



The regular employees of the Municipal Government of Montalban (Rodriguez) are the newest batch of Kamay-Ari through the Memorandum of Agreement signing on April 7, 2025.

Newest Kamay-Ari welcomed

## Historic MOA signed with Montalban Municipal Gov't as newest Kamay-Ari

The AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) officially welcomed the employees of the Municipal Government of Montalban as its newest Kamay-Ari in a historic Memorandum of Agreement (MOA) signing ceremony at the Rodriguez Municipal Hall on April 7, 2025.

Through the signed MOA, AFPFC MPC takes a significant step forward in expanding its cooperative community, enabling the Municipality's employees to enjoy AFPFC MPC's superior services and better benefits as the Cooperative's historic first local government unit (LGU) partner.

Heading the signing ceremony were AFPFC MPC Chairman of the Board, MGEN RIZALDO B LIMOSO AFP (Ret), and the Municipality of Montalban Mayor, Hon. Ronnie S. Evangelista, together with AFPFC MPC Vice

Chairman, CAPT DANILO A MEMBRERE PN (Ret) and Vice Mayor Hon. Edgardo Z. "Umpek" Sison.

Other AFPFC MPC Members of the Board and Montalban Municipal Councilors were also present for the MOA signing.

In his message, Chairman Limoso underscored the landmark achievement of signing the Municipal Government of Montalban as AFPFC MPC's first LGU partner, welcoming its regular employees as the Cooperative's newest Kamay-Ari.

Mayor Evangelista also expressed his enthusiasm for the partnership, encouraging employees of the Municipal Government to avail of the AFPFC MPC's benefits as member-owners.

"I enjoin each and every one of our employees to apply, huwag nating-

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## Taguig office relocated P2



sayangin itong opportunity na ito. Ngayon ay tayo'y magpa-member, at para ma-enjoy din natin ang mga benefits," Mayor Evangelista said.

As the most recent member-owners of AFPFC MPC, the employees of the Municipal Government of Montalban now have access to the Cooperative's loan services, thrift and savings mobilization, and other exclusive member-only benefits.

AFPFC MPC is delighted to welcome the Municipality's employees as its Kamay-Ari and looks forward to the mutual growth possible through the newly-signed partnership.

By Jamil Creado



L-R: Vice Chairman Membrere, Chairman Limoso, Mayor Evangelista, and Vice Mayor Sison.



Kamay-Ari in Taguig and neighboring cities will now have a better member experience at the relocated Taguig Satellite Office.

Relocation poised to better serve Kamay-Ari

## AFPFC MPC Taguig Satellite Office moves to a new location

By Trisha Mae Pasagdan

Demonstrating its commitment to improve service and convenience to its Kamay-Ari, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) Taguig Satellite Office officially moved to a new location on June 18, 2025.



Vice Chairman Membrere with Hon. Danilo Castro, Brgy. North Signal Chairman

Now addressed at Blk. 35, Lot 3, 9th Ave, HHSG Village, Brgy. North Signal, Taguig City, AFPFC MPC Kamay-Ari will have a better member experience at the refreshed office.

The relocated office features a wider, more comfortable, and more welcoming environment designed to deliver improved service quality, member convenience, and overall satisfaction.

Leading the ribbon-cutting and blessing ceremony was AFPFC MPC Vice Chairman Capt. Danilo A. Membrere PN (Ret), together with other Members

of the Board. Hon. Danilo G. Castro and Hon. Mario R. Hernan, Chairman of Brgy. North Signal and Brgy. Katuparan respectively also graced the event.

Speaking during the ribbon-cutting ceremony, Vice Chairman Membrere highlighted the improved service delivery the relocation would have for Kamay-Ari.

With a modern layout and enhanced facilities, the relocation reinforces AFPFC MPC's long-standing dedication to improving service delivery and accessibility for its members.



Productive courtesy engagements with BuCor, AFPPGMC, 2ID

## Continuous Cooperative institutional tie-building initiatives

By Jamil Creado

The AFP Finance Center Multipurpose Cooperative (AFPMC MPC) continues to reinforce the Cooperative's institutional ties through courtesy engagements with the Bureau of Corrections (BuCor), AFP Pension and Gratuity Management Center (AFPPGMC), 2nd Infantry "Jungle Fighter" Division (2ID), Philippine Army, this Second Quarter of 2025.

### AFPPGMC visits AFPMC MPC BOD

On April 15, 2025, AFPMC MPC had a collaborative engagement with the AFPPGMC through COMMODORE LUIDEGER C CASIS PN, the recently appointed Chief of AFPPGMC.

Led by AFPMC MPC Chairman of the Board, MGEN RIZALDO B LIMOSO AFP (Ret), together with other esteemed

Members of the Board, the visit served to establish strengthened formal relations with the recent change of leadership within AFPPGMC.

### BuCor engagement with Director General Catapang in DPPF

Last April 24, 2025, during a series of institutional engagements in Davao, AFPMC MPC met with GENERAL GREGORIO P. CATAPANG JR., AFP (Ret), Director General of the Bureau of Corrections (BuCor) during a courtesy visit at the Davao Prison and Penal Farm (DPPF).

The AFPMC MPC contingent, through the leadership of Chairman Limoso, made significant strides in further formalizing its relationship with BuCor, opening collaborative avenues with the Bureau in the future.

### 2ID courtesy visit in Camp Mateo

On May 8, 2025, AFPMC MPC paid a courtesy visit to the 2nd Infantry "Jungle Fighter" Division (2ID), Philippine Army at Camp Mateo, Capinpin, Tanay, Rizal.

The Board of Directors met with 2ID Commander MGEN CERILLO C BALAORO JR. PA for a productive engagement session at the 2ID Hall of Flags, where they discussed the collaboration opportunities between the Cooperative and the Division.

AFPMC MPC is thankful for the opportunity to meet with its institutional partners to reinforce formal links that drives collaboration and mutual growth.



AFPMC MPC leadership with COMMODORE CASIS.



The BoD during the meeting with DG Catapang.



MGEN BALAORO JR. with Members of the Board.

### New set of committee officers joins AFPMC MPC leadership

## Appointed Cooperative committee officers sworn into positions

By Jamil Creado

This year's set of appointed committee members of the AFP Finance Center Multi-Purpose Cooperative (AFPMC MPC) were sworn into their roles during an oath-taking ceremony at the AFPMC MPC Main Office in Quezon City on May 14, 2025.

The appointed committee officers will work alongside the elected officers of the Election Committee and Audit and Inventory Committee who were last elected during the Annual Regular General Assembly and Election of Officers on March 14, 2025.

The Member's Welfare Committee is filled by ENS ANDRES FORDAN PN (Ret), 2LT SILVESTRE BURCA PA (Ret), MS. REMEDIOS CABATIC, 2LT FIDEL MAGAT PA (Ret), MR. BIENVENIDO ANGELES JR, and MS MERSHIBI TAGUINOD.

While the Conciliation and Mediation Committee has MS EVELYN CASTRO, MS MARIANITA CASTRO, and MS MARILYN SAMIA as its members.

To promote gender inclusivity, MS LUCIA REYES, LTC PATSY-LHEEN P BASQUINAS PA (GSC), MS RODELIA PALOMAR, 2LT ARCELIE LUCAS PAF (Ret), and MS MILAGROS CALLANGAN form the Gender and Development Committee.

Tasked with implementing Cooperative ethical standards, the Ethics Committee

is comprised of MAJ LORENZO BATALLA JR. PA (Ret), MSG LOUIE PARRUCHO PAF, and MS MARGARITA OLARTE.

Lastly, AFPMC MPC Vice Chairperson CAPT DANILO MEMBRERE PN (Ret), 2LT JAIME BELEN PAF (Ret), MSG CATHERINE CADIMAS PA (Ret), SSG DAISY MAE PALOMAR PA, MS ROSALINA LEONOR, MR DAVY JOHN SALINAS, MS RUTHELLE GALVEZ, and MS JOY ANN BERSUELA sit as the members of the Education and Training Committee.



The Conciliation and Mediation Committee.



The Ethics Committee.



The Member's Welfare Committee.



The Gender and Development Committee.



The Education and Training Committee.



Participating in AFPPGMC and Philippine Army caravans

## AFPFC MPC joins regional caravans

By John Dave Bentillo

In its continued efforts to bring services closer to active and retired military personnel, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) participated in a total of five caravans across various locations in the country from May to June 2025.



Pensioners transacting with AFPFC MPC staff in Iloilo City.

Held throughout Visayas and Mindanao, AFPFC MPC participated in four sessions of the AFPPGMC Pensioners Caravan. From Butuan City, Cagayan de Oro, Iloilo City, and Cebu City, Kamay-Ari were assisted with on-site membership updates, loan applications, and other service concerns.

Similarly, AFPFC MPC also took part in the Headquarters and Headquarters Service Battalion (HHSB), Headquarters and Headquarters Support Group (HHSG) Philippine Army: Araw ng Kagitingan Caravan held at Headquarters Philippine Army, Fort Andres Bonifacio, Taguig City.



The AFPFC MPC booth during the Araw ng Kagitingan Caravan.

During the event, the Cooperative showcased its products and services while actively engaging attendees through interactive games and on-site activities, making the experience both informative and enjoyable.



AFPFC MPC and OTS leadership during the turnover ceremony at the OTS headquarters in Pasay City on May 6, 2025.

Improving emergency response capacities

## OTS and Montalban LGU strengthens emergency capabilities with AFPFC MPC ambulance donation

By Michaela Ann Ramos

In line with its mission of serving not just its members but also the wider community, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) continues to find meaningful ways to give back and make a difference.

In this regard, AFPFC MPC donated fully equipped ambulance units to the Municipal Government of Montalban and to the Office for Transportation Security (OTS) on April 7 and May 6, 2025 respectively.

Both donations, led by AFPFC MPC Chairman of the Board MGEN RIZALDO B LIMOSO AFP (Ret) with the Members of the Board, were graced by key officials, including Montalban Mayor Ronnie Evangelista and OTS Administrator Usec. Arthur V. Bisnar.

Through these donation efforts, AFPFC MPC hopes to contribute to the ongoing work of the OTS and the Montalban Municipal Government in keeping communities safe and ready during times of emergencies.



The AFPFC MPC Board of Directors turned over the Montalban Mun. Govt.'s ambulance after the MOA signing on April 7, 2025.

Welcoming OTS and Montalban LGU Kamay-Ari

## Benefits awareness through information drives

By John Dave Bentillo



Employees of the Montalban Mun. Govt. during an info drive.

To raise awareness and promote the benefits of membership, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) conducted series of Information Drives across various key sectors throughout the course of the Second Quarter of 2025.

Aimed to attract new members, the Information Drives were organized to discuss the Cooperative's products, services, and benefits.

Most notably, as the two newest eligible Kamay-Ari, Information Drives were conducted for the regular employees of the Office for Transportation Security (OTS) and the Municipal Government of Montalban.

Information Drives were also held with the pensioners of the AFP Retirees Association and other uniformed personnel of different AFP units, the Bureau of Fire Protection (BFP), and the Bureau of Corrections (BuCor).



An information drive with OTS Kamay-Ari after they were welcomed through a MOA signing last February 4, 2025.



AFPFC MPC continues Bringing Better Benefits

# P117.3M distributed as PR in 2025

By Trisha Mae Pasagdan



Staying true to its commitment of Bringing Better Benefits to its Kamay-Ari, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) released a total of P117, 394, 588.10 in Patronage Refund (PR) to qualified member-borrowers this 2025 while maintaining one of the highest rates of PR return to its members

The Patronage Refund, a unique benefit enjoyed by members of the cooperative, is distributed annually starting the month of May for borrowers with a loan deduction from the previous year.

This reflects the Cooperative's shared vision to be an avenue for shared

success and mutual growth—where every member patronizing the cooperative's credit services receives a share of its income as Kamay-Ari.

AFPFC MPC extends its heartfelt gratitude to its members' for their continued trust, loyalty, and patronage to the Cooperative's services.

Stories of hope and relief for many AFPFC MPC members

## Kamay-Ari express gratitude for ease brought by their PR

By Jamil Creado

As the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) started its distribution of Patronage Refund (PR) this May 2025, Kamay-Ari shared their gratitude about the ease brought by their PR to their everyday life in a series of shared stories.

### Timely for back-to-school expenses

Just in time for their back-to-school needs, for Kamay-Ari parents it was exactly the thing they needed to not break the bank when buying school uniforms, shoes, and supplies.

For Rodel Vidal, it meant additional funds for their school expenses, "Dagdag pambili ng mga gamit sa mga anak ko lalo na at nalalapit na ang pasukan."

Thanks to the refund, the high costs of going back to school was less of a worry, "[Dahil sa PR] mayroon na akong ipambibili ng mga gamit sa eskwela ng mga anak ko—na napakabigat din sa balsa," said Christopher Padre

### Partner for educational journeys

In a similar vein, for some, their PR was part and parcel of achieving something all families dream of: their children finishing their educational journeys.

As a daughter of a retired soldier, Hermelie Vera says her solo-father's PR was instrumental in letting her brother finish college, "Dahil sa Patronage Refund na nakukuha ni papa, nakapagtapos na si kuya at nakakuha ng magandang trabaho."

While for others, like Rowena Garrigo, it serves as a key help in continuing her child's college dreams, "Ang PR ay malaki ang naiaambag na tulong, nasa 3rd year

college na po ang aking anak, BS Nursing sa Our Lady of Fatima University."

### With relief comes a second chance

It was a second chance for his family's hopes for a business when Armando Estrada received his PR.

It was during the pandemic when hardship first struck his family's desire to start a business. "Dahil 'yung nasimulan naming karinderya, nagsara noong pandemic."

More difficult times followed, "Katulad noong nakarang taon, tatlong beses kami na lugi," said Estrada. Their rice field was set to lose money, "Ang palay 8 pesos per kilo [lang]. Kaya ang gastos namin mahigit P80,000."

So when he received his PR, he was thankful for a renewed chance to move their business forward. "Kaya nung makatanggap kami ng PR, malaking bagay 'yun," he said.

### Lifting day-to-day burdens

However for so many others, receiving their PR means that they can stretch their budget a bit further for their everyday needs. For them, it means less concern for their household bills and medications.

In the case of Eduardo Tamondong, it's welcome relief for their monthly financial concerns. "Malaking tulong po ang PR kasi sa tuwing buwan ng Mayo kada taon ay dumarating na [tulong]. [Lalo po] sa pambayad ng bills kagaya ng sa electric bill, water bill, at bayarin."

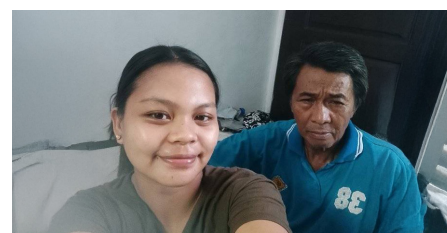
And for Loreto Luacan, it means relief for their child's expensive epilepsy medications. "Ang gastusin sa maintenance na gamot niya ay isang malaking pasanin. Pero dahil sa PR, nakakabili kami ng mga ito nang walang pangamba."

While brief, these stories reflect the sentiment of many Kamay-Ari—of a weight lifted off their shoulders thanks to their Patronage Refunds.

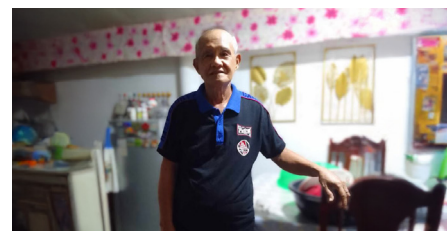
Be it for everyday needs or crucial expenses, AFPFC MPC stands ready to be a partner in achieving financial empowerment.



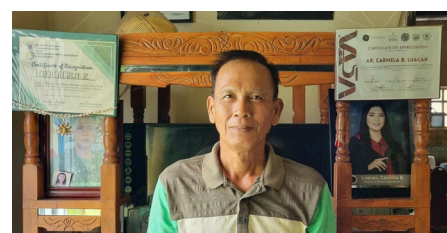
Through his PR, Armando Estrada was able to renew his family's hopes for a business.



Hermelie and her father, Hermelito. She says it was thanks to their PR that she was able to graduate senior high school.



The yearly PR brings much-needed relief for Eduardo Tamondong.



With his child's expensive epilepsy medications, receiving his PR eases Loreto Luacan's worries.





AFPFC MPC with the partner beneficiaries of the Christ Covenant Badajo Ministry in Davao City on April 22, 2025.

AFPFC MPC demonstrates dedication to meaningful social change

## Impactful Cooperative community programs launched

By Hazel Dapilaga

The AFP Finance Center Multi-Purpose Cooperative launched numerous community development initiatives to different localities throughout the Second Quarter 2025.

### Hygiene kit distribution activities

Following its demonstrated commitment to promoting oral wellness to communities, AFPFC MPC distributed hygiene kits to students and marginalized communities alike through various hygiene kit distribution activities.

With the theme: "Happy Teeth, Graduation Kit," the AFPFC MPC Davao Satellite Office took the initiative to distribute 248 hygiene kits to the graduating students of AFPLC Elementary School on April 14, 2025, at Camp Panacan, Zamboanga City through a partnership with the AFP Camp Panacan Dental Dispensary.

On May 21, 2025, AFPFC MPC allocated more than 200 hygiene kits to the Indigenous People (IP) community in Sitio Canaan, Barangay Bueno in Capas Tarlac in collaboration with the Philippine Army Armor Division.



Barangay Agluluway and Kalikasan Patrol Base locals after the hygiene kit distribution.

While on May 22, 2025, the AFPFC MPC Jamindan Satellite Office donated hygiene kits to the residents of Barangay Agluluway and Kalikasan Patrol Base in Jamindan, Capiz through the help of the 1363rd Dental Detachment, Philippine Army.

On May 25, 2025, AFPFC MPC participated in the Camp General Emilio Aguinaldo Station Hospital's Health and Wellness Fair, where the Cooperative distributed 250 hygiene kits to the Station's dedicated hospital personnel.

### Outreach for marginalized communities

To further drive meaningful social impact among marginalized communities, AFPFC MPC also organized different outreach programs for partner communities in various regions in the country.

On April 22, 2025, the Cooperative donated 121 sets of school supplies to Badajo students entering Kindergarten to Grade 8 from Manuel A. Roxas Elementary School in Davao City through the facilitation of volunteers of Christ Covenant Badajo Ministry.

During the same day, AFPFC MPC also donated assorted crochet kits as livelihood materials for the Persons Deprived of Liberty (PDLs) of the Correctional Institution for Women - Mindanao in Davao del Norte to help supplement their incomes.

Painting materials were also donated by AFPFC MPC to Geronimo Elementary School on May 24, 2025 to assist with the school's upkeep through the Adopt-a-School program.

### Tree planting at Camp O'Donnell

Through a partnership with the Armor (PAMBATO) Division, Philippine Army, AFPFC MPC supported a tree-growing activity that planted more than 200 assorted fruit-bearing seedlings in celebration of the 49th Founding Anniversary of the Armor Division on May 15, 2025, at Camp O'Donnell in Capas, Tarlac.

Moving forward, AFPFC MPC is set to continue its series of meaningful community development initiatives—impacting more communities and partners for the better.



IP members from Sitio Canaan in Capas, Tarlac with their donated hygiene kits.





Dedicated space for PAF dependents in occupational therapy

## AFPFC MPC supports renovation of new TOWNOL lounge

By Hazel Dapilaga

On June 9, 2025, the AFP Finance Center Multi-Purpose Cooperative (AFPFC MPC) formally celebrated the blessing and turnover of the newly constructed Tactical Operations Wing Northern Luzon (TOWNOL) Lounge in Clark Air Base, Mabalacat City.

The formal ceremony was led by AFPFC MPC Chairman MGEN RIZALDO B LIMOSO AFP (Ret), together with other Members of the Board.

Gracing the event were TOWNOL Wing Commander BGEN ANGELITO R RETUTA PAF, alongside members of the Air Force Council of Commanders (AFCCOC), and PAF personnel and their dependents.

Aligned with the Cooperative's advocacy for creating inclusive spaces, the newly-built TOWNOL Lounge features modern and convenient amenities that will also serve as a venue for PAF dependents undergoing occupational

therapy sessions to include those under its autism support program.

In his remarks BGEN RETUTA, extended his gratitude to the AFPFC MPC for extending its support in the construction of the lounge.

"Together, we have the power to transform lives and create a healthier community. I'm sure this will be something the future generations of frontliners will be proud of. Once again,

maraming salamat po sa inyong lahat, lalo na sa ating stakeholders," said BGEN RETUTA.

The TOWNOL Lounge project serves as a continuation of an initial partnership with TOWNOL in supporting its stakeholders. During this previous collaboration, AFPFC MPC contributed to the improvements of the infant feeding room and children's play area for occupational therapy.



AFPFC MPC and TOWNOL leadership and personnel with their dependents.

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Bringing Better Benefits

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## NATIONAL CAPITAL REGION

### AFPFC MPC Camp Aguinaldo

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### AFPFC MPC Cebu

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### AFPFC MPC Samar

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Catbalogan City, Western Samar  
Mobile No. 0917-100-9415

### AFPFC MPC Leyte

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Mobile No. 0917-130-6291

### AFPFC MPC Davao

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Mobile No. 0917-103-2527

### AFPFC MPC Awang, Maguindanao

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Odin, Sinsuat, Maguindanao  
Mobile No. 0917-125-2205

## 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.

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