



Panatag Ka.

To: Board of Trustees and Member Representatives

Ms. Mylin M. Chozas	Ms. Emily L. Bagares
Ms. Rowena R. Bayuga	Ms. Leilani M. Caraliwan
Ms. Jenny R. Aquino	Ms. Vicylyn M. Guerrero
Ms. Filda R. Tolen	Ms. Josefina D. Maranan
Ms. Marjorie R. Quisoy	Ms. Baby Lita C. Mernilo
Ms. Beverly A. Sinadjan	Ms. Lydia A. Noces
Ms. Jenelyn A. Sanchez	Ms. Alma R. Pangan
Ms. Reazhyle A. Francisco	Ms. Marissa S. Florendo
Ms. Maribeth C. Magdato	Ms. Virginia M. Garcia
Ms. Leny E. Saber	Ms. Dolores M. Mendoza
Ms. Cristy C. Sontosidad	Ms. Deneglen C. Peñaflorida
Ms. Maria Dolores P. Tatel	Ms. Verna R. Ramirez
Ms. Vida T. Chiong	Ms. Lerma M. Ricaplaza
Mr. Francis M. Puzon	
Mr. Rolando A. Robles	

Notice of Annual General Membership Meeting

Notice is hereby given that the 2023 Annual General Membership Meeting (24th General Membership Meeting) of the Center for Agriculture and Rural Development (CARD) Mutual Benefit Association, Inc. (CARD MBA) will be held on September 6, 2023, at 9:00 AM at Maharlika Square Events Place, Maharlika Highway with the following agenda:

1. Call to Order;
2. Proof of Notice of Meeting;
3. Determination of Presence of Quorum;
4. Reading and Approval of the Minutes of the 2022 Annual General Membership Meeting held on 7th September 2022;
5. Business Arising from the Previous Annual General Membership Meeting;
6. Report to Members and Presentation of the 2022 Audited Financial Statements;
7. Ratification of all the Acts and Resolutions of the Board of Trustees in 2022;
8. Election of Board of Trustees;
9. Appointment of External Auditor;
10. Questions and Answers; and
11. Adjournment.

Details and rationale of the Agenda are available on the next page.

A record of the acts and resolutions of the Board of Trustees is with the Office of the Corporate Secretary and may be examined by anyone interested. A summary of these resolutions is shown on the Company's website. Also, the profiles of the Trustees for election are likewise disclosed on the Company website.

Every qualified Voting Member required to attend the regular center meetings of the partner institutions of CARD MBA is entitled to only one (1) vote.

The voting procedure during the meeting for the election of Trustees shall be by casting ballots, while that for voting on motions shall be by voice ("viva voce") or other applicable methods as may be determined by the Chairman of the Meeting.

Any Member entitled to vote may be present in person or represented by proxy. The proxy form is also available at our Main Office- the Office of the Corporate Secretary, at any of our Provincial Offices.

No Membership proxy shall be recognized unless a duly signed proxy form has been filed with the Office of the Corporate Secretary or at any of our Provincial Offices before **31 August 2023**.

Signed this 4th day of August 2023 at San Pablo City.


ATTY. JOMER H. AQUINO
Corporate Secretary

Details and Rationale of the Agenda

1. Call to Order. The Board of Trustees Chairman and CARD MBA President, Ms. Mylin M. Chozas, will call the meeting to order.

2. Proof of Notice of the Meeting. The Corporate Secretary, Atty. Jomer H. Aquino will certify that copies of this Notice were published through the CARD MBA website and an advisory served to the members through the Provincial Offices.

3. Determination of Presence of Quorum. The Corporate Secretary, Atty. Jomer H. Aquino will determine the number of attendees, whether in person or by proxy, to determine the presence of a quorum to transact business validly. A simple majority (50% + 1) of the voting membership will constitute a quorum.

4. Reading and Approval of the Minutes of the 2022 Annual General Membership Meeting held on 7 September 2022. A copy of the draft Minutes is with the Office of the Corporate Secretary and is available for anyone interested during regular business hours. A copy is also available at the website of CARD MBA (<https://www.cardmba.com>). Members will be asked to approve the draft Minutes and acknowledge the completeness and accuracy thereof. Below is the text of the proposed resolution:

“RESOLVED, that the reading of the Minutes of the 23rd Annual General Membership Meeting of the Center for Agriculture and Rural Development (CARD) Mutual Benefit Association, Inc., held on 7th September 2022 at Maharlika Square Events Place, Maharlika Highway, San Pablo City, Laguna be, as they are hereby approved.”

5. Discussion of Business Arising from the Previous General Meeting. The Chairman and President will present a report on unfinished business/es, Board directives, and updates on these matters.

6. Report to Members and Presentation of 2022 Audited Financial Statements. The Chairman of the Board and President of CARD MBA will report a summary of milestones and key achievements of CARD MBA and how the institution has performed in relation to its goals during 2022. She will also present the 2022 Audited Financial Statements for approval by the Members. Below is the text of the proposed resolution:

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

7. Ratification of all the Acts and Resolutions of the Board of Trustees. Ratification of all the acts and resolutions of the Board of Trustees will be requested from the Members. A record of the acts and resolutions of the Board of Trustees is with the Office of the Corporate Secretary and may be examined by anyone interested. Below is the proposed resolution:

“RESOLVED, that all the acts and resolutions of the Board of Trustees of the Center for Agriculture and Rural Development (CARD) Mutual Benefit Association, Inc. in 2022, be, as they hereby are ratified, and approved.”

8. Election of Board of Trustees. New members Board of Trustees will be elected by the members in person and by proxy. The newly elected Board of Trustees will serve for two (2) years or until their successor is duly elected and qualified.

a. Presentation of the General Duties of the Board of Trustees

The general duties of a member and officers of the board of trustees will be presented so the nominees will know the duties and responsibilities of a member of the board of trustees.

b. Nomination and Selection Procedures

A presentation of the election guidelines as provided under the by-laws in the election of the Board of Trustees will be discussed, and the procedures of the election.

c. Election of the Board of Trustees

The current Board of Trustees and nominated member representatives will elect new members to replace the Board whose term of office will expire. The method of election will be through secret balloting supervised by an independent election committee.

9. Appointment of External Auditor. Upon recommendation of the Audit Committee, the Members will be asked to approve the appointment of the External Auditor.

“RESOLVED, that SGV and Co., Inc. be as they hereby reappointed as external auditor of this association, Center for Agriculture and Rural Development (CARD) Mutual Benefit Association, Inc., for the Year 2023-2024 with remuneration to be confirmed by the Board of Trustees.”

10. Questions and Answers

A portion of the questions and answers will be allotted to discuss the other issues and concerns of the members.

11. Adjournment








CARD MBA PROFILE OF QUALIFIED NOMINEES FOR BOARD OF TRUSTEES

(Representative for 24th Annual General Membership Meeting)







PARA SA KAALAMAN NG MGA KASAPI:

Ang mga voting-members (mga kasaping required dumalo sa Center Meeting) ay **dapat pumili lamang ng isa [1] kung sino sa mga qualified nominees ang nais niyang mag-proxy ng kanyang boto.** Ang bawat nominado ay may CODE#, ang CODE# na ito ang isusulat ng voting-member sa Proxy Votes at pipirmahan sa tapat nito bilang katunayan ng pagbibigay ng kanyang proxy vote.

NORTH LUZON NOMINEES

	<p>Name: EMILY L. BAGARES Business: Trucking Service Branch/Unit assigned: CMRBI Pasig 2 Length of Membership: 16.79 YRS / Age: 57 Years as MBA Coordinator: 1.92 YRS Attendance & Repayment Ratings: 100% Provincial Office: RIZAL Educational Attainment: Diploma on Bookkeeping</p> <p style="text-align: right;">CODE: 1</p>
	<p>Name: LEILANI M. CARALANAN Business: Catering Branch/Unit assigned: CMRBI Angeles 3 Length of Membership: 9.41 YRS / Age: 52 Years as MBA Coordinator: 2.22 YRS Attendance/Repayment Ratings: 100% Provincial Office: PAMPANGA Educational Attainment: Secretarial Course Graduate</p> <p style="text-align: right;">CODE: 2</p>
	<p>Name: VICILYN M. GUERRERO Business: Sari-Sari Store Branch/Unit assigned: CI Allacapan 1 Length of Membership: 6.5 YRS / Age: 39 Years as MBA Coordinator: 2.62 YRS Attendance/Repayment Ratings: 100% Provincial Office: CAGAYAN 2 Educational Attainment: AB English Studies Graduate</p> <p style="text-align: right;">CODE: 3</p>
	<p>Name: JOSEFINA D. MARANAN Business: Pet Shop Branch/Unit assigned: CI Quirino 1 Length of Membership: 12.73 YRS / Age: 52 Years as MBA Coordinator: 1.48 YRS Attendance/Repayment Ratings: 100% Provincial Office: METRO MANILA 2 Educational Attainment: BS Midwifery Graduate</p> <p style="text-align: right;">CODE: 4</p>
	<p>Name: BABY LITA C. MERNO Business: Tailoring Branch/Unit assigned: CMRBI Taguig 2 Length of Membership: 11.76 YRS / Age: 46 Years as MBA Coordinator: 1.93 YRS Attendance/Repayment Ratings: 100% Provincial Office: METRO MANILA 1 Educational Attainment: BS Computer Programming Undergraduate</p> <p style="text-align: right;">CODE: 5</p>
	<p>Name: LYDIA A. NOCES Business: Online Tapsilogan Branch/Unit assigned: Cbank Makati 2 Length of Membership: 11.96 YRS / Age: 55 Years as MBA Coordinator: 1.95 YRS Attendance/Repayment Ratings: 100% Provincial Office: METRO MANILA 1 Educational Attainment: BS Secretarial Undergraduate</p> <p style="text-align: right;">CODE: 6</p>
	<p>Name: ALMA R. PANGAN Business: Food Vending Branch/Unit assigned: CSME Balanga Length of Membership: 8.34 YRS / Age: 43 Years as MBA Coordinator: 2.20 YRS Attendance/Repayment Ratings: 100% Provincial Office: BATAAN Educational Attainment: BS Civil Engineering Undergraduate</p> <p style="text-align: right;">CODE: 7</p>

SOUTH LUZON NOMINEES

	<p>Name: MARISSA S. FLORENDO Business: Sari-Sari Store and Loading Station Branch/Unit assigned: CBank Nagcarlan 4 Length of Membership: 16.51 YRS / Age: 58 Years as MBA Coordinator: 1.09 YRS Attendance & Repayment Ratings: 100% Provincial Office: LAGUNA 1 Educational Attainment: Highschool Graduate</p> <p style="text-align: right;">CODE: 8</p>
	<p>Name: VIRGINIA M. GARCIA Business: Buy and Sell Branch/Unit assigned: CBank Sariaya 5 Length of Membership: 13.45 YRS / Age: 41 Years as MBA Coordinator: 2.28 YRS Attendance/Repayment Ratings: 100% Provincial Office: QUEZON 3 Educational Attainment: BS Secondary Education Undergraduate</p> <p style="text-align: right;">CODE: 9</p>
	<p>Name: DOLORES M. MENDOZA Business: Tailor Shop Branch/Unit assigned: CBank Pinamalayan 7 Length of Membership: 15.38 YRS / Age: 45 Years as MBA Coordinator: 1.99 YRS Attendance/Repayment Ratings: 100% Provincial Office: ORIENTAL MINDORO 3 Educational Attainment: BS Business Administration Undergraduate</p> <p style="text-align: right;">CODE: 10</p>
	<p>Name: DENE GLEN C. PENAFLORES Business: Auto Repair Shop and Auto Supply Branch/Unit assigned: CBank Candelaria 3 Length of Membership: 14.16 YRS / Age: 47 Years as MBA Coordinator: 1.63 YRS Attendance/Repayment Ratings: 100% Provincial Office: QUEZON 3 Educational Attainment: Highschool Graduate</p> <p style="text-align: right;">CODE: 11</p>
	<p>Name: LERMA M. RICAPLAZA Business: Buy and Sell Branch/Unit assigned: CBank Sta. Cruz 1 Length of Membership: 16.18 YRS / Age: 46 Years as MBA Coordinator: 1.27 YRS Attendance/Repayment Ratings: 100% Provincial Office: MARINDUQUE Educational Attainment: Computer Secretarial Undergraduate</p> <p style="text-align: right;">CODE: 12</p>
	<p>Name: VERNA R. RAMIREZ Business: Online Selling and Direct Selling Branch/Unit assigned: CI Cajidiocan Length of Membership: 5.32 YRS / Age: 39 Years as MBA Coordinator: 1.25 YRS Attendance/Repayment Ratings: 100% Provincial Office: ORIENTAL MINDORO 2 Educational Attainment: Highschool Graduate</p> <p style="text-align: right;">CODE: 13</p>