

AFPFC MPC continues inclusive expansion of cooperative community

NAPOLCOM and ARTA join AFPFC MPC as its latest Kamay-Ari



The AFP Finance Center Multi-Purpose Cooperative officially partnered with the employees of the National Police Commission (NAPOLCOM) and the Anti-Red Tape Authority (ARTA) as the Cooperative's latest batch of Kamay-Ari through Memorandum of Agreement (MOA) signing ceremonies held on October 27, 2025 and November 20, 2025 respectively.

Through the signed MOA, regular ARTA and NAPOLCOM employees can now enjoy the wide and outstanding range of products and services offered by the Cooperative.

NAPOLCOM Partnership Formalized

The MOA signing ceremony was headed by AFPFC MPC Chairperson of the Board MGEN RIZALDO B LIMOSO AFP (Ret) and NAPOLCOM Vice Chairperson and Executive Officer (VCEO) Commissioner Atty. Rafael Vicente Calinisan. Also present for the event were AFPFC MPC Members of the Board together with NAPOLCOM leadership officials.

In his message, Chairperson Limoso expressed his gratitude for the formalization of the partnership with the Cooperative and NAPOLCOM. Chairperson Limoso said that the MOA highlights the Cooperative's efforts to bring its services to uplift more members.

"I am more than confident that you will be able to see how we commit to our promise: that AFPFC MPC Brings Better Benefits," said Chairperson Limoso.

Meanwhile during his remarks, VCEO Calinisan talked about his optimism about the financial empowerment the partnership will bring for NAPOLCOM personnel. VCEO Calinisan em-



The AFPFC MPC Board of Directors with NAPOLCOM leadership during the signing ceremony at the NAPOLCOM Central Office on October 27, 2025



AFPFC MPC Officials with ARTA officers during the MOA signing at the AFPFC MPC Main Office on November 20, 2025

phasized that the partnership will ensure that NAPOLCOM personnel get access to financial services catered to their needs.

VCEO Calinisan, whose parents were Kamay-Ari themselves, shared a personal story about how AFPFC MPC supported his family's finances growing up, adding that the Cooperative was instrumental helping him finish his education and secure his future.

The inked MOA solidifies the collaboration between the Commission and the Cooperative

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ARTA and NAPOLCOM...

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initiated through the efforts of AFPFC MPC Founder and Ex-Officio Director BGEN LYSIAS C CABUSAO AFP (Ret).

ARTA Welcomed as Newest Kamay-Ari

Headed by the AFPFC MPC Chairperson of the Board MGEN RIZALDO B LIMOSO AFP (Ret) together with ARTA Director General Secretary Ernesto V. Perez, the MOA Signing was attended by the AFPFC MPC Board of Directors and ARTA officials.

In his opening remarks, AFPFC MPC Vice Chairperson of the Board CAPT DANILO A MEMBRERE PN (Ret) spoke about the significance of the MOA signing, stating that it is a junction between the AFPFC MPC and ARTA's wishes for the financial security of its stakeholders.

Secretary Perez shared his sincere gratitude for the formalization of the partnership with AFPFC MPC.

Mentioning that they would no longer needing to go through the challenges and hurdles associated with establishing



L-R: Vice Chairperson CAPT DANILO A MEMBRERE PN (Ret), Chairperson MGEN RIZALDO B LIMOSO AFP (Ret), Secretary Ernesto V Perez, ARTA Employee's Association President Atty. Carl Vincent D. Quitoriano.

their own cooperative, Secretary Perez expressed his gratitude for the opportunities possible with the collaboration.

He emphasized that the partnership of AFPFC MPC and ARTA goes beyond ceremony, because it aligns with the Authority's vision to empower its public servants.

He noted that it is an integral collaboration for financial strengthening, promoting crucial financial support, and "creating a shared progress where public servants feel empowered to serve with excellence."

During his speech, ARTA Employee's Association President Atty. Carl Vincent D. Quitoriano, also expressed his thanks to

AFPFC MPC and the ARTA management for making the MOA signing possible, with him mentioning the eagerness of ARTA employees to join AFPFC MPC.

Formally closing the ceremony, Chairperson Limoso spoke about the significance of ARTA employees becoming AFPFC MPC members, "You are now Kamay-Ari, hindi kayo partner lamang sa aming organisasyon: you are our part-owners."

Chairperson Limoso assured ARTA of the commitment to upholding the trust it has extended to AFPFC MPC. "We are excited to share with you the quality of service we share with our members, for ARTA to experience Alagang Kamay-Ari," said Chairperson Limoso.

Through the signed agreements with ARTA and NAPOLCOM, AFPFC MPC officially partners with its third and fourth national government agency for the year, following the formal signing with the Office for Transportation Security (OTS) in February 2025.

By Jamil Creado



L-R: Deputy Executive Officer Atty. Arlene L. Castro-Co; VCEO Atty. Rafael Vicente Calinisan; AFPFC MPC Chairperson MGEN RIZALDO B LIMOSO AFP (Ret); AFPFC MPC Founder BGEN LYSIAS C CABUSAO AFP (Ret)



Marks 34th AFPFC MPC location nationwide

New Lucena office improves Coop access

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) officially opened its Lucena Satellite Office on October 28, 2025.

Addressed at 9005 National Road, Purok Masagana, Brgy. Gulang-Gulang, Lucena City, Quezon, the new office is set to bring the Cooperative's financial

services closer to Kamay-Ari throughout Quezon province.

With the formal opening, the Lucena office marks the Cooperative's 27th satellite office and 34th overall location nationwide. Present for the opening ceremony were the AFPFC MPC Members of the Board together with

attending AFP officials from different units.

In his message, AFPFC MPC Vice Chairperson CAPT DANILO A MEMBRERE PN (Ret) spoke about the significant milestone reached by the Cooperative.

Highlighting that AFPFC MPC commits itself to ready and convenient service for its Kamay-Ari, Vice Chairperson Membrere remarked that the office will be instrumental in improving accessibility for members in Quezon and Southern Luzon as a whole.

Attending on behalf of LTGEN CERILLO C BALAORO JR PA, Commander, Southern Luzon Command (SOLCOM),

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New Lucena office...

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CAPT MARCO N BUENA PN (GSC), Deputy Commander, SOLCOM, extended his sincere congratulations to AFPFC MPC in opening the Lucena Office.

Noting that AFPFC MPC has been a "reliable partner in bolstering the financial stability among our personnel," CAPT BUENA added that the Lucena office will serve as a "pillar of support for every member of the AFP community here in Lucena and its nearby areas."

By Jamil Creado



The Board of Directors and attending AFP officials during the opening ceremony of the Lucena Satellite Office on October 28, 2025



Commemorating AFPFC MPC's heritage of shared success

33rd Anniversary celebrates Cooperative legacy and milestones

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) celebrated its 33rd Founding Anniversary at the AFP Commissioned Officers' Club in Camp General Emilio Aguinaldo, on December 2, 2025.

Headed by the AFPFC MPC Chairperson of the Board MGEN RIZALDO B LIMOSO AFP (Ret) and with the AFPFC MPC Board of Directors, the event was graced by NAPOLCOM Commissioner PBGEN Josephus G. Angan (Ret.)

Also attending the event were Bureau of Corrections Director General GREGORIO PIO P CATAPANG JR, AFP (Ret), Montalban

Mayor Hon. Ronnie S. Evangelista, along with other stakeholder representatives.

Commemorating the Cooperative's accomplishments across 33 years of service, the Anniversary highlighted AFPFC MPC's successes spearheaded by its expansion initiatives laid out through the year.

Most significant of which was the substantial growth in the Cooperative's total assets, reaching a sum of P9.8 Billion, as of September 2025.

Through a total of four new partnerships with the Office for Transportation Security (OTS), Municipal Government of

Montalban, National Police Commission (NAPOLCOM), and the Anti-Red Tape Authority—membership has grown to more than 48,000 Kamay-Ari.

AFPFC MPC Chairperson of the Board MGEN RIZALDO B LIMOSO AFP (Ret) recognized the significance of reaching the milestones.

In his message, he highlighted the joint efforts involved to reach more than three decades of service to its Kamay-Ari, continually uplifting member financial well-being.

"Let us look ahead with excitement in the future and to many more years of mutual growth," remarked Chairperson Limoso.

As part of the event, long-serving employees, top-performing offices were also recognized for their service to the Cooperative.

AFPFC MPC extends its heartfelt gratitude to all those who have contributed in reaching this significant milestone.



L-R: AFPFC MPC Chairperson MGEN RIZALDO B LIMOSO AFP (Ret), NAPOLCOM Commissioner PBGEN Josephus Garrote Angan (Ret.), and AFPFC MPC Vice Chairperson CAPT DANILO A MEMBRERE PN (Ret)

By Jamil Creado

Heartfelt and thankful moments for Kamay-Ari families

Pamaskong Handog, more than gifts this Yuletide season



True to the season of giving, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) has officially started its distribution of Pamaskong Handog last November 25, 2025.

A token of gratitude for the continued support of its Kamay-Ari, the gift-giving is a chance for the Cooperative to bring joy to its members this Christmas season.

However, for some Kamay-Ari, it is not about the groceries inside the gift bag—it is about the smiles made possible because of it.

For Xander Brey Ledesma, an AFP Medical Center nurse, the Pamaskong Handog is more than a gift.

"Ito pong Pamaskong Handog ay di pisikal na bagay, kundi ito ay naging daan na rin upang ang isang mag kapamilya ay magsama-sama at magkaroon ng bonding moment," he shared.

The arrival of the Pamaskong Handog brought immense joy for Danilo Baya. To him, the gifts are of great help in easing his worries for the upcoming

Christmas-time celebrations as an AFP pensioner.

"Ang inyong grocery package, napa-kalaking tulong para sa pang-Noche Buena lalo na sa mga retirado tulad namin na nangangailangan ng inyong suporta," he said.

Even rainy weather and knee pain could not keep Nila Estrada from claiming her Christmas gift. "Kahit maulan, pinuntahan ko talaga. Malaking tulong ito para sa pamilya ko—may pang handa na kami sa Pasko," she shared.

She also noted the kindness of the staff, eager to assist where they could.

The Pamaskong Handog distribution continues until supplies last, bringing heartfelt moments to every Kamay-Ari it reaches—proving that sometimes, the simplest gifts create the most unforgettable memories.

A gift from the Cooperative to its members, the Pamaskong Handog is given on top of a Kamay-Ari's benefits and entitlements.

By Jia Reigne Reganot



Xander Brey Ledesma, frontline AFP Medical Center nurse



Nilda Estrada, beneficiary



Danilo Baya, AFP pensioner

Web app empowers members with convenient online services

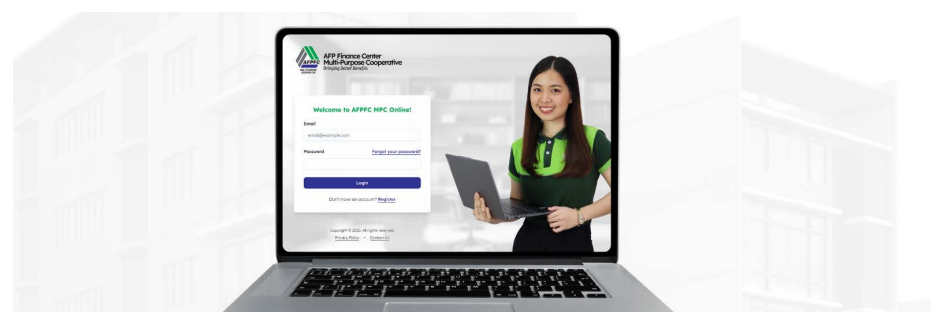
All-new AFPFC MPC Online makes access to Coop services easier

Being a Kamay-Ari has never been more convenient. With the launch of the new AFPFC MPC Web App last November, members can now enjoy a seamless, user-friendly online experience that makes AFPFC MPC services more accessible than ever.

Now the Cooperative's essential services can be availed within just a few clicks, wherever they are.

One of the AFPFC MPC Online's key features is the Online Loan Application, allowing members to submit their loan applications from the comfort of their homes.

Through the Account Balance checking feature, members can also easily check their balances, providing instant access to their important financial information.



AFPFC MPC Online may now be accessed through afpfcmpconline.com

To register, members need to visit the nearest AFPFC MPC Office and fill out the application form, with the assistance of attending staff.

Once the form is submitted, the user's email address and preferred password for AFPFC MPC Online will be confirmed through a verification email.

After user registration is completed,

members can now access AFPFC MPC Online by visiting afpfcmpconline.com, where Kamay-Ari can begin enjoying the convenience of the new digital system.

With AFPFC MPC Online, the Cooperative continues its commitment to innovation and service excellence—continually ensuring easier digital access for its Kamay-Ari.

By Trisha Mae Pasagdan



Stakeholders with AFPFC MPC leadership during the Koop Kapatid MOA signing.

Small brother coops receive financial and equipment aid for long-term viability

AFPFC MPC supports two micro-coops through Koop Kapatid

Through a “big brother, small brother” partnership, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) held a Memorandum of Agreement (MOA) Signing Ceremony for the Koop Kapatid Program on October 3, 2025 at the AFPFC MPC Functional Hall in Quezon City.

Under the Koop Kapatid Program, AFPFC MPC formalizes its commitment to provide technical and financial assistance to two micro-cooperatives: the Club Intramuros Caddies Multi-Purpose Cooperative (CIC MPC) and the Barangay Sta. Cruz Credit Cooperative (BSCC).

Present during the MOA signing ceremony were AFPFC MPC Members of the Board of Directors together with Mr. Pedro Defensor Jr., CDA-NCR Regional Director, Ms. Nora R. Salero, CIC MPC Chairperson, and Ms. Visitacion Ramos, BSCC Chairperson.

CAPT DANILLO A MEMBRERE PN (Ret), AFPFC MPC Vice Chairperson of the Board, expressed his optimism following the signing, stating he hopes the support will help the two partner cooperatives achieve sustainable growth.

Sharing that AFPFC MPC also faced “the same pain of growth and trials in its early

years of operations,” Vice Chairperson Membrere said that he appreciated the opportunity to extend support to CIC MPC and BSCC on their path to long-term success.

Praising AFPFC MPC’s continued partnership with the Cooperative Development Authority (CDA), Mr. Defensor Jr., CDA-NCR Regional Director, thanked AFPFC MPC for its integral role in the CDA’s mandate; “Kasama ang AFPFC MPC sa paraan para matulungan natin ang ibang kooperatiba,” he said.

In their respective messages, both CIC MPC and BSCC representatives shared their immense gratitude for the support. BSCC Chairperson Ms. Ramos assured AFPFC MPC that the assistance would be used to improve their services: “Pagbubutihin pa at papalawakin po namin ang aming kooperatiba.”

The CDA’s Koop Kapatid Program aims to help and improve cooperative business operations by providing assistance from large cooperatives to micro and small cooperatives.

By Jamil Creado



AFPFC MPC leadership together with CDA, BSCC, and CIC MPC representatives.



AFPFC MPC with the Precious Heritage Children's Home and Children's Homes Christian Compassion Ministries

From aid, donations, and gift packs, communities experience positive change

Community development programs benefit broader sectors

The AFP Finance Center Multi-Purpose Cooperative positively impacted a broader number of sectors through various community development programs held from October to December this year.

Early Gift-Giving to PDLs (Davao)

The AFPFC MPC, through the initiative of the Davao Satellite Office, conducted a Gift-Giving Activity to the 600 PDLs of

the Correctional Institution for Women-Mindanao in Brgy. Sto. Tomas, Davao del Norte, and 200 PDLs hospitalized in PDL Patients Dormitory, Davao Prison and Penal Farm.

The gift packs included hygiene kits such as soap, alcohol, shampoo, and essential grocery items such as oatmeal, biscuits, and chocolate powdered drink. **Cont. p6**



AFPFC MPC Davao office staff handing over a gift pack

Community development...

From p5

Promoting Child Oral Hygiene

On November 22, 2025, the AFPFC MPC successfully turned over a total of 65 hygiene kits to the Precious Heritage Children's Home and the Children's Homes Christian Compassion Ministries, which collectively house 45 orphans under the dedicated care of 20 staff members.

In addition, the Cooperative also sponsored the children's meals for the day, further extending support to their well-being.

Through a partnership with the 103rd Infantry (Mabalasik) Battalion, 5ID, PA, AFPFC MPC also successfully donated over a total of 1,000 hygiene kits for the

children and residents of Lubuangan, Kalinga on December 7, 2025.

Capacity-Building for Out-of-School Youth (Taguig City)

The MINDGrow Career Preparation and Life Skills Seminar provided out-of-school youth in Taguig with essential competencies to support their personal development and future career readiness. Through interactive and experience-based learning, participants gained a deeper understanding of themselves by identifying their strengths, weaknesses, values, and motivations.

By the end of the program, participants demonstrated improved decision-making, problem-solving, and teamwork skills, allowing them to collaborate effectively and contribute positively to group tasks.

They also learned about workplace expectations and completed a simple résumé, strengthening their employability—ultimately enhancing their readiness for future opportunities.

Typhoon Relief Operation (Cebu City)

In collaboration with the 21st Finance Service Unit, AFPFC, 7th Regional Community Defense Group, RESCOM, PA, and 14th Civil-Military Operations Battalion, CMOR, PA, AFPFC MPC conducted a relief operation to the residents of Brgy. Lorega in San Miguel, Cebu City who were severely affected by Bagyong Tino.

Through the activity more than 600 grocery packs were distributed, containing essential toiletries, canned goods, crackers, noodles, and water.

The activity was supported by Cebu City Councilor Hon. Alvin Arcilla to further assess the barangays who were not yet granted support and to ensure the equal saturation of assistance given to the barangays in Cebu.

AFPFC MPC stands ready to support more communities through its impactful social programs in the coming year.

By Trisha Querol and Jessa Amistoso



AFP partners during the distribution of grocery relief packs for the victims of Typhoon Tino



AFPFC MPC and 3rd ID officials after the formal ribbon-cutting of the new Spearhead Mess Hall

Long-term community impact with AFPFC MPC initiatives

Coop enhances community facilities through infrastructure support

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) continues to initiate lasting impact among communities through its infrastructure support programs. AFPFC MPC supported three projects in October and November 2025 that addressed respective long-term community needs.

These initiatives aim to ease partner communities through long-term solutions.

Spearhead Mess Hall, 3rd ID

On November 28, 2025, AFPFC MPC officially turned over the Spearhead Mess

Hall of the 3rd Infantry (Spearhead) Division at Camp General Macario B Peralta Jr, Jamindan, Capiz.

Through the generous support of the Cooperative, construction materials were donated to fast-track the raising of the structure.

The new mess hall will play an important role as a facility in improving the daily life, comfort, and overall well-being of 3ID personnel.

Gracing the turnover ceremony was 3ID Commander, MGEN Michael G Samson



MGEN Samson with AFPFC MPC leadership during the turn-over activity

PA, who expressed his gratitude for the Cooperative's generosity; he also officially registered as a member of the Cooperative on the day of the activity.

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Turnover ceremony of the window grills project for Aguineldo Elementary School

Coop enhances...

From p6

Rehabilitation of School Facilities in Aguineldo Elementary School

In response to the need of Aguineldo Elementary School's (AES) to strengthen the safety of its four-storey building, AFPFC MPC officially donated brand-new window grills for AES on November 6, 2025.

The four-storey building presented a long-term safety and hazard risk for the teaching staff and students staying in the building.

Through a signed deed of donation, AES School Principal Ms. Jaida C. Malonzo officially received the donated materials.

She expressed her thanks to AFPFC MPC for its support in securing the safety of the students attending AES.

CSMG Multi-Purpose Lounge, Camp Security and Management Group (GHQ and HSC, AFP)

Providing a modern lounge, AFPFC MPC formally turned over the new CSMG

Multi-Purpose Lounge at Camp General Emilio Aguinaldo, Quezon City, on November 21, 2025.

What started out as a simple kubo, the original lounge structure eventually became too limited to properly accommodate the personnel during command activities in Camp Aguineldo.

The new lounge provides stationed soldiers the chance to enjoy a decent recreational space.

"The new CSMG Multi-Purpose Lounge gives our soldiers a proper area where they can prepare, rest, and organize themselves before carrying out their duties," said Commander of the General Headquarters and Headquarters Service Command, BGEN EMIL J CRUZ PA, during the formal turnover ceremony.

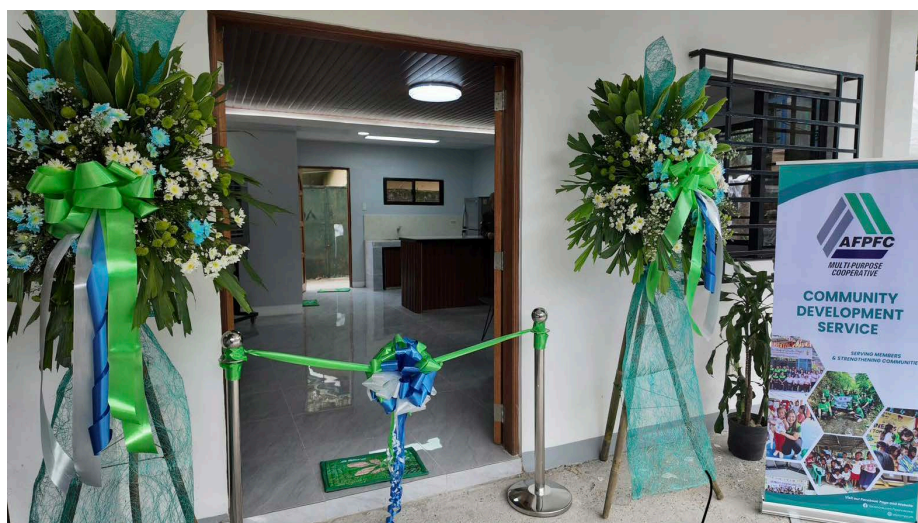


BGEN EMIL J CRUZ PA receiving the turned over facility

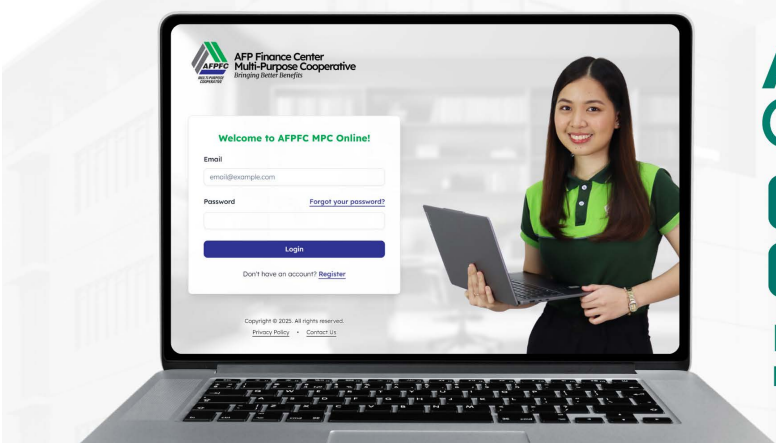
AFPFC MPC is thankful for the opportunity to provide its partner communities the infrastructure support that meets their unique and respective needs.

In this regard, the Cooperative stands as a ready partner in creating lasting impact with communities.

By Trisha Querol and Jessa Amistoso



The new CSMG Multi-Purpose Lounge features modern recreational facilities for stationed soldiers



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HELP DESKS

AFPFC MPC SOLCOM Help Desk

Old AFPSLA 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

bit.ly/afpfcmpc



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