

2026 ARGAMEO celebrates year-long achievements, milestones, and cooperation

## AFPFC MPC holds Annual Regular General Assembly 2026, a resounding success



MGEN RIZALDO B LIMOSO AFP (Ret) giving his Chairman's Message at the 2026 ARGAMEO on March 13, 2026.

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) successfully held its Annual Regular General Assembly Meeting and Election of Officers (ARGAMEO) last March 13, 2026, at the Tejeros Hall, AFP Commissioned Officers Club in Camp General Emilio Aguinaldo, Quezon City.

The ARGAMEO was formally opened by AFPFC MPC Vice Chairman CAPT DANILO A MEMBRERE PN (Ret), welcoming the attending Kamay-Ari. CAPT MEMBRERE reiterated that the collective efforts of all Kamay-Ari are what materialized the monumental milestone, reaching the PHP 10B mark, into reality.

With gratitude, he expressed the importance of the Cooperative's leadership, management, and member-owners in achieving the significantly higher and greater heights scaled by the AFPFC MPC this year.

Also gracing the event were Ex-Officio Directors, the Finance Chiefs of their respective institutions, namely: BGEN LYSIAS C CABUSAO AFP (RET), Founder of the AFPFC MPC; BGEN MANOLITO MONTIEL PA, Chief, GHQ Finance Center; COL ALDRIN F OREJUDOS FS PA (GSC), Finance Chief, Philippine Army; CAPT FRED R CORREO PN, Finance Chief, Philippine Navy; COL CHRISTOPHER L FREDELUCES PAF (MNSA), Finance Chief, Philippine Air Force; Ms Mildred Dionaldo, Finance Officer, Bureau of Corrections; also in attendance was BGEN FERNANDO S ZABAT (RET), President of PAFCPIC and Regular Member of the AFPFC MPC.

"The confidence of our Kamay-Ari in our Cooperative is most valuable. Narito kami para paglingkuran ang kabuuang Kamay-Ari nang buong-buo, tapat, at walang pag-aa-linlangan. We will continue as we look ahead

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Kamay-Ari posing during the ARGAMEO

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## NATIONAL CAPITAL REGION

### AFPFC MPC Camp Aguinaldo

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### AFPFC MPC Muntinlupa

Unit 2 Gr. Floor, TSP Building, V. Katihan  
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Ground Unit A, Waypoint Building, 4  
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## LUZON

### AFPFC MPC Tanay

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### AFPFC MPC Capas, Tarlac

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Tarlac  
Mobile No. 0917-105-0712

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AJ-AS Bldg, 1st Floor, Macarthur Highway,  
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Upi, Gamu, Isabela  
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36 Romana Pangan Highway., San  
Nicolas, Floridablanca, Pampanga  
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Unit C DCRM STUDCOM Building,  
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Princesa City, Palawan  
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### AFPFC MPC Lucena

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Brgy. Gulang-Gulang, Lucena City, Quezon  
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## VISMIN

### AFPFC MPC Jamindan

Brgy. Jaena Norte, Jamindan, Capiz  
Mobile No. 0917-106-3566

### AFPFC MPC Cebu

BG Licuanan Hall, Camp Lapu-Lapu,  
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Zone 2, Patag, Cagayan De Oro  
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Zamboanga City  
Mobile No. 0917-129-3025

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Mobile No. 0917-103-2527

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Stall 11, RAD Arcade 3, Awang, Datu  
Odin, Sinsuat, Maguindanao  
Mobile No. 0917-125-2205

### AFPFC MPC Butuan

Purok 1, Barangay Bancasi, Butuan City  
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## HELP DESKS

### AFPFC MPC SOLCOM Help Desk

Old AFPSLAI Bldg., SOLCOM, Camp  
Guillermo Nakar, Gulang Gulang, Lucena City  
Mobile No. 0917-122-6250

### AFPFC MPC Sablayan Help Desk

HR Office, Sablayan Prison and Penal  
Farm, Sablayan, Occidental Mindoro  
Mobile No. 0917-159-8442

### AFPFC MPC BuCor Help Desk

Bureau of Corrections, New Bilibid  
Prison Reservation, Muntinlupa City

### AFPFC MPC GHQ Help Desk

AFP Finance Center Compound, Guido  
Avenue, Camp Aguinaldo, Q.C.  
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### AFPFC MPC Jolo Help Desk

17th FSFO, FCPA, Camp Teodulfo Bautista,  
Busbus, Jolo, Sulu  
Mobile No. 0917-164-1736

[bit.ly/afpfcmpc](https://bit.ly/afpfcmpc)



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promotions when you join your fellow Kamay-Ari on our Viber  
Community.

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## AFPFC MPC holds...

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to more years of service, committed to uplifting the lives of our member-owners", said CAPT MEMBRERE.

Likewise, in commencement of the General Assembly, AFPFC MPC Chairman MGEN RIZALDO B LIMOSO AFP (Ret) delivered a message that underscored the growth and performance of the past year, pursuing the onward and upward direction.

MGEN LIMOSO highlighted the resolute action of the Board of Directors in extending AFPFC MPC's services to the government agencies such as the Office for Transportation Security, Anti-Red Tape Authority, and the National Police Commission, and to Local Government Units, the Municipality of Montalban, Rizal, and the Municipality of San Manuel Tarlac, the opening of three new satellite offices in Awang, Maguindanao, Butuan City, and Lucena City, and the staggering growth and expansion of the Cooperative.



Election Committee members and staff officiating the counting of ballots.

Moreover, MGEN LIMOSO acknowledged the combined efforts of the Cooperative's original 109 founding members and the younger generation of Kamay-Ari who will "continue to strive for the flourishing of the Cooperative," as it moves into the future.

"While the Cooperative continues to expand, so shall its member-owners. This is our solemn oath to each other", concluded MGEN LIMOSO.

During the ARGAMEO, members were

updated on the accomplishment reports of the Oversight Committees (OC) on Governance, OC on Finance, OC on Plans, Programs, and Development (PPD), OC on Risk Management, Compliance, and Audit, and the Management Committee, respectively.

With the successful completion of the ARGAMEO 2026, the AFPFC MPC reaffirms its unwavering dedication to climbing onward and upward to greater heights and continuously bringing better benefits to all Kamay-Ari.



The Board of Directors during the opening ceremonies of the ARGAMEO

Milestones signify reaching greater and higher heights

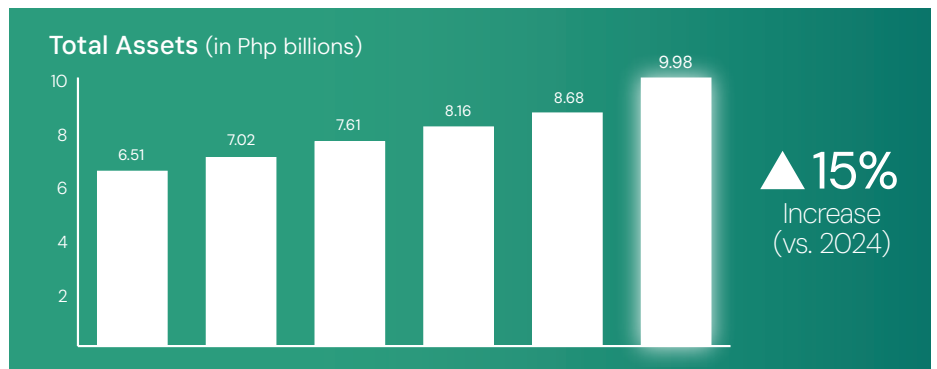
## Coop marks outstanding performance throughout 2025



Throughout 2025, the AFP Finance Center Multi-Purpose Cooperative saw outstanding and unprecedented levels of growth.

Marking a fiscal year (FY.) driven by increasing levels of member trust and patronage, the entirety of 2025 signals that AFPFC MPC will continue to move onward and upward, carrying its performance in the Cooperative's mission to bring better benefits for its Kamay-Ari.

The increases experienced by AFPFC MPC are pushed by several growth drivers: the highest levels of loan production, robust membership growth, and improved service delivery.



The following results were recognized and celebrated during the Cooperative's Annual Regular General Assembly Meeting and Election of Officers (ARGAMEO), last March 13, 2026, at Camp Aguinaldo, Quezon City.

### Growth highlights

Foremost among the highlights of AFPFC MPC's excellent operational outcomes is its impressive P9.98 billion total assets at the end of FY. 2025, growing by 15%

## Coop marks outstanding...

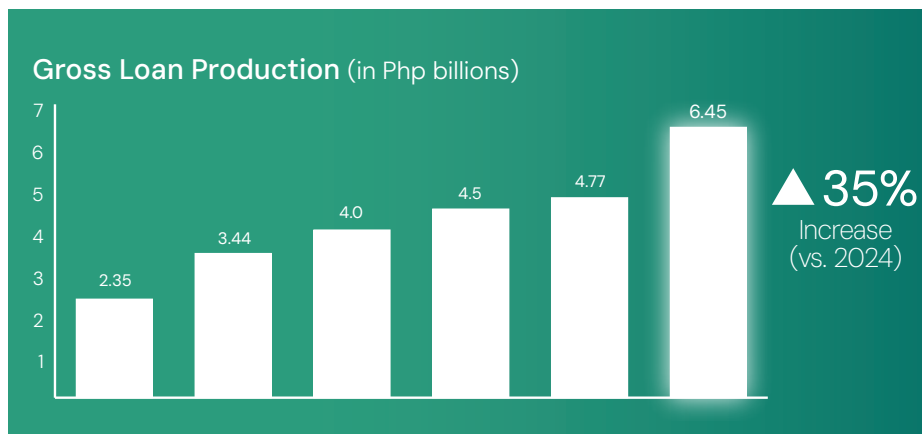
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versus the past year. And, as of early 2026, the Cooperative has already breached the staggering P10 billion mark—placing AFPFC MPC among the select few cooperatives in the country to have surpassed this number.

AFPFC MPC's overall income grew remarkably, setting never-before-seen numbers in the Cooperative's history. Gross total loan production increased by 35%, reaching a record-setting P6.45 billion, overwhelmingly exceeding previous figures posted.

The number is equivalent to a gross total revenue of P1.32 billion, and a net surplus of P512.97 million; growing by 8.9% and 12.9% respectively—marking consistently sustainable growth levels moving into the following years.

The numbers showcase robustness, indicating that the Cooperative's year-on-year growth continues to accumulate—with strong momentum translating into improved services and benefits for Kamay-Ari. Taken altogether, with its fiscal position, AFPFC MPC remains in its posts as the top cooperative in Quezon City, the third in the National Capital Region, and the eighth nationwide.



### Driving expansion

Beyond numbers, the Cooperative also placed focus on expanding its services and ensuring alignment with overall member needs. As a result of these efforts, AFPFC MPC welcomed more and more Kamay-Ari throughout the year.

Welcoming a total of five new partners, the Cooperative reached more than 49,000 total Kamay-Ari at the end of the year. The new members include public servants from the Office for Transportation Security, the Municipal Government of Montalban, the National Police Commission, the Anti-Red Tape Authority, and the Municipality of San Manuel, Tarlac.

Three new satellite offices in Awang, Maguindanao, Butuan City, and Lucena City improved member servicing, in addition to the launch of the AFPFC MPC Online web application.

And with an overall service satisfaction rate of more than 98% across multiple service domains, from loans to membership, AFPFC MPC remains responsive to member needs.

In reaching these significant growth milestones, the Cooperative is thankful for the continued support of its Kamay-Ari, stakeholders, and partners. AFPFC MPC remains steady in its path to be the top cooperative in the country, continuing its long-standing commitment to touching the lives of its members for the better.

AFPFC MPC Board of Directors and committee officers to set organization direction moving forward

## Elected Cooperative officers sworn in during ARGAMEO 2026

Incumbent and new Cooperative officers were elected during the AFP Finance Center Multi-Purpose Cooperative's (AFPFC MPC) Annual Regular General Assembly Meeting and Election of Officers (ARGAMEO), at Camp General Emilio Aguinaldo, Quezon City, last March 13, 2026.

The five incumbent AFPFC MPC Members of the Board of Directors were re-elected to their posts. With COL EDILBERTO CARNIYAN PA (Ret),

2LT DESIREE BASCON PAF (Ret), COL CONRADO T MENDOZA PA (Ret), MGEN RIZALDO B LIMOSO AFP (Ret), and BGEN DENIE MAR A CLEMENCIA PA (Ret) being sworn in after the proclamation of election results.

Along with the Board of Directors, a total of one and three committee officers were voted in for the Election Committee and Audit and Inventory Committee, respectively.



Election Committee and Audit and Inventory Committee officers during their oath-taking.



The five re-elected incumbent Members of the Board taking their oaths during the General Assembly.

Ms. Anita F Caramillo retains her position in the Audit and Inventory Committee, where she is now joined by Ms. Aida Gonzalo and MSG LOUIE A PARRUCHO PAF. Meanwhile, Ms. Lucita Boado won the single seat open for the Election Committee.

AFPFC MPC proudly congratulates its newly-promulgated officers and wishes them well as they lead the way forward to continued growth and bolder goals for the coming months.

Maintains close coordination and relationships with stakeholders

# Coop continues engagements with institutional partners

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) deepens rapport with its stakeholders with the Office of the Commanding General of the Philippine Army (OCGPA), Philippine National Police Training Institute (PNPTI), and the Initial Military Training Group (IMTG), Training Command, Philippine Army (TRACOM, PA) in the first quarter of 2026.



The AFPFC MPC Board of Directors with LGEN ANTONIO G NAFARRETE, CGPA

## Commanding General of the Philippine Army (CGPA)

Fort Bonifacio, Taguig City – On February 10, 2026, the AFPFC MPC Board of Directors (BoD) led by Chairman MGEN RIZALDO LIMOSO AFP (Ret), together with BGEN MANOLITO MONTEIL PA, Finance Center Chief, paid a courtesy visit to LTGEN ANTONIO G NAFARETE PA, Commanding General, Philippine Army, reaffirming the Cooperative’s steady relationship with the Philippine Army.

D OBINQUE, Director of PNPTI. During the visit, the Board was able to reiterate the Cooperative initiatives that benefit trainees and personnel, as well as explore other potential collaborations with the Philippine National Police.



Coop leaders with MGEN MICHAEL G LOGICO PA

## Initial Military Training Group (IMTG)

Camp O’Donnell, Capas, Tarlac – The Initial Military Training Group (IMTG), a unit under the Training Command, Philippine Army (TRACOM, PA), received the AFPFC MPC BoD on January 28, 2026. Welcomed by MGEN MICHAEL G LOGICO PA, TRACOM Commander, the engagement provided an avenue to pursue future partnerships with the Cooperative—especially with its financial services.



During the visit with PMGEN WESTRIMUNDO D OBINQUE

## Philippine National Police Training Institute (PNPTI)

Camp Crame, Quezon City – The AFPFC MPC BoD had productive discussions with PMGEN WESTRIMUNDO



Kamay-Ari may contact the Villamor office through 0917-129-6989

Clark and Villamor satellite offices revamped

# Office relocations improve Coop services

In line with its commitment to improved service and accessibility for all of its Kamay-Ari, the AFP Finance Center Multi-Purpose Cooperative relocated two of its satellite offices in February and March 2026.

Meanwhile the Clark Satellite Office moved to its new location at Stall E, Mabanta Arcade, McArthur Highway, Balibago, Angeles City, Pampanga on March 2, 2026. The location aims to bring a more convenient Cooperative experience for nearby Kamay-Ari.

On February 11, 2026, the newly-relocated Villamor Satellite Office was formally inaugurated and blessed. The Villamor office is now addressed P4-12 Manlunas St., Barangay 183, Villamor, Pasay City, Metro Manila.

At the relocated Villamor and Clark Satellite Offices, Kamay-Ari can expect improved levels of service during their visits—with the offices featuring better amenities for enhanced member comfort.



Contact the Clark office through 0917-125-8428

Now located nearer to commercial districts and Kamay-Ari localities, AFPFC MPC remains steadfast in making its services easier to access for Kamay-Ari nationwide.



AFPFC MPC presenting its services to the trainees at the SCS and OCS, under TRACOM

Brings AFPFC MPC closer to units, localities, and stakeholders

## Info drives, caravans, broadens Coop services to Kamay-Ari

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) remains focused on launching effective marketing efforts that bring Cooperative services to members, wherever they are in the country.

Throughout the first quarter of 2026, AFPFC MPC conducted numerous information drives and participated in caravans nationwide, enabling Kamay-Ari to access loan availment, membership updates, and benefit claims—all delivered on-site for transacting convenience.

Reaching over 3,000 stakeholders, the Cooperative took part in caravans held throughout the country. From the National Capital Region to Luzon and Mindanao, AFPFC MPC was present in a total of nine caravans this February and March 2026.

These include caravans organized by the AFP Pension and Gratuity Management Center (AFPPGMC) and the Philippine Veterans Affairs Office, among others, done in collaboration with partner institutions.

Alongside caravans, AFPFC MPC also conducted numerous information drives to thousands of attendees from different

units across different partner institutions and agencies, including the AFP Officer Candidate School and Soldier Candidate School.

With a lasting resolve to make its services more convenient and accessible to its members, AFPFC MPC is set to launch more initiatives to be where its Kamay-Ari are nationwide.



During the Women's Month Stakeholders Caravan at Fort Bonifacio, Taguig.

Provides key skills for fiscal futures

## Financial literacy conducted for partner units

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) held a Financial Planning and Literacy Seminar and Information Drive, in partnership with the Officer Candidate School (OCS) and Soldier Candidate School (SCS) under the Training Command (TRACOM) PA, at Camp O'Donnell, Sta. Lucia, Capas, Tarlac, on February 22, 2026.

Over 1,500 trainees of the OCS and SCS gained insights on budgeting, building one's saving habit, and investing from the lecture by Ms. Imelda Martin-Ramos, CPA.

Two separate sessions of the seminar and info drive were held at Camp O'Donnell. The first session was at 2:00 in the afternoon at Lucero Hall, attended



AFPFC MPC leadership with Ms. Imelda Martin-Ramos after a financial literacy session.

by Officer Candidate Course Class 64 (OCC CI - 64) and Officer Candidate Course Class 65 (OCC CI - 65). In the evening, another session was held at the Macabulos Grandstand with Candidate Soldier Course Class 800 (CSC CI - 800) and the Candidate Soldier Course Class 802 (CSC CI - 802) attending.

With these initiatives, AFPFC MPC continues its role as a financial partner for AFP personnel, empowering them to be at the center of their financial goals and futures.



Attending trainees during the financial literacy seminars held at the OCS and SCS.



AFPFC MPC leadership and staff at the Kalingang Koop medical mission at the Honestas Hall, AFP Finance Center, GHQ.

Partner communities benefit from community development initiatives

## Kusang kalinga with AFPFC MPC’s “Kalingang Koop”

Under the AFP Finance Center Multi-Purpose Cooperative’s “Kalingang Koop” activities, numerous communities and stakeholders received crucial assistance through community development initiatives this Q1 2026.

### Serbisyong Medikal tungo sa Masiglang Pangangatawan

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) launched the “Kalingang Koop: Serbisyong Medikal tungo sa Masiglang Pangangatawan” that ensures well-being through medical missions and hygiene kit distributions. Basic laboratory services, eye checkups with prescription glasses, and physician consultations are the services provided.

### Northern Luzon Command (NOLCOM)

In Camp Gen Servillano S Aquino, San Miguel, Tarlac, 150 individuals received medical services on Feb 26, 2026. Camp Aquino Dental Dispensary (CADD) supplied Oral Prophylaxis and Cavity Varnish Application, in celebration of Dental Health Month and with its Preventive Dentistry Program.

### AFP Finance Center, GHQ

With the AFPFC MPC Gender and Development Committee at the helm, 208 personnel of the AFP Finance Center General Headquarters received medical services at the Mutya Patio on March 5, 2026. Dr. Anne Mariel Abella, MD gave a talk on reproductive health, while dental services were provided by the 1301st GHQ Dental Dispensary.

### Correctional Institution for Women, Mandaluyong

A total of 150 combined population of Bureau of Corrections (BuCor) personnel and Persons Deprived of Liberty (PDLs) received various medical services with the special inclusion of a Pap Smear test at the Correctional Institution for Women, Mandaluyong, on March 17, 2026.

### Serbisyong may Puso

Partner communities know the reliability of the AFPFC MPC. “Kalingang Koop: Serbisyong may Puso” is the action and response to calls for help for these partners, with activities geared to address their respective needs.

### Bolusao Elementary School, Lawaan, Eastern Samar

On February 20, 2026, 197 elementary students received stationery and school supplies to support their learning and enrichment at school. Volunteers from Santa Rita Veterans Post, who are also Kamay-Ari of the AFPFC MPC, helped facilitate the distribution of the goods.

### Hospicio de San Jose de Barili, Brgy. Guibuangan, Barili, Cebu

Also on February 20, 2026, the Hospicio de San Jose de Barili received 20 packs of adult diapers. The 7th Finance Service Field Office (FSFO) helped conduct the distribution.

### Brgy. Yeban Sur, Benito Soliven, Isabela

The Cooperative’s local stakeholders in the proximity of the municipality of Isabela, such as the 2nd FSFO, Finance Center Philippine Army and AFPMBAI converged at Yeban Sur Elementary School to distribute grocery packs for 185 families on February 25, 2026.

### Brgy. Tubigagmanok, Asturias, Cebu

The AFPFC MPC took part in the Mangrove Tree Growing activity headed by the 14th Katipanan Battalion on March 7, 2026. With over 300 volunteers, 11,300 mangrove tree seedlings were successfully planted along the coastline of Tubigagmanok in Asturias, Cebu.

Following its history of continuous and responsive social development initiatives, AFPFC MPC, through Kalingang Koop, will remain as an avenue for timely support for partner communities’ needs.



Children receiving hygiene kits and slippers during a Cooperative-led donation activity.



During the contract signing for the GHQ hallway renovation at the Mutya Patio, AFP Finance Center on February 23, 2026.

Equipment donations and facility improvement support capacity and welfare of stakeholders

## Coop gives back to partner units, reinforces long-term capacities

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) launched different efforts to support the long-term capabilities of different partner units within the AFP through a facility rehabilitation sponsorship and donations of equipment.

### AFP Finance Center, GHQ

The AFPFC MPC kicked off the renovation of the AFP Finance Center, GHQ

Hallway, during a contract signing on February 23, 2026, at the Mutya Patio, AFPFC.

Led by former Chairman of the Board, MGEN RIZALDO B LIMOSO AFP (Ret), together with BGEN MANOLITO F. MONTIEL PA, Chief, AFP Finance Center, and Ar. Ethiel N Sumalpong, ENRL Construction Supply Trading, the event marked the continued effort of the Cooperative in creating a more

service-oriented space for institutional stakeholders.

### Donations to AFP Units

Various Information and Computer Technology (ICT) equipment were given to various AFP units to bolster their respective digital capabilities and administrative efficiency, aiming to solidify their long-term operations for the future.

The recipients include Finance Center GHQ, Armor (Pambato) Division, AFP Finance Center Retirees Association Incorporated, Soldier Candidate School (SCS) & Officer Candidate School (OCS), Initial Military Training Group (IMTG), 33rd Mechanized Infantry (Hunter) Company, Saint Ignatius Cathedral, Department of Surgery, AFPMC, AFP Education and Training Command, Joint Special Operations Command, Finance Center Philippine Army, and the 69th Infantry (Cougar) Battalion.



The AFPFC MPC BoD with COL HAROLD M CABUNOC INF (MMDS) PA, Commandant of the Officer Candidate School (OCS).

# AFPFC MPC Online

📄 Online Loan Applications

👤 Account Balance Checking

Register now at the nearest AFPFC MPC office