

Coop set to carry momentum to year-end

AFPFC MPC marks strong performance in first half of 2025, surpasses midyear targets



The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) is on track for strong growth this year, driven by a remarkable midyear performance across its key areas reflecting surge in loan production, robust membership growth, and sustained collection efficiency.

The results, reviewed on July 18, 2025, highlight the Cooperative's operational success and strategic execution for 2025.

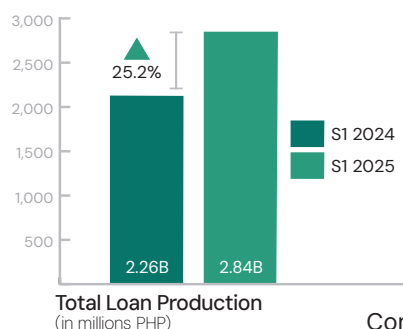
During the Cooperative's Mid-Year Assessment, AFPFC MPC Chairman of the Board MGEN RIZALDO B LIMOSO, expressed his optimism for AFPFC MPC's momentum to finish the year strong.

"The performance of our Cooperative has been remarkable this past six months and we are very optimistic that we will be able to sustain this until year end," said Chairman Limoso.

Talking about the prudent strategies employed for its laudable performance, Chairman Limoso noted that "there must always be continuous improvement," to stay ahead of its targets for the year.

Posted increase in total loan production

In terms of total loan production, AFPFC MPC has attained a 25.2% increase overall in the first semester of 2025 compared to the same period in 2024.



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26th satellite office will serve Kamay-Ari in Butuan and CARAGA

New Butuan satellite office widens Cooperative service reach



The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) formally opened the Butuan Satellite Office on September 1, 2025.

Located at Purok 1, Barangay Bancasi, the new office is positioned to bring essential financial services closer to its Kamay-Ari in Butuan City and the CARAGA Region.

The new Butuan office marks the 26th AFPFC MPC Satellite Office, with it being the Cooperative's 6th office in Mindanao.

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AFPFC MPC marks...

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Translating to a total of P2.84 billion in gross loan releases, this squarely places the Cooperative at pace to surpass its accomplishments throughout the year.

The marked increase in performance highlights AFPFC MPC's consistent delivery of accessible, competitive, and member-focused financial solutions catering to the needs of its members.

Sustaining solid collection rates

AFPFC MPC continues to hold a respectable collection rate of more than 99%.

This number is a reflection of the Cooperative's continuous implementation of sound financial management and

sustainability—and the collaboration with partner agencies designed to ensure the collection of loans extended to members.

Across-the-board membership growth

In the first semester of 2025, AFPFC MPC welcomed 3,206 new Kamay-Ari into its membership base—reaching a total of more than 46,200 Kamay-Ari.



Fueled by significant expansions to its membership through partnerships with the Office of Transportation Security and Municipal Government of Montalban, the number is a notable increase of 75.3% of the total number of new members enrolled in the same period last year.

Taken altogether, the notable achievements of AFPFC MPC in the first half of 2025 is a sign of carrying strong momentum to surpass its goals set for the year. It attests to the steps taken to broaden the mutual growth enjoyed by its members.

AFPFC MPC extends its sincere gratitude for the continued trust, loyalty, and patronage of its Kamay-Ari.

By Faith Jastine Bernas

New Butuan satellite...

From p1

During the Ribbon-Cutting and Blessing Ceremony, CAPT DANILO A MEMBRERE PN (Ret), Vice Chairman of the Board, emphasized the landmark growth that AFPFC MPC has shown in opening the Butuan Satellite Office.



The Board of Directors and attending AFP officials during the opening ceremony of the Butuan Satellite Office.

"I am confident that we have taken a significant step forward in our vision to be the cooperative of choice—providing financial services that continue to uplift the lives of our members and communities," remarked Vice Chairman Membrere.

Guest of Honor BGEN ADOLFO B ESPUELAS JR PA, 402nd Infantry Brigade

Commanding Officer, congratulated AFPFC MPC's leadership and management in the successful opening of its Butuan Satellite Office.

In his speech, he underscored the importance of integrity in upholding the trust given by its members and expressed his trust that the Cooperative will serve as a

beacon of growth, stability, and opportunity for its members and communities.

Reaffirming AFPFC MPC's dedication in Bringing Better Benefits to its Kamay-Ari, the Cooperative is set to open additional Satellite Offices nationwide with the Lucena Satellite Office next in line within the year.

By Hazel Dapilaga



During the courtesy meeting between the AFPFC MPC Members of the Board and 8ID officials.

Relations with 8ID and Mun. Gov't of San Manuel, Tarlac deepened

Engagements to boost Cooperative institutional ties made

By Jamil Creado

The AFP Finance Center Multi-Purpose Cooperative made a series of institutional engagements with the 8th Infantry Division (8ID) and the Municipal Government of San Manuel, Tarlac this to boost its stakeholder relations.

AFPFC MPC BoD visits 8ID

On June 27, 2025, AFPFC MPC had a courtesy engagement with the 8th Infantry (Stormtroopers) Division, Philippine Army (PA) at Camp Vicente Lukban in Catbalogan, Samar.

Leading the Cooperative contingent was AFPFC MPC Chairman of the Board, MGEN RIZALDO B LIMOSO AFP (Ret) who was graciously received by MGEN ADONIS ARIEL G ORIO PA, Commander of the 8ID.

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Together with other Members of the Board, the 8th Installation Management Battalion, and the 8th Finance Service Field Office, the visit was productive in exploring future opportunities for collaboration and partnerships between the Cooperative and the Division.

Initial engagement with Mun. Gov't of San Manuel, Tarlac

AFPFC MPC conducted a courtesy engagement with the Municipal

Government of San Manuel, Tarlac on July 21, 2025 at the San Manuel Town Hall.

The AFPFC MPC contingent, through the Vice Chairman of the Board, CAPT DANILO A MEMBRERE PN (Ret), was warmly met by San Manuel Municipal Mayor, Doña Cresencia R. Tesoro.

Present with the other AFPFC MPC Members of the Board, together

with the respective department heads of the San Manuel Municipal Government Executive Committee, the Cooperative had the distinct opportunity to present its benefits, products, and services to the municipal leadership.

AFPFC MPC is grateful for the opportunity to meet with its institutional partners and looks forward to the strengthened collaboration and partnerships ahead.



AFPFC MPC leadership together with Hon. Doña Cresencia R. Tesoro, San Manuel Mayor after the visit.

Amounts received represent ease, relief, and support

Dividend distribution gives hope to Kamay-Ari

By Jia Reigne Reganot



The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) released the first semester dividend of its members from July 24 to 25, 2025. A distinct benefit of AFPFC MPC Kamay-Ari, members receive a distributed portion of the net surplus of the Cooperative once per semester.

More than figures credited to their accounts, members shared how the dividends they received represented hope, relief, and support—especially during times of need.

For Ms. Bing Gumban, the amount she received were the extra funds she needed to ease the financial difficulty in buying her maintenance medications.

"Salamat po, malaking tulong para sa akin pambili ng maintenance po," she shared in a Facebook comment.

While for Jimmy Alquiza, PA (Ret), his dividends supported his family's needs. Explaining how it helped different parts of his familial expenses,

"Malaking naitutulong dahil nagamit ko sa pag-aaral ng aking mga anak, dagdag pondo sa pag-aalaga ng baboy. Malaki ang dividend niyo eh kaysa sa iba."

Likewise, Raymond Tapia, BFP Personnel, was grateful for the added relief his dividends gave him in having the peace of mind in time for financial emergencies.

"Maganda ang naidudulot ng dividend, halimbawa na nangangailangan ako, mayroon akong mahuhugot, definitely." "Kaya napakaganda na may dibidendo sapagkat nakakatulong siya espesyal sa financial na pangangailangan," he emphasized about the sense of security his dividend gives him for the future.

Their testimonies are among the many that highlight AFPFC MPC's mission in transforming lives. Through quality service to its members, the Cooperative continues to financially empower its members through shared and mutual growth.



Bing Gumban, 51, pensioner beneficiary



Jimmy Alquiza, 68, PA (Ret)



Raymond Tapia, 43, BFP Personnel

New loan product lets Kamay-Ari loan up to 100% of savings

Back-to-Back Flexi Loan launched, flexibly meets member needs

By Lizbeth Balayanto

On July 16, 2024, AFPFC MPC officially launched its latest promotional product—the Back-to-Back Flexi Loan (BBFL), an offering designed to provide members with easier access to funds for members' evolving financial situations.

Through the BBFL, Kamay-Ari can now use up to 100% of their deposit account for loans at flexible terms—from 3 to 12 months with full payment upon maturity.

These features make it more convenient and easier for a member to meet their financial needs without having to deplete their deposit accounts.

With flexible payment terms, collateral-backed security, this newest loan product is a crucial step forward in AFPFC MPC's mission to deliver member-centered financial services catered to their needs.

BBFL is available on a limited time offer until December 31, 2025 only.

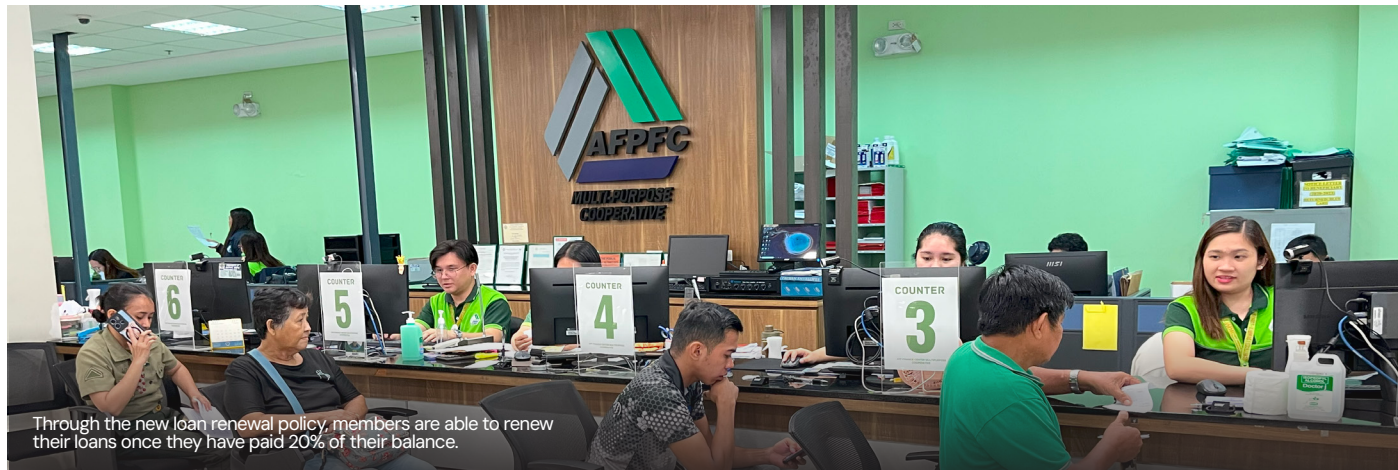


Back-to-Back FLEXI LOAN

Mabilisang pondo gamit ang hanggang 100% ng iyong savings account!

APPLY NOW!

Limited time offer until December 31, 2025 only.



Responsive loan policy gives member-borrowers ease

Better loan renewal for borrowers, can renew as early as 12 mos.

By Trisha Mae Pasagdan

AFPFC MPC continues to strengthen its commitment as a dependable financial partner to its members by offering more flexible renewal terms. Since July 1, 2025, members aged 70 years old and below now enjoy earlier loan renewal privileges.

With the new policy, loan renewal is now available once 20% of the outstanding balance has been paid.

Under this adjustment, a member with a 5-year loan term will already be eligible for

Loan Term	OLD POLICY	NEW POLICY
60 mos.	18 mos.	12 mos.

ONLY applicable for loan renewals of borrowers aged up to 70 years old.

renewal after paying just 12 months' worth of amortizations, giving members faster and easier access to financial support.

Previously, members had to first settle at least 30% of their existing loan before they were able to apply for another loan renewal.

Through this new policy, AFPFC MPC enables its members to maximize their benefits where they can enjoy improved financial flexibility.

The Cooperative stands as a ready partner for the financial empowerment of its Kamay-Ari.

Bringing Cooperative services closer to Kamay-Ari

Coop extends services across Visayas and Mindanao

By John Dave Bentillo

All throughout Visayas and Mindanao, from Cotabato to Samar, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) continued its participation in reaching out to its members by joining key caravan activities from July to August 2025.

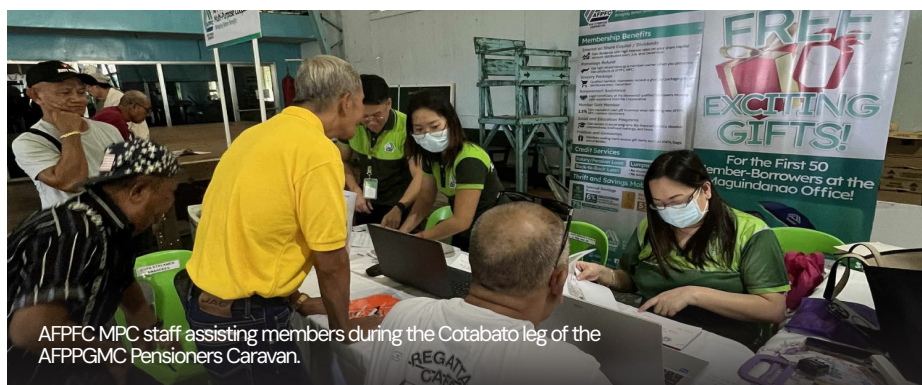
These activities provided military personnel and pensioners with direct access to Cooperative services such as loan availment, membership updates, and benefit claims—all delivered on-site for their convenience.

During the PGMC Caravans held at Camp Siongco, Maguindanao del Norte and Naval Station Felix Apolinario,

Davao City, many Kamay-Ari expressed their gratitude for the Cooperative's presence, saying how helpful it was to process transactions without having to travel far.

AFPFC MPC also attended the 8th Infantry Division's 37th Founding Anniversary Caravan in Camp Vicente Lukban in Samar, strengthening its connection with the active military personnel while bringing its services closer to members.

In joining these caravans, AFPFC MPC continues to provide its members convenient and easy access to its services.



AFPFC MPC staff assisting members during the Cotabato leg of the AFPPGMC Pensioners Caravan.



AFPFC MPC Board of Directors with SPPF officials during the turnover of the new ambulance.

New ambulance enhances SPPF emergency preparedness

AFPFC MPC donates brand-new ambulance to SPPF

By Jamil Creado

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) donated a brand-new ambulance to the Sablayan Prison and Penal Farm (SPPF) during a ceremonial turnover ceremony on August 6, 2025 at the SPPF Grounds in Sablayan, Occidental Mindoro.

The donation was formally received by CCINSP Abel DR Ciruela, MSCA, SPPF Acting Superintendent as he expressed his gratitude for the immediate help the ambulance would provide to SPPF

in their efforts to address critical emergencies within the community.

Attended by the AFPFC MPC Members of the Board and SPPF leadership, the ribbon-cutting ceremony also included the invocation and blessing of the newly-donated ambulance.

After the ceremony, the AFPFC MPC Board of Directors were presented with a painting prepared by the PDLs of SPPF as a token of appreciation.

Info drives introduce AFPFC MPC

Strengthened membership connection with info drives

By Liezel Martires



During an AFPFC MPC information drive.

Throughout the third quarter of 2025, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) actively reached out to various units with different series of information drives. Aimed at introducing the Cooperative, information drives are activities that showcase the wide range of products and services available to members while also strengthening connections with partner units.

Key services such as savings deposits, loan offerings, the Member-Gets-Member program, and ongoing promotions were introduced. Participants of information drives are also eligible for the exclusive attendee incentive voucher, which rewards members with a cash gift of 1.5% of the gross loan amount when they avail of a new or additional loan.



The BoD during the ribbon-cutting ceremony with CCINSP Ciruela.



Participant PDLs during the horticulture livelihood training program at Leyte Regional Prison on June 26, 2025.

Partner communities benefit from community development initiatives

Cooperative expands development programs for communities

By Michaella Ann Ramos

In continuation of its impactful community development initiatives throughout the year, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) launched numerous community programs to different partner communities this Third Quarter 2025.

Haduan Negrito Integrated School

As part of the pre-anniversary activities of the Air Defense Command (ADC), AFPFC MPC took part in an outreach activity at Haduan Negrito Integrated School in Mabalacat City, Pampanga on August 15, 2025, highlighted by the distribution of essential supplies and food items for students.

Bringing together program partners, the activity brought participants through challenging trails before arriving at the school to extend support to Indigenous People (IP) students.

Tsinelas ni Tomas Project for Young Learners in Albay

Led by Two Silver Coins Charity Volunteers Inc. with Pamana of Allen,

Texas, USA, AFPFC MPC took part in the Tsinelas ni Tomas Project 23 (Year 3) on June 14, 2025, in Barangay Bautista, Jovellar, Albay.

A total of 136 learners from Talubo Bautista Elementary School benefited from the activity, receiving school essentials to support their educational well-being. Learners were provided with school bags, slippers, school supplies, fruit snacks, and pre-packed meals, with AFPFC MPC donating dental kits to help promote oral hygiene among the students.

Career and Personal Development Seminars for Students

In partnership with MindGrow Learning and Development Center, AFPFC MPC held two student-focused events at the AFPFC MPC Function Hall.

On June 30, 2025, fourth-year BS Cooperatives students attended the Career Coaching and Leadership Development Seminar, where speakers discussed career planning, decision-making, and leadership principles, led by Mr. Romel D. Balingasa, Rpm, LPT, CMHFR.

While on August 2, 2025, the Cooperative hosted "EmpowerYOUth: A Journey to Self-Discovery and Growth," a personal development seminar for members' dependents, featuring workshops on confidence, leadership, and resilience.

Schools Receive Cleaning and Painting Materials

AFPFC MPC provided essential maintenance supplies to Camarilla Elementary School and Ismael Mathay Sr. High School on June 11, 2025 and to Fort Aguinaldo Elementary School on July 2, 2025.

The donations seek to ease schools' efforts in maintaining clean and vibrant spaces that facilitate conducive learning environments for both students and teachers.

Livelihood Opportunities to PDLs in Leyte

On June 26, 2025, AFPFC MPC organized a Horticulture Livelihood Training Program for 30 persons deprived of liberty (PDLs) at the External Relations Center, Minimum Prison Camp, Leyte Regional Prison, Abuyog, Leyte.

The initiative was carried out in partnership with Tacloban City Cooperatives Development and Learning Development Office, where participants learned about cultivating fruits and vegetables to supplement their incomes for livelihood and self-sufficiency.

The Cooperative is ready to launch similar activities in the coming months, further benefiting more communities for the better.



AFPFC MPC member dependents after the "EmpowerYOUth: A Journey to Self-Discovery and Growth" seminar.



AFPFC MPC leadership together with Armor Division officials during the turnover ceremony.

Modern mess hall to improve Armor Division facilities

AFPFC MPC supports construction of new Armor Division mess hall

By Jamil Creado

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) formally turned over the newly constructed The Armor School (TAS) Kahusayan Mess Hall at Camp O'Donnell in Capas, Tarlac on June 23, 2025.

Built through the generous support of AFPFC MPC, the TAS Mess Hall will serve the service personnel of TAS, Armor (Pambato) Division of the Philippine Army.

Leading the ribbon cutting and turnover ceremony was AFPFC MPC Chairman of the Board MGEN RIZALDO B LIMOSO AFP (Ret), together with MGEN PEDRO C BALISI JR PA, Armor Division Commander, and LTC LOURDES I CLAVERIA (ARM) GSC PA, The Armor School Commandant, and the AFPFC MPC Members of the Board.

Featuring modern amenities such as kitchen and dining area, the Kahusayan Mess Hall is designed to be a multi-pur-

pose facility for the Division, functioning as a meeting and function venue with multimedia equipment.

In his remarks, Chairman Limoso said that the Kahusayan Mess Hall will improve the quality of the facilities enjoyed by the Armor Division personnel, adding that new space will enhance personnel comfort.

During his message, MGEN BALISI expressed his sincere gratitude to AFPFC MPC for supporting the construction of Kahusayan Mess Hall. The new facility is a step forward in forming a professional Armor Division, "uplifting the morale and the welfare of our soldiers," remarked MGEN BALISI.

Through the Kahusayan Mess Hall, AFPFC MPC reaffirms its role as a long-standing partner of the Philippine Army in fulfilling its modernization efforts, further benefiting its members, stakeholders, and communities.



MGEN RIZALDO B LIMOSO, AFPFC MPC Chairman of the Board (L), MGEN PEDRO C BALISI JR PA, Armor Division Commander (R).

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AFPFC MPC Cebu

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Apas, Cebu City
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AFPFC MPC Samar

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Catbalogan City, Western Samar
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HELP DESKS

AFPFC MPC Lucena Help Desk

Old AFPSLAI Bldg., SOLCOM, Camp Guillermo
Nakar, Gulang-Gulang, Lucena City

AFPFC MPC PMA Baguio Help Desk

14th FSU, Lim Hall, Camp Gregorio Del
Pilar, PMA, Baguio City, Benguet

AFPFC MPC Sablayan Help Desk

HR Office, Sablayan Prison and Penal
Farm, Sablayan, Occidental Mindoro

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.

AFPFC MPC Jolo Help Desk

17th FSFO, FCPA, Camp Teodulfo Bautista,
Busbus, Jolo, Sulu

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