P. Abualas**, Independent Trust  
**Atty. Ibarra A. Malonzo**, Advisory Member  
**Ms. Mercedes G. Faustino**, Advisory Member  
**Ms. Ellen M. Benitez**, Coordinator  
**Ms. Myrna D. Gregorio**, Coordinator  
**Ms. Shillah S. Belamide**, Representative  
**Ms. Floramay M. Belandres**, Representative

**Ms. Lida A. Santos**, Coordinator  
**Ms. Rachel S. Natividad**, Coordinator  
**Ms. Imelda F. Bautista**, Coordinator  
**Ms. Alona D. Inso**, Coordinator  
**Ms. Evangeline D. Recalde**, Coordinator  
**Ms. Argelyn P. Pable**, Coordinator  
**Ms. Myra C. Laudin**, Representative  
**Ms. Alma A. Tawasil**, Representative  
**Ms. Saadiya Q. Isnain**, Representative  
**Ms. Angelyn P. Borbon**, Representative  
**Ms. Stephanie A. Raña**, Representative  
**Ms. Ruthmarie A. Hechanova**, Representative  
**Ms. Jenevie S. Lubriga**, Representative

**THRU: Ms. Maria Teresa C. Gonzales**, General Manager  
**SUBJECT: Notice of Annual General Membership Meeting**

This is to respectfully request your presence and participation to the 2023 Annual General Membership Meeting (14<sup>th</sup> AGMM) of KCCDFI Mutual Benefit Association, Inc. (KCCDFI MBA) on October 11, 2023, Wednesday at 8:00 o'clock in the morning to be held at Valencia Hall, Palacio Del Sur, Zamboanga City to consider and approve matters set forth in the following agenda.

1. Call to Order;
2. Proof of Notice of Meeting;
3. Determination of Presence of Quorum;
4. Approval of the Agenda;
5. Reading and Approval of the Minutes of the 2022 Annual General Membership Meeting (13<sup>th</sup> AGMM) held on October 14, 2022;
6. Business Arising from the Previous Annual General Membership Meeting;
7. President's Report;
8. Treasurer's Report;
9. Ratification of Management and Board Actions;
10. Amendment Articles and by-Laws;
11. Election of Board of Trustees;
12. Appointment of External Auditor;
13. Questions and Answer; and
14. Adjournment.

Details and rationale of the agenda is available on the next page.

Furthermore, the conduct of our Annual General Membership Meeting will be done in physical attendance provided further that, minimum health protocol will be strictly observed.

For any inquiries and/or for more details, please call (062) 990-2429, 0955-579-3477/0955-579-3476 or email us at [kccdfi\\_mba@yahoo.com.ph](mailto:kccdfi_mba@yahoo.com.ph).

**Hermie A. Hasan**  
Corporate Secretary

Noted by:

**Mary Ann R. Candoy**  
BOT President



## KCCDFI Mutual Benefit Association, Inc.

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### Details and Rationale of the Agenda

1. **Call to Order.** The Chairman of the Board of Trustees and President of KCCDFI MBA, Ms. Mary Ann R. Candoy, will call the meeting to order.
2. **Proof of Notice of the Meeting.** The Corporate Secretary, Ms. Hermie A. Hasan, will certify that copies of this Notice were published through KCCDFI MBA website, Facebook page and through an advisory served to the members through the KCCDFI Branches.
3. **Determination of Presence of Quorum.** The Corporate Secretary, Ms. Hermie A. Hasan, will determine the number of attendees, whether in person or by proxy for the purpose of determining the presence of quorum to validly transact business. A simple majority (50%+1) of the voting membership will constitute a quorum (14<sup>th</sup> Annual General Membership Meeting).
4. **Approval of the Agenda.** The President of the Board of Trustees will present the agenda for the 2023 Annual General Membership Meeting.
5. **Reading and Approval of the Minutes of the 2022 Annual General Membership Meeting (13<sup>th</sup> Annual General Membership Meeting) held on October 14, 2022.** A copy of the draft Minutes is with the Office of the Corporate Secretary and is available at the website of KCCDFI MBA, ([www.kccdfimba.com](http://www.kccdfimba.com)). Members will be asked to approve the draft Minutes and acknowledge the completeness and accuracy thereof. Below is the excerpt of the proposed resolution:

**“RESOLVED,** that the reading of the Minutes of the 13<sup>th</sup> Annual General Membership Meeting of the KCCDFI Mutual Benefit Association, Inc., held on October 14, 2022, be, as they are hereby approved.”

6. **Business Arising from the Previous General Meeting.** The President will present a report on unfinished business/es and updates on these matters, if any.
7. **President’s Report.** The President of KCCDFI MBA will deliver her report to the association which needs acceptance by the general membership.
8. **Treasurer’s Report.** The Treasurer, Ms. Jessica A. Araneta, will present the 2022 Audited Financial Statements for approval by the Members. Below is the excerpt of the proposed resolution:

**“RESOLVED,** that the 2022 Audited Financial Statements of the KCCDFI Mutual Benefit Association, Inc., be, as they are hereby approved.”

9. **Ratification of Management and Board Actions.** The ratification of all the acts and resolutions of the Board of Trustees will be requested from the Members. A documentation of the acts and resolutions of the Board of Trustees are with the Office of the Corporate Secretary and may be examined by anyone interested. Below is the excerpt of the proposed resolution:

**“RESOLVED,** that the acts and resolutions of the Board of Trustees of the KCCDFI Mutual Benefit Association, Inc. for the year 2022, be, as they are hereby ratified and approved.”



**10. Amendment of Articles and By-Laws.** Approval of Amendment of Articles and By-Laws will be requested from the members. Below is the excerpt of the proposed resolution;

**“RESOLVED**, that the amendment of KCCDFI Mutual Benefit Association, Inc. Articles and By-Laws, be, as they are hereby approved.”

**11. Election of Two (2) Board of Trustees.** Two (2) new Board of Trustees will be elected by the members through proxy voting. The elected board will serve for three (3) years from October 15, 2023-October 15, 2026.

**a. Presentation of the General Responsibilities of the Board of Trustees**

- The General Responsibilities of the Board of Trustees was already presented to the nominees upon filling of their Certificate of Candidacy.

**b. Nomination and Selection Procedures**

- The guidelines of the election process, as provided under the by-laws will be presented and discussed.

**c. Election of the Board of Trustees**

- The present Board of Trustees, Nominees, and Selected Representatives will elect two (2) members of the board from the nominees to replace the outgoing members of the board whose term of office will expire. The manner of election will be through secret balloting and will be supervised by the Nomination Committee.

**12. Appointment of External Auditor.** Upon recommendation of the Audit Committee, The Chairperson, Ms. Nevilyn P. Abualas will be going to ask the Members to approve the appointment of the External Auditor.

**“RESOLVED**, that Quilab and Garsuta, CPAs’, be as they are hereby reappointed as external auditor of KCCDFI Mutual Benefit Association, Inc., for the year 2022-2023 for a remuneration to be approved by the Board.”

**13. Questions and Answers.** There will be an open forum for the members to ask questions for clarification on issues and matters concerning them.

**14. Adjournment**

2023 PERSONAL PROFILE OF NOMINEES	BRANCH
 <p><b>INSO, ALONA D.</b></p> <p>61 years old, Female, Brgy. Pres. Roxas RT. Lim, Zamboanga Sibugay, Zamboanga Sibugay, College Level (2<sup>nd</sup> Year), 7 years as KCCDMFI Member, 2 years as MBA Coordinator, President Farmer's Association, Buy and Sell and Balut Producer.</p>	<p><b>IPIL BRANCH</b></p>
 <p><b>NATIVIDAD, RACHEL S.</b></p> <p>50 years old, Female, Purok 1, Sangali, Zamboanga City, Elementary Level, 23 years as KCCDMFI Member, 13 years as MBA Coordinator President KCC Club Sangali, 4P's Parent Leader. Buy &amp; Sell and AVON Dealer.</p>	<p><b>SANGALI BRANCH</b></p>
 <p><b>PABLE, ARGELYN P.</b></p> <p>28 yrs old, Female, Purok 1, Poblacion, Payao Zamboanga Sibugay, High School Graduate, 8 years as KCCDMFI Member, 2 years MBA Coordinator, Buy and Sell, Farming and Vendor.</p>	<p><b>IMELDA BRANCH</b></p>
 <p><b>SANTOS, LIDA A.</b></p> <p>53 yrs. Old, Female, Doña Maria, Tetuan, Zamboanga City, High School graduate, 10 years as KCCDMFI Member, 9 years as MBA Coordinator President KCC Club Tetuan, Mini Carenderia.</p>	<p><b>TETUAN BRANCH</b></p>