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KCCDFI Mutual Benefit Association, Inc.

DATE: September 10, 2024

TO: Board of Trustees and Member Representatives

Ms. Ma. Cristina D. Bugay, President
Ms. Rachel S. Natividad, Vice President
Ms. Hermie A. Hasan, Secretary
Ms. Lida A. Santos, 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. Imelda F. Bautista, Coordinator
Ms. Ma. Victoria D. Gonzales, Coordinator
Ms. Mary Young S. Villegas, Coordinator

Ms. Julie Anne O. Bueno, Coordinator
Ms. Denia D. Gaudicos, Coordinator
Ms. Flordeliza C. Balber, Coordinator
Ms. Lovelyn L. Manalo, Coordinator
Ms. Michelle S. Natividad, Coordinator
Ms. Rosie S. Tantiado, Coordinator
Ms. Ellen S. Malana, Coordinator
Ms. Elypher D. Esmires, Coordinator
Ms. Argelyn P. Pable, Coordinator
Ms. Alona D. Inso, Coordinator
Ms. Melanie B. Dela Cruz, Coordinator
Ms. Luzengie C. Paculanang, Coordinator
Ms. Eleonor A. Palmes, Coordinator
Ms. Maricel R. Calabria, Coordinator

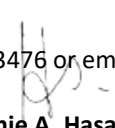
THRU: Ms. Maria Teresa C. Gonzales, General Manager
SUBJECT: Notice of Annual General Membership Meeting


This is to respectfully request your presence and participation to the 2024 Annual General Membership Meeting (15th AGMM) of KCCDFI Mutual Benefit Association, Inc. (KCCDFI MBA) on October 15, 2024, Tuesday at 8:00 o'clock in the morning to be held at Cordova 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 2023 Annual General Membership Meeting(14th AGMM) held on October 11, 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. **Election of Board of Trustees;**
11. **Ratification of Appointments of KMFI Representative and Independent Trustee**
12. **Appointment of External Auditor;**
13. **Questions and Answer; and**
14. **Adjournment.**

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

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.


Hermie A. Hasan
Corporate Secretary

Noted by: 
Ma. Cristina D. Bugay
BOT President



KCCDFI Mutual Benefit Association, Inc.

Details and Rationale of the Agenda

1. **Call to Order.** The Chairman of the Board of Trustees and President of KCCDFI MBA, Ms. Ma. Cristina D. Bugay, 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 KCCDMFI 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 (15th Annual General Membership Meeting).
4. **Approval of the Agenda.** The President of the Board of Trustees will present the agenda for the 2024 Annual General Membership Meeting.
5. **Reading and Approval of the Minutes of the 2023 Annual General Membership Meeting (14th Annual General Membership Meeting) held on October 11, 2023.** 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). 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 14th Annual General Membership Meeting of the KCCDFI Mutual Benefit Association, Inc., held on October 11, 2023, 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. Lida A. Santos, will present the 2023 Audited Financial Statements for approval by the Members. Below is the excerpt of the proposed resolution:

“RESOLVED, that the 2023 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 2023, be, as they are hereby ratified and approved.”

- 10. 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, 2024-October 15, 2027.

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 Coordinators 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.

11. Ratification of Appointments of KMFI Representative and Independent Trustee

The ratification of the appointments of the KMFI Representative and Independent Trustee will be requested from the members. Below is the excerpt of the proposed resolution;

“RESOLVED, that the appointments of KMFI Representative and Independent Trustee, be, as they are hereby approved.”

- 12. Appointment of External Auditor.** Upon recommendation of the Audit Committee, the Chairperson, Ms. Dezza S. Mohammad 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 2023-2024 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

2024 PERSONAL PROFILE OF NOMINEES	BRANCH
 <p>INSO, ALONA D.</p> <p>62 years old, Female, Brgy. Pres. Roxas RT. Lim, Zamboanga Sibugay, Zamboanga Sibugay, College Level (2nd Year), 8 years as KCCDMFI Member, 3 years as MBA Coordinator, President Farmer's Association, Buy and Sell and Balut Producer.</p>	<p>IPIL BRANCH COORDINATOR</p>
 <p>BUGAY, MA. CRISTINA D.</p> <p>45 years old, Female, Purok 7 Tropical, Tugbungan, Zamboanga City, College Graduate, 24 years as KCCDMFI Member, 13 years as MBA Coordinator President KCC Club Sangali Buy & Sell. Currently, the Board of Trustee's President.</p>	<p>From STA. CATALINA BRANCH</p>
 <p>PABLE, ARGELYN P.</p> <p>30 yrs old, Female, Purok 1, Poblacion, Payao Zamboanga Sibugay, High School Graduate, 9 years as KCCDMFI Member, 3 years MBA Coordinator, Buy and Sell, Farming and Vendor.</p>	<p>IMELDA BRANCH COORDINATOR</p>
 <p>HASAN, HERMIE A.</p> <p>58 yrs. Old, Female, Luyahan, Pasonanca, Zamboanga City, College Graduate, 15 years as KCCDMFI Member, 9 years as MBA Coordinator President. Has a Sari-Sari Store Business and Piso-Net Owner. Currently, the Board of Trustee's Secretary.</p>	<p>From STA. MARIA BRANCH</p>