

Mga Paalala sa AGM

1. I-type ang PANGALAN at BRANCH sa screen
2. Panatilihing naka “MUTE” ang microphone kapag hindi nagsasalita
3. Buksan ang inyong VIDEO, kung kaya ng internet
4. MAKINIG ng mabuti sa talakayan at mag take note
5. I-type ang iyong TANONG sa chat box. Ito ay babasahin at sasagutin sa Q&A.





18 taon ng Pagpapala ng Panginoon!



**ANNUAL GENERAL
MEMBERSHIP MEETING**

MAY 3, 2023 / WEDNESDAY / 1 PM / VIA ZOOM

Psalm 133:1 (KJV)

Behold, how good and how pleasant it is for brethren to dwell together in unity!



Mga Awit 133:1

Papuri sa Mapayapang Pagkakaisa

**Napakaligaya at kahanga-hanga sa ating pangmasid,
ang nagkakaisa't laging sama-sama na magkakapatid!**



Ama naming Diyos na nasa langit, mapagmahal at makapangyarihan sa lahat, lumalapit po kami sa Inyo ngayon ng may pagpapakumbaba at puno ng papuri at pasasalamat. Sa putuloy Ninyong pag-gabay at proteksyon sa loob ng **labing walong taon** sa TSPI MBAI at sa bawat miyembro. Ganon din po sa lahat ng Inyong pagpapala na naibahagi ng Asosasyon sa mga nangangailangan.

Nawa po sa marami pang taong darating makapagpatuloy kami sa misyon at paglilingkod bilang Inyong mabuting katiwala. Sa gayon po lalo pang dumami ang magpupuri at magpapasalamat sa Inyo.

Ito po ang aming dalangin Ama, sa ngalan ng Inyong anak na si Jesus at patnubay ng Espiritu Santo. Amen.



Panata ng TSPI

Tayo ay minamahal ng Diyos ang ating trabaho sa TSPI ay isang pagpapala na mula sa kabutihan niya.

Tayo ay bahagi ng iisang katawan, na may iisang misyon. Tungkulin natin na ibigay ang pinakamainam na paglilingkod sa kapwa nating kawani. Sa ganoong paraan ay makakatulong tayo sa misyon na maipakilala ang Diyos sa ating mga kasapi, maranasan nila ang tunay na pagmamahal ng Diyos at mapaunlad ang kanilang negosyo o sakahan.

Magagawa natin ito sa pamamagitan ng patuloy nating pagsunod at pagkilala kay Kristo. Higit sa lahat, hangarin nating mabigyan ng papuri ang Diyos.



Board of Trustees



Ms. MA. LUZ A. PLANAS
CHAIRPERSON



ATTY. CORNELIO C. GISON
VICE CHAIRMAN
Chairman, Audit & Risk
& Compliance Committee



Ms. FLORENCIA G. TARRIELA
TREASURER
Chairperson, Investment Committee



Mr. RENE E. CRISTOBAL
MEMBER
Chairman, Governance Nomination
& HR Committee



Ms. JUANITA D. AMATONG
MEMBER

Board Representatives



Mr. REXCHELL A. QUERIDO
EMPLOYEE REPRESENTATIVE



Ms. JEANILYN L. ESBERTO
CLIENT REPRESENTATIVE
NORTH



Ms. LUZVIMINDA D. CAUNCA
CLIENT REPRESENTATIVE
CENTRAL



Mr. RANDY DELA PEÑA
CLIENT REPRESENTATIVE
SOUTH



Advisory Council



Mr. RICARDO G. LAZATIN



Mr. DAVID T. BUSSAU



Ms. MERCEDES B. KIMWELL



Mr. RICHARD D. DAGELET



Senior Management



Ms. ALICE Z. CORDERO
PRESIDENT &
CEO OF TSPI



Atty. LEONARDA D. BANASEN
CORPORATE SECRETARY
DIRECTOR, LEGAL



Mr. ROBERT ANTHONY D. SIA
ACCOUNTING FINANCE
& ADMIN HEAD



Ms. SHERRY LOU A. SALAZAR
DIRECTOR, OPERATIONS &
MARKETING



Ms. LEANDER A. AGUINALDO
DEPUTY DIRECTOR,
OPERATIONS



Determination of Quorum (For TSPI MBAI BOTs)

- **Name**
- **Address**
- **Device used**
- **Confirmation that audio connectivity is clear**
- **Receipt of materials**

1. **Ma. Luz A. Planas**
2. **Cornelio C. Gison**
3. **Florencia G. Tarriela**
4. **Rene E. Cristobal**
5. **Juanita A. Amatong**
6. **Rexchell A. Querido**
TSPI Employee Representative
7. **Jeanilyn L. Esberto**
Member Representative – North
8. **Luzviminda D. Caunca**
Member Representative – Central
9. **Randy P. Dela Peña**
Member Representative - South



Minutes of the Annual General Membership Meeting – May 4, 2022



MINUTES OF THE ANNUAL GENERAL MEMBERSHIP MEETING

Meeting Details

Date and Time: 04 May 2022 at 1:00 pm
 Location: Zoom Videoconference
 Present: *Board of Trustees:*
 Ms. Ma. Luz A. Planas (Chairwoman)
 Atty. Cornelio C. Gison (Vice Chairman)
 Ms. Florencia G. Tariela (Treasurer)
 Mr. Rene E. Cristobal (Member)
 Ms. Juanita D. Amatong (Member)
 Ms. Aquilina G. Onesa (Employee Representative)
 Ms. Rosalinda A. Gragasin (Member Representative, North)
 Ms. Modesta G. Flores (Member Representative, Central)
 Ms. Bonafacia C. De Chavez (Member Representative, South)
 Mr. Ricardo G. Lazatin (Advisory Council Member)

Members in Attendance: 656 via Zoom (in person) and 232,703 in proxy

Call to Order, Proof of Notice & Certification of Quorum

The Chairwoman called the meeting to order. Atty. Leonarda B. Diaz-Banaser was appointed as Secretary of the meeting. The meeting is recorded via Zoom recording.

The Corporate Secretary certified that Notice has been given to all 232,200 members on record, as of April 30, 2022, pursuant to the requirements of the Bylaws.

The Secretary further certified that 232,200 members are present in the meeting in person and by proxy, or one hundred percent (100%) of the total membership. There is therefore a quorum for the transaction of business at the meeting.

Approval of the Minutes of the Annual General Membership Meeting dated July 2, 2021

The Corporate Secretary attested that members were given a copy of the Minutes of the Annual General Membership Meeting dated July 2, 2021, through all the branches of Tulay Sa Pag-unlad, Inc. (A Microfinance NGO) and that the same is also available in the website at mbai@tspi.org.

On motion which was duly seconded, the Membership dispensed with the reading of the Minutes, and accordingly approved the same.

TMBAI AGM 22-01 "ON MOTION DULY SECONDED, the Membership approved the Minutes of the Annual General Membership Meeting dated July 2, 2021."

Board and Management Report and Ratification of the Audited Financial Statements for the Year Ended December 31, 2021.

The Membership Approved and Ratified
 The President and CEO Ms. Alice Z. Cordero presented the Management Report consisting of the performance highlights of the Association for the year 2021, which the Members thereafter approved. (Please refer to the attached presentation).

The Corporate Secretary attested that the Audited Financial Statements were available for examination during office hours at the TPSI MBAI Head Office at the 3rd Floor, TSPI Building, 2363 Antipolo St., Guadalupe Nuevo, Makati City. The same is also available at tspi.org website.

On motion duly seconded, the Audited Financial Statements for the year ended December 31, 2021, was ratified by the Membership.

TMBAI AGM 22-02 "ON MOTION DULY SECONDED, the Membership approved the Board and Management Report for CY 2021 and ratified the Audited Financial Statements for the year ended December 31, 2021."

Appointment of External Auditor for CY 2022

The Membership Approved
 The Management recommended the appointment of KPMG as external auditor of the Association for CY 2022. On motion duly seconded, the membership approved the same.

TMBAI AGM 22-03 "ON MOTION DULY SECONDED, the Membership approved the appointment of KPMG RG Manabat & Co. as the external auditor of the Association for CY 2022."

Ratification of All Acts of the Board of Trustees, of the Executive Committee and of Management

The Membership Ratified
 On motion duly seconded, all the actions taken by the Board of Trustees of TSPI Mutual Benefit Association, Inc., the Executive Committee, and the Management, for CY 2021 were ratified by the Membership.

TMBAI AGM 22-04 "ON MOTION DULY SECONDED, the Membership ratified all the actions, decisions and resolutions of the Board of Trustees of TSPI Mutual Benefit Association, Inc., the Executive Committee, and the Management for the CY 2021."

Election of the Members of the Board of Trustees

The following were nominated as Members of the Board of Trustees:

Ms. Ma. Luz A. Planas (Chairwoman)
 Atty. Cornelio C. Gison (Vice Chairman)
 Ms. Florencia G. Tariela (Treasurer)
 Mr. Rene E. Cristobal (Member)
 Ms. Juanita D. Amatong (Member)
 Mr. Rexchell A. Querido (Employee Representative)
 Ms. Jeannilyn L. Esberto (Member Representative, North)
 Ms. Luzviminda D. Cauca (Member Representative, Central)
 Mr. Randy P. Dela Peña (Member Representative, South)

The Secretary certified that there were no other nominations made pursuant to the period provided in the Bylaws. On motion duly seconded, the nominations were closed.

The Chairwoman instructed the Secretary to cast all votes in favor of all those nominated, and declared said nominees as elected Members of the Board of Trustees of the Association, for a term of one (1) year, until their successors have been duly elected and qualified.

TMBAI AGM 22-05 "The membership elected the following as members of the Board of Trustees of the Association for the year 2022-2023, until their successors have been duly elected and qualified."

Ms. Ma. Luz A. Planas (Chairwoman)
 Atty. Cornelio C. Gison (Vice Chairman)
 Mrs. Florencia G. Tariela (Treasurer)
 Mr. Rene E. Cristobal (Member)
 Ms. Juanita D. Amatong (Member)
 Mr. Rexchell A. Querido (Employee Representative)
 Ms. Jeannilyn L. Esberto (Member Representative, North)
 Ms. Luzviminda D. Cauca (Member Representative, Central)
 Mr. Randy P. Dela Peña (Member Representative, South)

Members Forum

See attached script of the question and answer portion during the meeting.

There being no questions or issues raised by the Membership, the meeting was adjourned, upon motion duly seconded.

(2:30 pm, approximately, the meeting closed)

Confirmation of Minutes

Confirmed as a correct Record.

Prepared by:

Atty. Leonarda B. Diaz-Banaser
 Atty. Leonarda B. Diaz-Banaser
 Secretary of the Meeting

Certified and Attested by:

Ma. Luz A. Planas
 Ma. Luz A. Planas
 Chairman of the Meeting





2023 Annual General Membership Meeting

**Management Report
Financial and Operational Highlight
for CY 2022**



I. Financial Report

A. Statement of Assets, Liabilities & Fund Balance

B. Statement of Revenue and Expenses

II. Key Indicators

A. Membership

B. Claims

III. SAMBAYANIHAN



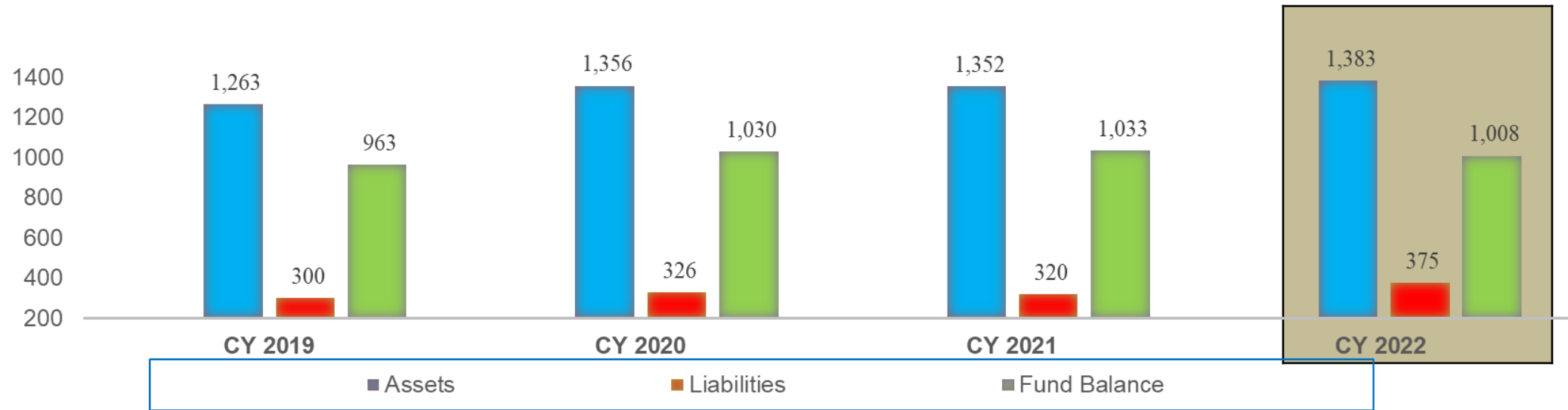
FINANCIAL REPORT



BALANCE SHEET

(In Million)

ASSETS, LIABILITIES AND FUND BALANCE



	CY 2019 (Pre Pandemic)	CY 2020 (Pandemic)	CY 2021 (Pandemic)	CY 2022 (Post Pandemic)
<i>Assets</i>	1,263	1,356	1,352	1,383
<i>Liabilities</i>	300	326	320	375
<i>Fund Balance</i>	963	1,030	1,033	1,008



Asset went up from P1.26B in 2019 to P1.38B in 2022.
 Liabilities went up from P300M in 2019 to P375M in 2022.
 Fund balance increased from P963M in 2019 to P1B in 2022.

BALANCE SHEET (In Million)

ASSETS	Dec 2022	LIABILITIES & EQUITY	Dec 2022
Current ASSETS	1,140	LIABILITIES	319
		Current – Accrued Expenses	47
		Claims Payable	218
Investments	182	Long Term (Reserves)	109
		EQUITY	1,008
Fixed Assets Property	57	Unrealized Loss on AFS	(110)
		Fair Value Reserve – HT	(6)
		F.A. Guaranty Fund	153
Other Assets	5	F.A. Members Benefits	547
		F.A. Capacity Building	236
		Free / Unassigned Fund	189
TOTAL ASSETS	1,383	TOTAL LIABILITIES & EQUITY	1,383
CURRENT RATIO	24.2X	DEBT EQUITY RATIO	3.07x



- Total assets was P1.38B in Dec 2022.
- Total liabilities with total equity was P1.38B in Dec 2022.

Statement of Revenues and Expenses (in millions)

As of December 31, 2022

	Actual 2022
Premiums	160
Less: Claims	38
Marketing	64
Underwriting Income	58
Less: Admin Expenses	20
Net Operating Income	38
Add : Invst. Income	43
Net Income	81

- 2022 Net Income was P81M
- 2022 Operating Income was P38M
- 2022 Investment Income stood at P43M



KEY INDICATORS



A. MEMBERSHIP	ACTUAL 2022	AUG 2005 – DEC 2022
Beneficiaries (member + dependent)	1.2M	2.6M
Membership	236K	532k
B. CLAIMS		
Claims Paid	P38 Million	P669 Million
No. of Claims paid	1,280	35,248





“SAMBA”

We worship God in all we do!

“BAYAN”

We are chosen and called to God’s kingdom!

“BAYANI”

We obey and serve God as His heroes!

“BAYANIHAN”

**We uplift the lives of our brethren through *SSR*
and unite for the glory of God!**

“ANIHAN”

Then we will harvest with songs of joy!





"SAMA-SAMA"	<i>Together, we</i>
"SAMBA"	<i>worship God</i>
"BAYAN"	<i>as a chosen nation and</i>
"BAYANI"	<i>as heroes obeying and serving God</i>
"BAYANIHAN"	<i>in unity</i>
"ANIHAN"	<i>to reap the harvest of bringing the good news of salvation!</i>






TSPI Organization

**Sama-samang worshipping God as His people.
We are heroes obeying and serving God!**

**We sow the GOOD seeds with GOOD deeds.
With GOD, we reap a GOOD harvest of bringing the GOOD news!**

Sambayanihan para sa Panginoon!



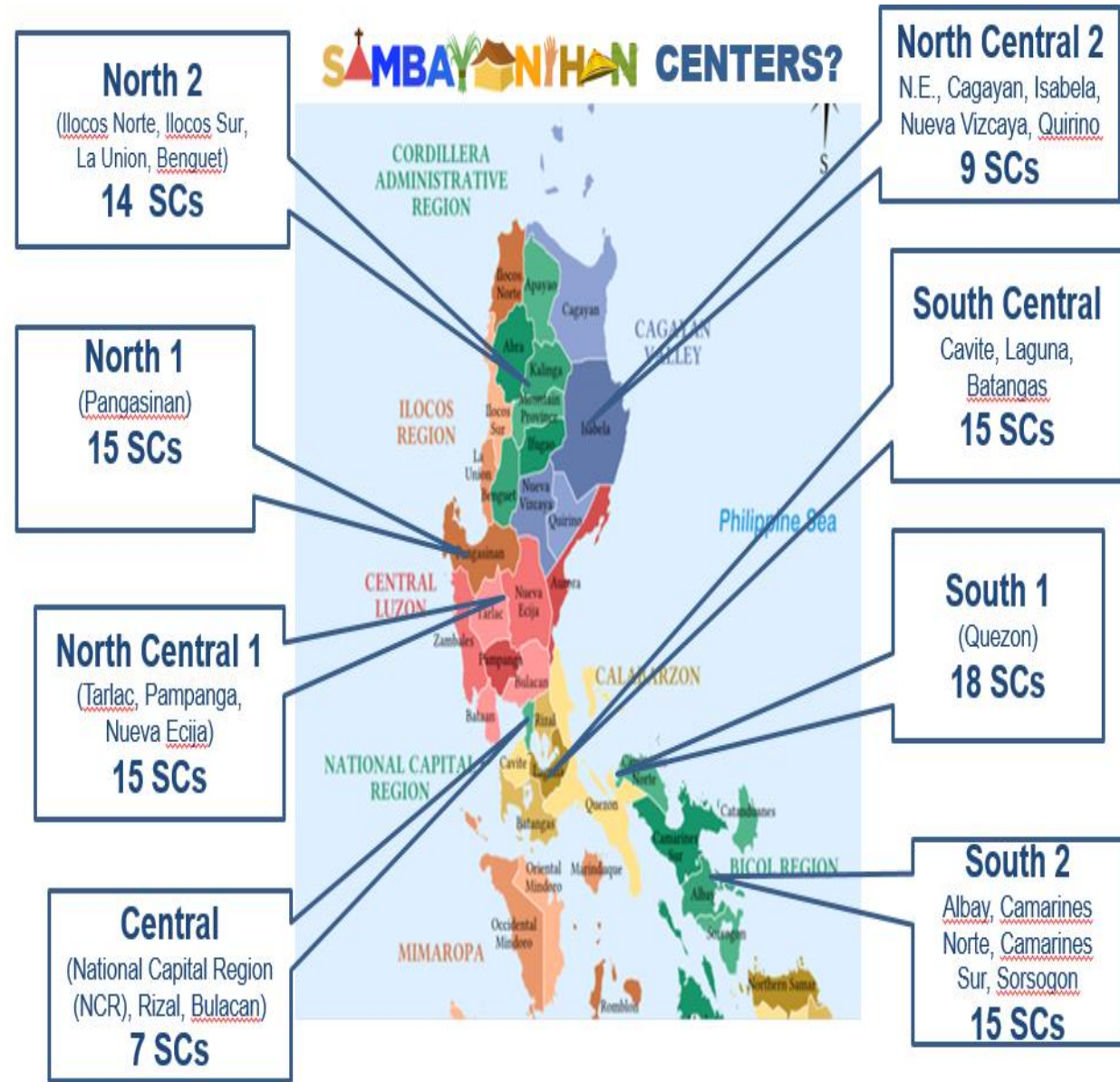
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ACTIVITIES

SAMBAYANIHAN Center Update

As of March 31, 2023

REGION	PROJECT STATUS			Total
	CONSTRUCTED	ON GOING	FOR CONSTRUCTION	
CENTRAL	6	1	-	7
NORTH 1	15	-	-	15
NORTH 2	12	2	-	12
NORTH CENTRAL1	14	1	-	15
NORTH CENTRAL2	7	-	2	9
SOUTH 1	18	-	-	18
SOUTH 2	15	-	-	15
SOUTH CENTRAL	12	-	3	15
TOTAL	99	4	5	108



BRANCHES WITH COMPLETED CONSTRUCTION

CENTRAL	NORTH 1	NORTH 2	NORTH CENTRAL1	NORTH CENTRAL2	SOUTH 1	SOUTH 2	SOUTH CENTRAL
Quezon City, Antipolo, Taguig, SJDM, Baliuag, Valenzuela	San Carlos, Umingan (2), Malasiqui, Manaoag, Mangaldan (3), Bolinao, Bayambang, San Fabian, Dagupan, Tayug (2), Urdaneta	Batac, Pinili, Vigan, Cabugao, Magsingal, Narvacan, Tubao, Pasuquin, Candon, Agoo, Dingras, Batac	Gerona, Moncada, Paniqui (2), tarlac (2) Cabanatuan (2), San Fernando, Apalit, Capas, Palayan, Gapan (2), Camiling	Tuguegarao, Cauayan, Cabatuan, Santiago, San Jose, Guimba, Talavera	Candelaria, Calauag (2), Sariaya, Tayabas (2) Mulanay, Atimonan, Tagkawayan, Unisan Lucena1&2, Catanauan, Sta. Elena, Agdangan, Tiaong, Pagbilao, Lopez	Naga, San Fernando, Calabanga, Pili, Nabua, Polangui, Ligao, Daraga, Lepazpi, Goa, Labo, Tabaco, Sorsogon, Iriga, Bacacay	Indang (3), Balayan (3), Nagcarlan (2), Nasugbu, DBB (Bacoor), San Pablo, Tanauan
6	12	12	11	7	16	15	7



Anti Rabies Vaccination



Phil ID Registration & Issuance



SAMBAYANIHAN ACTIVITIES



Usapang Paglago



COOK FEST



K3



TAAS COLLECTION



CENTER MEETING



COVID VACCINATION



URBAN GULAYAN



RESELLER PROGRAM



ALALAY SA KALAMIDAD



FEEDING PROGRAM



MEDICAL MISSION



TULAY ISKOLAR

Total members served: 29K

Total TAAS Collection Jan – Dec 31, 2022: Php 21,899,837.00



2023 STRATEGIC PRIORITIES

GOD

GROWTH OUTREACH

- Infrastructure of SAMBAYANIHAN CENTERS
 - Each branch should have 2 Sambayanihan Centers (SC) by Dec 2023 or total 238 SCs
 - Budget per SC: Construction - P25T, Maintenance – P15T (as needed)
- Target Number of members per SC
 - 500 members by Dec 2023 or 60 new members per month



2023 STRATEGIC PRIORITIES

GOD

OPERATIONAL EFFICIENCY

- **5 Major Sambayananihan Center Programs**
 - ✓ Livelihood – 2 programs with TESDA per year, Farmer Program, Men at Work Job creation
 - ✓ Health and Sanitation
 - ✓ Disaster Preparedness
 - ✓ Education – Scholarship, Technical and Vocational Skills
 - ✓ Values formation



2023 STRATEGIC PRIORITIES

GOD

DIGITIZATION

- Engage external developer for Mobile App
 - ✓ Renewal Process
 - ✓ Automated Claim
 - ✓ Management Reports
 - ✓ Regulatory Reports
 - ✓ Customer Service (AI ChatBot)



#FGG Filled with 3G!

*For God's Greater Glory Filled with
God Centeredness,
Gratefulness and
Generosity!*

Maraming Salamat Po!



Recognition of Top Performers





CERTIFICATE OF RECOGNITION
is awarded to

Mr. Freddie A. Guting
TSPI MBAI Coordinator, Camiling Branch

In acknowledgement of his valuable performance for having the
highest enrolment in Full Microinsurance Package
as of Dec. 31, 2022

Given this 3rd day of May, 2023
during the Annual General Membership Meeting



SHERRY LOU A. SALAZAR
Director, Operations



ALICE Z. CORDERO
President / CEO



BEST AO



CERTIFICATE OF RECOGNITION
is awarded to

Ms. Mayla A. Valdez
Account Officer, Gerona Branch

In acknowledgement of her valuable performance for having the
highest number of members (Borrowers and Kapamiya) as of
Dec. 31, 2022

Given this 3rd day of May, 2023
during the Annual General Membership Meeting


SHERRY LOU A. SALAZAR
Director, Operations


ALICE Z. CORDERO
President / CEO





CERTIFICATE OF RECOGNITION
is awarded to

Ms. Kacy Ann G. Millare
Insurance Officer, Antipolo Branch

**In acknowledgement of her valuable performance for having the
highest number of enrolment in Full Microinsurance Package as
of Dec. 31, 2022**

**Given this 3rd day of May, 2023
durina the Annual General Membership Meeting**


SHERRY LOU A. SALAZAR
Director, Operations


ALICE Z. CORDERO
President / CEO



BEST SIS




CERTIFICATE OF RECOGNITION
is awarded to

Ms. Remilyn R. Agub

Senior Insurance Supervisor, North Central Sector

In acknowledgement of her valuable performance for having the
highest percentage in 1:1 as of Dec. 31, 2022

Given this 3rd day of May, 2023
during the Annual General Membership Meeting


SHERRY LOU A. SALAZAR
Director, Operations


ALICE Z. CORDERO
President / CEO



BEST BRANCH

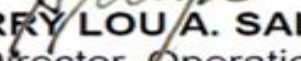


CERTIFICATE OF RECOGNITION
is awarded to

BUGALLON BRANCH
North1 Sector

In acknowledgement of its valuable performance for having the
highest number of members (borrowers and kapamilya)
as of Dec. 31, 2022

Given this 3rd day of May, 2023
during the Annual General Membership Meeting


SHERRY LOU A. SALAZAR
Director, Operations


ALICE Z. CORDERO
President / CEO



BEST BRANCH



CERTIFICATE OF RECOGNITION
is awarded to

ANTIPOLO BRANCH
Central Sector

In acknowledgement of its valuable performance for having the
highest number of enrolment in Full Microinsurance Package
as of Dec. 31, 2022

Given this 3rd day of May, 2023
during the Annual General Membership Meeting


SHERRY LOU A. SALAZAR
Director, Operations


ALICE Z. CORDERO
President / CEO



Mga Awit 133:1

Papuri sa Mapayapang Pagkakaisa

**Napakaligaya at kahanga-hanga sa ating pangmasid,
ang nagkakaisa't laging sama-sama na magkakapatid!**



Ama naming Diyos na nasa langit, mapagmahal at makapangyarihan sa lahat, muli po kaming nagpapasalamat at nagpupuri sa Inyong kabutihan at katapatan sa TSPI MBAI, ganoon din po sa bawat Miyembro, sa Management at Board of Trustees.

Sa loob po ng 18 taon, higit pa po sa sapat ang Inyong mga pagpapala. Maraming maraming salamat po sa inyong pag-gabay at pangunguna sa lahat ng mga dapat naming gawin upang ang TSPI MBAI ay patuloy na maging pagpapala sa bawat miyembro at mga kapamilya.

Itinataas at ipinagtitiwala po namin sa Inyo ang mga darating pang-taon. Sama-sama po naming hinihiling na patuloy Nyo po kaming pangunahan at masunod po ang Inyong kalooban, sa ikaluluwalhati ng Inyong Pangalan. Tulungan po kami ng Inyong **Banal na Espirito** na laging Kayo, O Diyos, ang maging sentro sa lahat ng aming gawain at sa aming buhay. Maraming salamat po.

Ito po ang aming dalangin, sa pangalan ng Inyong **Anak na si Jesus, ang aming Panginoon at Tagapagligtas. Amen!**

