



**COOPERATIVE ALLIANCE FOR RESPONSIVE ENDEAVOR  
MUTUAL BENEFIT ASSOCIATION, INC.**

39 Ilang-ilang St., Zaballero Subd., Brgy. Gulang-gulang, Lucena City  
Tel # (042) 373-7789  
Email ad [mbacare@yahoo.com.ph](mailto:mbacare@yahoo.com.ph)



**BOARD OF TRUSTEES**

**Atty. Joyce M. Sio**  
President

**Armiel A. Azul**  
Vice-President

**Perseverando C. Fajardo**  
Treasurer

**Lucilo G. Jimenez**  
**Isagani H. Matibag**  
Trustees

**Gaudioso A. Lavadia**  
**Mary Juliet D. R. Labitigan**  
Independent Trustees

**ELECTION COMMITTEE**

Sedfrey R. Potestades - Chairperson  
Renato L. Obeña – Vice-Chair.  
Ednel F. Vasquez - Secretary

**AUDIT & RELATED PARTY  
TRANSACTIONS COMMITTEE  
OFFICERS**

Gaudioso A. Lavadia  
Lucilo G. Jimenez  
Perseverando C. Fajardo  
Paz L. Bobadilla, CPA  
Dominador S. Tamayo, CPA

**BOARD RISK OVERSIGHT  
COMMITTEE OFFICERS**

Gaudioso A. Lavadia  
Atty. Joyce M. Sio  
Armiel C. Azul  
Perseverando C. Fajardo  
Isagani H. Matibag

**CORPORATE GOVERNANCE  
COMMITTEE OFFICERS**

Mary Juliet D. R. Labitigan  
Atty. Joyce M. Sio  
Armiel A. Azul  
Erlene E. Barandino  
Sedfrey R. Potestades

**REMUNERATION COMMITTEE  
OFFICERS**

Atty. Joyce M. Sio  
Paz L. Bobadilla, CPA  
Erlene E. Barandino  
Criselda R. Abuel

**Board of Adviser**  
Paz L. Bobadilla, CPA

**Corporate Secretary**  
Erlene E. Barandino

**Internal Auditor**  
Melody L. Bringel

**General Manager**  
Pelagia C. Mendones

**NOTICE OF CARE MBA, Inc. 16<sup>th</sup> ANNUAL GENERAL MEETING**

**TO : CARE MBA, Inc. Partners**  
**RE : 16<sup>th</sup> ANNUAL GENERAL MEETING**  
**DATE : April 29, 2026**

Dear Fellow Members

**NOTICE** is hereby given as **INVITATION** for the **16<sup>th</sup> Annual General Meeting** on **June 19, 2026 (Friday) 10:00 a.m. - 3:00 p.m.** at CARE MBA, Inc. office-39 Ilang-ilang Subd., Zaballero Subd., Brgy. Gulang-gulang, Lucena City with a theme: **“Microinsurance Partnership in a Changing World.”**

Order of Business:

**A. Invocation**

Prayer will be led by the facilitator of the program.

**B. Call to Order**

The President of the Board and presiding officer shall call the meeting to order.

**C. Proof of Due Notice**

The Corporate Secretary will inform the body regarding sending of Notice of 16<sup>th</sup> Annual General Meeting. The notice has been posted on CARE MBA’s website and Facebook account for easy access and visibility. Additionally, the notice has been distributed to all our partners one month before the AGM.

**D. Roll Call and Determination of Quorum**

The Corporate Secretary will make a roll call and determine the quorum, at least fifty percent (50%) of the active members’ attendance plus one constitutes a quorum.

**E. Approval of the Proposed Agenda**

The representatives/members may suggest and approve the proposed agenda.

**F. Reading and Approval of the Minutes of the 15<sup>th</sup> Annual General Meeting**

The representatives/members will read and review the minutes of the 15<sup>th</sup> Annual General Meeting which was held on May 30, 2025 at St. Jude Cooperative Hotel and Event Center, Tayabas City, for comments and approval. The said minutes has been posted on CARE MBA’s website on the same date of the 15<sup>th</sup> Annual General Meeting.

**G. Business Arising from the Minutes of last 15<sup>th</sup> Annual General Meeting**

Report of unfinished business/es, updates for members, questions and clarifications from the previous meeting, if any.

**H. Reports**

**1. President’s Report**

Atty. Joyce M. Sio, the incumbent President of the association will render her report, for acceptance of the General Assembly.

**2. Operations Report**

The operations report will be delivered by the General Manager based on targets and accomplishments by the management.

**I. Treasurer’s Report**

The summary report of the Key Financial Statement’s figures as of December 31, 2025, as reported by QUILAB & GARSUTA, CPAs, external auditor is to be reported by the incumbent Treasurer.

**J. Committee Reports**

The respective Committee Chairpersons will render their report of accomplishments for the year 2025.

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Treasurer

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**Isagani H. Matibag** Trustees

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**Internal Auditor**  
Melody L. Bringel

**General Manager**  
Pelagia C. Mendones

- Audit and Related Party Transactions
- Corporate Governance
- Board Risk Oversight
- Remuneration
- Election

**K. Matters for Approval and Ratification**

- **Board and Management Action** - The General Assembly will approve the Consolidated Reports of the Board of Trustees and Management, presented by the incumbent President that needs approval from the members.
- **Appointment of the External Auditor**- The appointment of the External Auditor will be presented by the incumbent Chairperson of the Audit Committee for confirmation by the General Assembly.
- **Approval of 2026 Plans and Budget** - The 2026 Plans and Budget will be presented for approval by the General Assembly.

**L. Election Proper**

The Chairperson of Election Committee will present the election guidelines, introduce the candidates and discuss the process of voting system for the following vacant positions:

- Three (3) Board of Trustees
- One (1) Independent Trustee
- Two (2) Election Committee

**M. Other Matters/Open Forum**

The floor is open for open forum and discussions. Members/representatives may raise issues and concerns to the general assembly.

**N. Result of Election 2026**

The Chairperson of the Election Committee will announce the result of election. These results have been validated by the Chairperson of the Audit Committee/Independent Trustee, as well as the Independent Auditor of the association, for transparency and accuracy.

**O. Oath taking/Induction of Newly Elected Officers**

The newly elected officers will take an oath in front of representatives/members before assuming their positions as Board of Trustees, Independent Trustee and Election Committee.

**P. Adjournment**

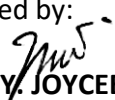
There having no other matters to be discussed, the Annual General Assembly Meeting ends.

In relation to this, please find the enclosed pro forma of **PROXY STATEMENT**, of your **official representative/s** to represent your cooperative/organization during the said Annual General Meeting. Also attached is the **list of candidates** for **election 2026**.

For inquiries and confirmation of your participation, please contact us through our phone number **(042) 373-7789**, cell phone number **0998-861-0358** or **0947-997-9224**, or e-mail at [mbacare@yahoo.com.ph](mailto:mbacare@yahoo.com.ph) on or before **May 29, 2026**.

Thank you!

  
**ERLENE E. BARANDINO**  
Corporate Secretary

Noted by:  
  
**ATTY. JOYCEE M. SIO**  
President



# 2026 CANDIDATES



## BOARD OF TRUSTEES' (CHOOSE 3)



**ATTY. JOYCEE M. SIO**

**COURSE:** BSBA MAJOR IN ACCOUNTING  
**POST GRADUATE:** Bachelor of Laws / Juris Doctor  
**ADDRESS:** Blk. 15 Lot 28 & 29 Village of St. Jude East PH. 2A Lucena City  
**OCCUPATION:** Clerk of Court V (Court Attorney)  
**WORK EXPERIENCE:**  
Attorney III – Coop. Dev't Authority (2011 – 2012)  
Chief Executive Officer – KOOPNAMAN (2005 – 2011)  
Training Officer – SJMPC (2000 – 2005)

**COOPERATIVE REPRESENTED: ST. JUDE MULTI-PURPOSE COOPERATIVE**



**EMELY D. AZUL**

**COURSE:** BACHELOR OF SCIENCE IN COMMERCE  
**POST GRADUATE:** Master of Public Management  
**ADDRESS:** Rizal Street, Poblacion, Polillo, Quezon  
**OCCUPATION:** Officer -In-Charge Polillo Water District  
**WORK EXPERIENCE:**  
Administrative Services Officer - POLWADI (2017 - Present)  
Bookkeeper at RHUDARDA MPC (2008)

**COOPERATIVE REPRESENTED : RHUDARDA MULTI-PURPOSE COOPERATIVE**



**MERLY L. DETOITO**

**COURSE:** BSBA Major in Management  
**ADDRESS:** 398 Kamagong Street Poblacion 61 Rea, Quezon  
**OCCUPATION:** General Manager – Kumare Inc.  
**WORK EXPERIENCE:**  
Admin Officer – Kumare Inc. (2009 -2024)

**COOPERATIVE REPRESENTED: KUMARE INC.**

# 2026 CANDIDATES



## INDEPENDENT TRUSTEE (CHOOSE 1)



**MARY JULIET LABITIGAN**

**COURSE:** Bachelor of Arts in Sociology  
**POST GRADUATE:** Master of Science in Social Development  
**ADDRESS:** Brgy. Ipilan, Tayaba City, Quezon  
**OCCUPATION:** College Professor (Faculty)  
@ Colegio de la Ciudad de Tayabas  
**WORK EXPERIENCE:**  
Project Officer (2018 – 2019)  
Nat'l Coordinator (2013 – 2015)  
Nat'l Com. Behavioral Impact Officer (2010 – 2013)  
Local Reform Implementation Coor. (2007 – 2010)

## ELECTION COMMITTEE (CHOOSE 2)



**MYRNA T. SALVALEON**

**COURSE:** BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION  
**ADDRESS:** Family Land Subdivision, Ibabang Dupay, Lucena City, Quezon  
**OCCUPATION:** General Manager  
Lucena Development Multipurpose Cooperative (LDMC)  
**COOPERATIVE REPRESENTED:** LUCENA DEVELOPMENT COOPERATIVE (LDMC)



**KAREN N. NER**

**COURSE:** BACHELOR OF SCIENCE IN BUSINESS ADMINISTRATION  
**ADDRESS:** 187 Judge Olega Street, Baranggay Gomez Lopez, Quezon  
**OCCUPATION:** Loan Servicing / Member Service - Lopez Quezon MPC  
**WORK EXPERIENCE:** Clerk - Lopez Quezon MPC (2011 – 2016)  
Teller - Lopez Quezon MPC (2005 – 2011)

**COOPERATIVE REPRESENTED:** LOPEZ QUEZON MULTI-PURPOSE COOPERATIVE (LQMP)



**ROWENA G. DAPULA**

**COURSE:** BACHELOR OF SCIENCE IN NURSING  
**ADDRESS:** Blk. 6 Lot 8, Welmanville Subd., Ph. 2 Brgy. Bocohan, Lucena City, Quezon  
**OCCUPATION:** Administrative Aid VI - Provincial Treasurer Office  
**WORK EXPERIENCE:** Stenographic Reporter I - Provincial Attorney's Office (1994 – 2020)  
**COOPERATIVE REPRESENTED :** QUEZON PROVINCIAL GOVERNMENT OFFICIALS & EMPLOYEES  
MULTI-PURPOSE COOPERATIVE (QPGOE MPC)