



Panatag Ka.

To: Board of Trustees and Member Representatives

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| Ms. Deneglen C. Peñaflorida | Ms. Margie R. Blanco |
| Ms. Ailene P. Guno | Ms. Margie G. Garcia |
| Ms. Virginia M. Garcia | Ms. Vilma J. Mariano |
| Ms. Emily R. Bagares | Ms. Amie P. Navida |
| Ms. Babylita C. Mernilo | Ms. Ma. Rizza B. Binamira |
| Ms. Marissa S. Florendo | Ms. Lilia L. Leach |
| Ms. Shirley S. Alejan | Ms. Raquel M. Lozada |
| Ms. Maria Nilda C. Badiola | Ms. Rowena H. Macias |
| Ms. Alma O. Geraldez | Ms. Danalyn L. Magno |
| Ms. Cathlea O. Imbing | Ms. Magdalena L. Pasia |
| Ms. Liezel J. Macoco | |
| Ms. Marilyn C. Saguibo | |
| Ms. Vida T. Chiong | |
| Mr. Francis M. Puzon | |
| Mr. Rolando A. Robles | |

Notice of Annual General Membership Meeting

Notice is hereby given that the 2025 Annual General Membership Meeting (26th General Membership Meeting) of the Center for Agriculture and Rural Development (CARD) Mutual Benefit Association, Inc. (CARD MBA) will be held on September 8, 2025 at 7:00 AM via Physical and Zoom Video Conferencing with other Attendees at Maharlika Square Events Place, San Pablo City, Laguna with the following agenda:

1. Call to Order;
2. Proof of Notice of Meeting;
3. Determination of Quorum;
4. Reading and Approval of the Minutes of the 2024 Annual General Membership Meeting held on 9th September 2024;
5. Business Arising from the Previous Annual General Membership Meeting;
6. Report to Members and Presentation of the 2024 Audited Financial Statements;
7. Ratification of all the Acts and Resolutions of the Board of Trustees in 2024;
8. Election of six (6) 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. Additionally, the profiles of the Trustees up for election are also disclosed on the Company's website.

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

The voting procedure during the meeting for the election of Trustees shall be by casting of 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- 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 not later than **31 August 2025**.

Signed this 8th day of August 2025 at San Pablo City.


ATTY. JOMER H. AQUINO
Corporate Secretary

Details and Rationale of the Agenda

1. Call to Order. The Chairman of the Board of Trustees and President of CARD MBA, Ms. Deneglen C. Peñaflores, 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 on the CARD MBA website and through an advisory served to the members via 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 ensure the presence of a quorum necessary for valid business transactions. A simple majority (50% + 1) of the voting membership will constitute a quorum.

4. Reading and Approval of the Minutes of the 2024 Annual General Membership Meeting held on 9 September 2024. 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 on the CARD MBA website (<https://www.cardmba.com>). Members will be asked to approve the draft Minutes and acknowledge their completeness and accuracy. Below is the text of the proposed resolution:

“RESOLVED, that the reading of the Minutes of the 25th Annual General Membership Meeting of the Center for Agriculture and Rural Development (CARD) Mutual Benefit Association, Inc., held on 9th September 2024 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 2024 Audited Financial Statements. The Chairman of the Board and President of CARD MBA will report a summary of the milestones and key achievements of CARD MBA, as well as the institution's performance in relation to its goals for 2024. She will also present the 2024 Audited Financial Statements for approval by the Members. Below is the text of the proposed resolution:

“RESOLVED, that the 2024 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 2024, be, as they hereby are ratified, and approved.”

8. Election of Six (6) Board of Trustees. The new members of the Board of Trustees will be elected by the members in person and by proxy. The newly elected Board of Trustees will serve for a term of 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 that nominees will know the duties and responsibilities of the Board.

b. Nomination and Selection Procedures

A presentation of the election guidelines, as provided under the bylaws, for the election of the Board of Trustees will be discussed, along with the election procedures.

c. Election of the Board of Trustees

The current Board of Trustees and nominated member representatives will elect new members to replace those whose term of office has expired. The method of election will be through secret balloting as 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 2025-2026 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 26th Annual General Membership Meeting)



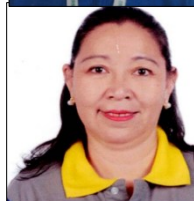



PARA SA KAALAMAN NG MGA KASAPI:

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

NORTH LUZON NOMINEES

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|  | Name: MARGIE R. BLANCO Business: Fish Vending/ Online Selling Branch/Unit assigned: CARD Inc. Bangar Length of Membership: 6.96 YRS / Age: 44 Years as MBA Coordinator: 2.90 YRS Attendance/Repayment Ratings: 100% Provincial Office: La Union Educational Attainment: High School Graduate CODE: 1 |
|  | Name: MARGIE G. GARCIA Business: Homemade Delicacies Branch/Unit assigned: CARD RBI Gamu Length of Membership: 14.17 YRS / Age: 47 Years as MBA Coordinator: 2.41 YRS Attendance & Repayment Ratings: 100% Provincial Office: Isabela Educational Attainment: High School Graduate CODE: 2 |
|  | Name: VILMA J. MARIANO Business: Sari-Sari Store Branch/Unit assigned: CARD Inc. San Jose 2 Length of Membership: 10.46 YRS / Age: 48 Years as MBA Coordinator: 1.49 YRS Attendance/Repayment Ratings: 100% Provincial Office: Nueva Ecija Educational Attainment: High School Graduate CODE: 3 |
|  | Name: AMIE P. NAVIDA Business: Farm (Rice Field) Branch/Unit assigned: CARD Bank Agno Length of Membership: 6.89 YRS / Age: 33 Years as MBA Coordinator: 2.04 YRS Attendance/Repayment Ratings: 100% Provincial Office: Pangasinan 3 Educational Attainment: BS Hospitality Management Graduate CODE: 4 |

SOUTH LUZON NOMINEES

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|  | Name: MA. RIZZA B. BINAMIRA Business: Jewelry/ Bayad Center Branch/Unit assigned: CARD Inc. Candelaria Length of Membership: 8.48 YRS / Age: 55 Years as MBA Coordinator: 1.97 YRS Attendance/Repayment Ratings: 100% Provincial Office: Quezon 5 Educational Attainment: BS Accountancy Graduate CODE: 5 |
|  | Name: LILIA L. LEACH Business: Beach Resort Branch/Unit assigned: CARD Bank Libmanan 2 Length of Membership: 9.88 YRS / Age: 46 Years as MBA Coordinator: 1.95 YRS Attendance & Repayment Ratings: 90%/100% Provincial Office: Camarines Sur 4 Educational Attainment: BSBA Major in Accounting Graduate CODE: 6 |
|  | Name: RAQUEL M. LOZADA Business: Cake and Pastries Branch/Unit assigned: CARD SME Bank GMA 7 Length of Membership: 8.82 YRS / Age: 56 Years as MBA Coordinator: 2.15 YRS Attendance/Repayment Ratings: 100% Provincial Office: Cavite 2 Educational Attainment: Political Science Graduate CODE: 7 |
|  | Name: ROWENA H. MACIAS Business: K2C Agent Branch/Unit assigned: CARD Bank Los Banos South Length of Membership: 13.65 YRS / Age: 46 Years as MBA Coordinator: 2.35 YRS Attendance/Repayment Ratings: 100% Provincial Office: Laguna 3 Educational Attainment: High School Graduate CODE: 8 |
|  | Name: DANALYN L. MAGNO Business: Buy and Sell Branch/Unit assigned: CARD Bank Quezon 1 Length of Membership: 10.41 YRS / Age: 34 Years as MBA Coordinator: 2.60 YRS Attendance/Repayment Ratings: 100% Provincial Office: Quezon 4 Educational Attainment: BS Nursing Undergraduate CODE: 9 |
|  | Name: MAGDALENA L. PASIA Business: Chicken Retailer Branch/Unit assigned: CARD Inc. San Antonio Length of Membership: 6.28 YRS / Age: 56 Years as MBA Coordinator: 1.97 YRS Attendance/Repayment Ratings: 100% Provincial Office: Quezon 5 Educational Attainment: BS Accountancy Undergraduate CODE: 10 |