



**BLESSING OF NEW PSO-CGEA**  
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**OATH-TAKING OF OFFICERS**  
MORE ON PAGE 7

# PAFCPIC *Balita*

THE OFFICIAL  
PUBLICATION  
OF THE  
PHILIPPINE ARMY  
FINANCE CENTER  
PRODUCERS INTEGRATED  
COOPERATIVE

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**MABABA NA,  
MAS PINABABA PA!**

**LOWER INTEREST RATES  
ON LOANS, EASIER LOAN  
APPLICATIONS**

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# A journey of a thousand miles begins with a single step.”

– Confucius

More than three decades back, membership into the Cooperative was limited to the personnel of the Philippine Army Finance Center. It started with only P 7,500 as initial capital pooled together by 15 incorporators. Transactions then were done verbally and weight is given to a person's integrity and credibility to pay back his/her debt.

Practically, the Coop was established to help members augment the meager salaries they receive. It was never in their wildest vision that this humble cooperative will grow to be the first Billionaire Cooperative in the Philippines.

In 1989, PAFCPIC was given the authority to extend its membership to all levels of the Philippine Army by its then – Commanding General, Major General Mariano P Adalem. Shortly after, words spread and membership swelled. Alongside the increase in membership strength came the challenge of enhancing its capacity to serve its members.

With the renewed mission of improving the lives of its members, their families, and the community it serves, PAFCPIC's motivation brought the entire Cooperative in full swing by taking everyone on-board to its strategic direction.

Opening its first ever Satellite Office in Tarlac in 1992, reaching its P100-Million mark in 1994, inaugurating its first owned office building in Fort Magsaysay in 1998,

receiving its first Gawad sa Pinakatanging Kooperatiba (Gawad PITAK) award from the Land Bank of the Philippines in 1999, achievement of its P1-Billion mark alongside the opening of its Head Office in Taguig in 2002, certification for ISO 9001:2008 in 2014, its opening to the Philippine Navy and the Philippine Air Force, and today's total assets of more than P10 billion, are all one of the 'firsts' of PAFCPIC – combined together, in its effort to truly make a mark in history, and in the lives of its members.

The PAFCPIC vision of becoming the leader among primary cooperatives in the Philippines is still far from realization, but every step it makes – whether big or small, definitely brings the Coop farther than where it was before. All of its accomplishments were never in the wildest dreams of its founders, but with its strong will and the passion to better the lives of its members, it was able to achieve one milestone after another.

As we continue on the legacy of our forebears 35 years ago, we are constantly reminded of their noble intentions. And that together, we will both continue to weather challenging times and celebrate triumphs. Because in the end, ***the journey is more important than the destination.***



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# PRESIDENT'S REPORT

## Lower interest rates on loans, easier loan applications

In a bid to provide more benefits, PAFCPIC once again lowered its interest rate on loans and revisited its credit policies to make availing loans easier for its members.

With the aim of making its loaning services more affordable to its members, PAFCPIC implemented its lowest interest rates on loans carrying the tagline 'Bagsak Interest na, may PatRef pa!' effective November 2016. This has resulted to improved business operations, closing the total booked loan portfolio at P 5.23 billion within the first half of 2017.

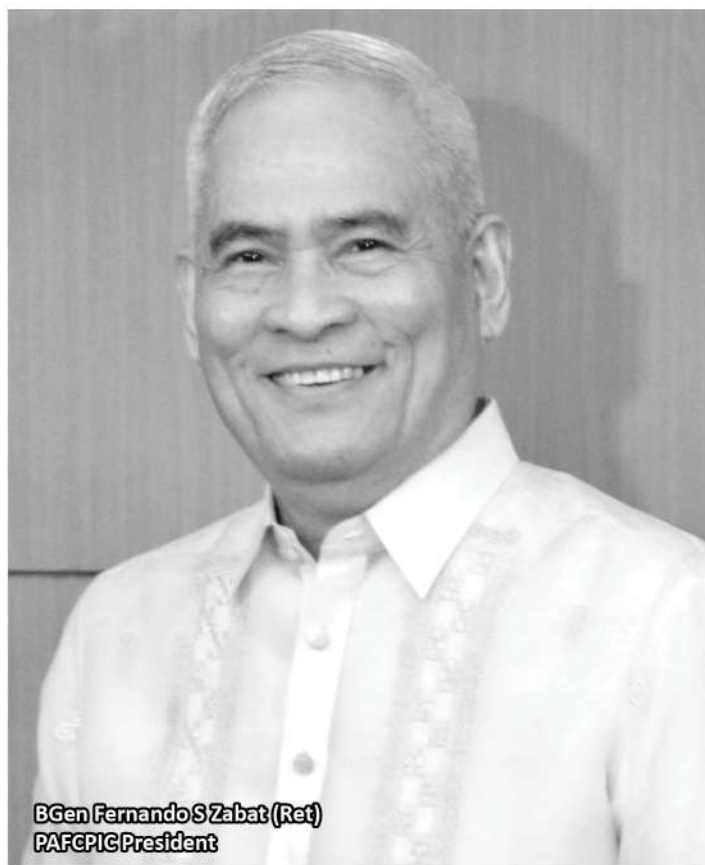
To further bolster its lending operations while providing greater quality of service, PAFCPIC again lowered its interest rates in August 2017 with the tagline 'Mababa na, Mas Pinababa pa!' and implemented revisions in credit policies that made availing loans easier and faster for its members. For example, enlisted personnel who have been in regular service for 1 to 3 years may now avail loans with 36 months term and those above 3 years may avail of up to 60 months loan term.



## More affordable life insurance options for Retirees, Pensioners

PAFCPIC has also looked into providing retirees and pensioners the option for a more affordable life insurance that varies in coverage and premiums. Retirees/pensioners aged 57 and above may now subscribe for 'We Care' Program (WCAP) with the following options: P 25,000; P 50,000; P 75,000 and P 100,000 tailor-fit to their budget and needs. Premiums for the We Care subscription may be paid on a monthly basis, making it light and easy for the members.

We Care premium for those active in service aged 56 and below still enjoy the fixed monthly premium of P 50.00.



BGen Fernando S. Zabata (Ret)  
PAFCPIC President

## More convenient, faster loan application for Retirees and Pensioners

Loan applications for retirees and pensioners are now likewise made faster and easier. AFP retirees and pensioners may now apply for loans without the hassle of presenting medical requirements. By August 2017, PAFCPIC, in partnership with PHILAM Life, implemented the Credit Life Plan that provides insurance protection to the borrower. Retirees may now also enjoy longer loan terms depending on age bracket.



# UPDATES ON PAFCPIC MANAGEMENT

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## PAFCPIC VP FOR OPERATIONS RETIRES AT 65

PAFCPIC bade farewell to Engr Segundo R Lanuza Jr, Vice President for Operations upon reaching the mandatory retirement age of 65 years old. He retired effective 31 March 2017 after serving the Cooperative for more than 21 years.

Entering the Coop as Home Office Supervisor under Branch Operations in November 1995, he became its Manager in 8 months. He assumed the position of Vice President for Branch Operations exactly four (4) years after

his entry in the Coop. By July 2002, he was named VP for Operations, his work growing in scope from 14 branch offices to the present 24 satellite offices.

During his term, he has led his team in the periodic review of credit policies and interest rates, conduct of various studies, and implementation of ways aimed for service improvement.

To Nonie, we wish you the best as you enter this new chapter of your life.

## PAFCPIC WELCOMES NEW VP FOR TREASURY AND FINANCE

MGen Rolando V Picar (Ret) assumed the position of Vice President for Treasury and Finance effective 1 September 2017 due to the untimely demise of Col Benjamin C Gabriel (Ret).

Gen Picar first came onboard as part of the Management when he replaced Engr Segundo R Lanuza as the Vice President for Operations effective 1 June 2017.

Gen Picar graduated as a member of the Sandigan Class 1982 of the Philippine Military Academy (PMA) and received his Masters in Business Administration from Jose Rizal University in 2011.

Among the positions he held during his years in active service

were Commanding Officer, Finance Center, Philippine Army (FCPA) from August 2007 to April 2010; Chief, Armed Forces of the Philippines Finance Center (AFPFC) from April 2010 to September 2014; and Chief, AFP Resource Management Office (AFPRMO), General Headquarters, AFP from September 2014 to February 2017.

He has served as a member of the PAFCPIC Board of Directors from March 2009 to March 2015, and March 2016 to May 2017, and as a member of the PAFCPIC Advisory Committee from April 2015 to March 2016.

To Pikes, welcome to the daily grind of PAFCPIC life!







## REMEMBERING COL BENJAMIN C GABRIEL (RET)

The whole PAFCPIC family mourns the loss and remembers with gratitude its Vice President for Treasury and Finance COL BENJAMIN C GABRIEL (RET) who peacefully joined our Creator for eternal rest on Tuesday, 29 August 2017 at the age of 64.

Col Gabriel served as its Chairman of the Board of Directors (BOD) from 28 June 2003 to 6 March 2004. He then joined the PAFCPIC Management as its VP for Finance starting 1 May 2004, a position he held concurrent to him being appointed as the Board Treasurer. He has effectively and efficiently handled both positions until the time of his death.

PAFCPIC celebrated Holy Mass and gave him tribute on Monday, 4 September 2017 in San Ramon Funeral Homes, Barangay Dita, Santa Rosa, Laguna. Among those who spoke were Michelle Rozelle C de Jesus and Venus C Magalong representing PAFCPIC employees; Col Regidor M dela Cruz (Ret) and BGen Gregorio M Fajardo (Ret) who were some of Col Gabriel's long-time friends; Col Emmanuel M Gongora (Ret) representing PAFCPIC Management; and BGen Francisco M Paredes (Ret) representing the PAFCPIC BOD. Ms Danica Gabriel-Ruado and Ms Kristine Gabriel-Mitry, and Ms Leonora Gabriel-Baretto, daughters and sister of Col Gabriel respectively, spoke on behalf of their family. Ms Maria Teresa Z Garnace served as the Master of Ceremony.

## PERSONNEL TRANSFERS

Ms Catherine G Tundag, Manager of PSO-Cebu, was designated as head of PSO-Samar. Ms Jennifer M Soriano, former Business Support Supervisor in PAFCPIC Main Office switched positions with Ms Marie Liza DC Agliam, PSO – Baguio Supervisor. Mr Constancio C Bernardes Jr, formerly assigned as Supervisor of PSO-Iloilo, was transferred as Supervisor of PSO-Legazpi. Ms Leonelita L Butac, Supervisor of PSO-Legazpi, was now detailed as Supervisor of PSO-Tarlac.

Rest assured that these transfers uphold our sincere commitment to always serve you in any PAFCPIC office.

## FIGURES & NUMBERS

*This section provides a snapshot of PAFCPIC's general performance.*

The Coop continued posting positive growth in its general performance within the first half of 2017, thanks to the unremitting support of its members that contributed to its growth.

PAFCPIC's strengthened efforts in widening its membership base resulted to a 31% increase by end of the first half of 2017, year-on-year. In comparison, the Coop accepted a total of 3,512 new members by end of June 2017, vis-à-vis 2,675 recruited members in the same period of 2016. PAFCPIC is now composed of a total of 109,163 members across different segments including the Philippine Army, Philippine Air Force, Philippine Navy, retirees and pensioners, and other associate members.

With the introduction of more affordable loan rates in the last quarter of 2016, the Coop has experienced strong patronage in its loaning services in the first half of 2017. By end of June 2017, its loan portfolio increased by 20% amounting to P5.23B vis-à-vis P4.37B in the same period of 2016.

Recruitment of quality members and provision of loan counseling likewise resulted to an improved collection efficiency rating at 99.34%.

 **3,512**

109,163 TOTAL MEMBERS AS OF JUNE 2017

 **LOAN RATES  
IN NOVEMBER 2016**

**P5.23B**  
FROM JAN - JUNE 2017

 **LOAN  
PORTFOLIO**

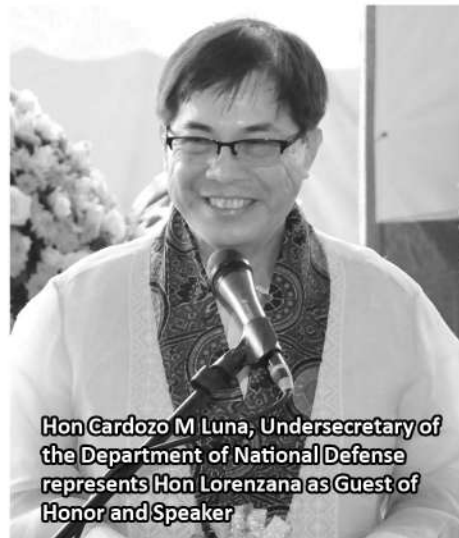
 **99.34%**  
**COLLECTION  
EFFICIENCY**



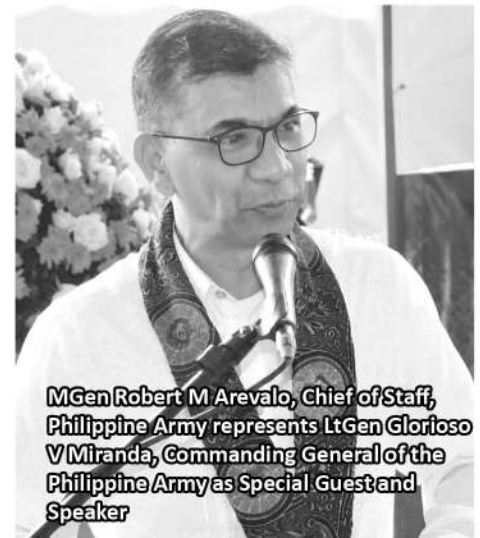
# PAFCPIC HOLDS 36<sup>TH</sup> GENERAL ASSEMBLY AND ELECTION



**BGen Francisco M Paredes (Ret), PAFCPIC Chairperson welcomes Hon Delfin N Lorenzana, Secretary of the Department of National Defense**



**Hon Cardozo M Luna, Undersecretary of the Department of National Defense represents Hon Lorenzana as Guest of Honor and Speaker**



**MGen Robert M Arevalo, Chief of Staff, Philippine Army represents LtGen Glorioso V Miranda, Commanding General of the Philippine Army as Special Guest and Speaker**

PAFCPIC ushered its 36th year with the conduct of Annual General Assembly and Election last 4 March 2017 held at the Headquarters, Philippine Army, Fort Bonifacio, Taguig City. The occasion focused on the theme *"Serbisyong Hindi Mapantayan sa Pinalawak na Samahan"* which captures the Cooperative's thrust in ensuring quality service accorded to every member. This theme likewise symbolizes PAFCPIC opening its doors to the men and women of the Philippine Air Force and Philippine Navy, thus *'Pinalawak na Samahan'*.

Guest of Honor and Speaker was Hon Delfin N Lorenzana, Secretary of the Department of National Defense who came to the event early due to a prior commitment. He was ably represented by Hon Cardozo M Luna, Undersecretary of the Department of National Defense during the event proper. LtGen Glorioso V Miranda, Commanding General of the Philippine Army, was also requested as Special Guest and Speaker. MGen Robert M Arevalo, Chief of Staff of the Philippine Army, spoke on his behalf.

Undersecretary Luna, in his speech, expressed his sincere desire for PAFCPIC to continue giving justice to the etymological make-up of the word COOPERATIVE, which is 'co-' meaning together and '-operari' meaning to work. He

called on PAFCPIC to carry on in delivering excellent service and economic benefits to its members.

He also posed a challenge to those seeking elective positions:

*"As frontrunners in this election, I challenge you to sustain your passion and commitment towards sustaining our Cooperative's common goal. Make a difference by initiating worthwhile projects and programs for our servicemen and their families. Serve with passion and commitment. Serve with sense of responsibility!"*

Meanwhile, Gen Arevalo lauded PAFCPIC for continuously living up to its mission of uplifting the socio-economic wellbeing of its members and their families owing to the Cooperative's growth in membership and assets.

*"These accomplishments are undoubtedly the results of the extraordinary synergy between your cooperative and your members, and the blend of management creativity and membership loyalty that has been nurtured by your organization through all these years",* Gen Arevalo stated.

Members also exercised their right to vote using the electronic voting system wherein votes are tabulated in real time and winners were announced before the event concludes.



**Members line up to cast their votes**



**Members listen as the key officers report on CY 2016 accomplishments**



# ELECTED DIRECTORS & COMMITTEE MEMBERS TAKE OATH

Winners of the election held during the PAFCPIC 36th Annual General Assembly took their oath of office last 11 March 2017 at the Marriott Hotel, Pasay City. Witnessing the event was Atty Adolfo A Ibañez, Chairperson of National Confederation of Cooperatives (NATCCO) as Guest of Honor and Speaker.

Cristopher T Calulot Sr with 22,502 votes, Francisco M Paredes with 20,611 votes and Anastacio C Cabading Jr with 17,544 votes won under the Officer group. Jojima G Collado with 13,877 votes and Pedro A Plaza with 12,504 votes represented the Enlisted Personnel group. Lucrecia R Guibone with 19,965 votes and Grace G Denamarca with 15,877 votes now sit for the Civilian group. They will be joining the 15-person Board of Directors (BOD).

Van Kristoffer S Sumbeling with 20,473 votes and Wilma N Abuan with 14,239 votes will complete the 3-person Audit and Supervisory Committee (ASC).

Catherine S Fuentes with 12,693 votes and Rosalinda F Domingo with 11,152 votes will join the 5-person Election Committee (ELECOM).

PAFCPIC also gave plaques of recognition to BOD members Regidor M Dela Cruz, Hercules R Galon, Flordeliza T Sanglay and Reynaldo Joel M Valles; ASC Chairperson Felimon P Masa Jr; ELECOM Chairperson Darah C Regis; and ELECOM member Dolores M Castillo in appreciation for their service to the Cooperative.



Atty Ibañez (leftmost) sworns into office key officers (from left) Francisco M Paredes, Anastacio C Cabading Jr, Cristopher T Calulot Sr, Jojima G Collado, Pedro A Plaza, Lucrecia R Guibone, Grace G Denamarca, Van Kristoffer S Sumbeling, Wilma N Abuan, Catherine S Fuentes and Rosalinda F Domingo



Atty Adolfo A Ibañez, Chairperson of National Confederation of Cooperatives (NATCCO) as Guest of Honor and Speaker



Ms Darah C Regis, Chairperson of the PAFCPIC Election Committee confirms winners prior to oath-taking ceremony



## GOOD NEWS FOR PENSIONERS, RETIREES

Good news! Availing of a loan for AFP retirees and pensioners now made even easier, faster!

Starting August 1, 2017, AFP retirees and pensioners may now apply for loan amounts based on his/her capacity to pay. No need to present any medical requirements for those aged 64 and below availing of up to P 1 million. This was made possible through a partnership forged between PAFCPIC and PHILAM Life for a Credit Life Plan program that provides insurance protection to the borrower.

Among the benefits of a Credit Life Plan are the following:

- ✓ It pays off and reduces the loan obligations of the borrower if he dies before payments are completed;
- ✓ It eases the financial burden of the bereaved family at the time of a borrower's untimely demise;
- ✓ It reimburses the paid portion of your loan to your beneficiaries; and,
- ✓ It allows you to enjoy up to a maximum of P 1,000,000.00 insurance protection.

Want more benefits?

- ✓ Lowest interest rates on loans
- ✓ Receive Patronage Refund 3x per year
- ✓ Interest rebates on re-loans
- ✓ Yearly Christmas gifts and souvenirs

Additionally, retirees and pensioners may now enjoy affordable Life Insurance through the 'We Care' Program. Applicants will have the option to select their preferred insurance coverage from P 25,000 to P 100,000 tailor-fit to your budget.

### PAFCPIC RELEASES P2.63M THROUGH 'WE CARE' PROGRAM

In line with the ongoing strife in Marawi City, PAFCPIC has partially released an amount of P 2.63 million through its We Care Program (WCAP) as of 28 July 2017. Some bereaved families are still in the process of completing basic documentary requirements while others are yet to file for claims. PAFCPIC stands ready to provide swift assistance to the families of our fallen soldiers.

Out of 82 deceased military personnel under the Philippine Army, there were 73 PAFCPIC members of which 71 were WCAP subscribers. By end of July, around P5 million is still expected to be released as WCAP assistance.

The We Care Program showing the monthly premium for each entry age is shown below.

ENTRY AGE	CASH BENEFIT			
	25,000	50,000	75,000	100,000
	MONTHLY PREMIUM PER MEMBER			
57	86.17	172.33	258.50	344.67
58	91.42	182.83	274.25	365.67
59	96.67	193.33	290.00	386.67
60	102.00	204.00	306.00	408.00
61	110.50	221.00	331.50	442.00
62	119.00	238.00	357.00	476.00
63	127.50	255.00	382.50	510.00
64	136.00	272.00	408.00	544.00
65	144.50	289.00	433.50	578.00
66	159.08	318.17	477.25	636.33
67	173.58	347.17	520.75	694.33
68	188.17	376.33	564.50	752.67
69	202.75	405.50	608.25	811.00
70	217.33	434.67	652.00	869.33

There are 25 PAFCPIC offices nationwide available to cater to your deposits, loans and other financial requirements. Visit any PAFCPIC office now and apply for membership and/or a loan to get a chance to win cash prizes and more from August 15 to December 7, 2017!

### PAFCPIC DISTRIBUTES ISC AND PAT REF

PAFCPIC declared a 20% interest return on share capital (ISC) and released the last tranche of patronage refund (Pat Ref) on 1 February 2017. Total ISC earnings distributed amounted to P 311,099,002.65 while the Coop distributed a total of P 144,800,729.05 as Patronage Refund.

ISC refers to the annual interest paid to members in proportion to the share capital they have invested in the Cooperative, the rate of which is dependent on business profitability and operations. Pat Ref, on the other hand, refers to a portion of the profit that the Cooperative returns to its members patronizing its services.



## PAFCPIC RENEWS CREDIT LINE WITH LANDBANK



Ms Ma Celeste A Burgos, SVP of Landbank Corporate Banking Group and BGen Francisco M Paredes (Ret), PAFCPIC Chairperson renews partnership with a handshake. Also present are (from left to right) Mr Rodrigo P Olbes Jr, Landbank Account Officer; Ms Cielito H Lunaria, VP of Landbank Financial Institutions Department; BGen Fernando S Zabata (Ret), PAFCPIC President; and Col Benjamin C Gabriel (Ret), PAFCPIC Board Treasurer and VP for Treasury and Finance

PAFCPIC formally renewed its credit line with Land Bank of the Philippines on 23 February 2017 at the PAFCPIC Board Room, Main Office in Fort Bonifacio, Taguig City. The credit line consisted of a P 2 billion rediscounting facility, a P 1.5 billion short term loan line under the step-up loan program and a P 10 million domestic bills purchase line.

Signatories were Ms Ma Celeste A Burgos, Senior Vice President of Corporate Banking Group; and Ms Cielito H Lunaria, Vice President, Financial Institutions Department both from Land Bank and BGen Francisco M Paredes (Ret),

Chairperson of the Board of Directors; BGen Fernando S Zabata (Ret), President; Col Emmanuel M Gongora (Ret), Executive Vice President; and Col Benjamin C Gabriel (Ret), Board Treasurer and Vice President for Treasury and Finance, all from PAFCPIC. Witnesses were Mr Rodrigo P Olbes Jr, Land Bank Account Officer and Ms Maria Rosario G Abad, PAFCPIC Board Secretary.

The partnership between PAFCPIC and Land Bank now stands even stronger at 22 years.

## PAFCPIC SIGNS CREDIT LINE WITH RCBC



Mr Michael O De Jesus, RCBC EVP; BGen Francisco M Paredes (Ret), PAFCPIC Chairperson; and Ms Ma Angela V Tinio, RCBC SVP sign the MOA as Ms Anna Christina M Vicente, RCBC FVP and BGen Fernando S Zabata (Ret), PAFCPIC President stand as witnesses

PAFCPIC inked a one-year credit line facility amounting to P 600 million with Rizal Commercial Banking Corporation (RCBC) on 28 June 2017 at the PAFCPIC Board Room, Main Office in Fort Bonifacio, Taguig City.

Representing RCBC were Mr Michael O De Jesus, Executive Vice President and Ms Ma Angela V Tinio, Senior Vice President with Ms Anna Christina M Vicente, First Vice President as witness. Their PAFCPIC counterparts were BGen Francisco M Paredes (Ret), Chairperson of the Board of Directors as signatory and BGen Fernando S Zabata (Ret), President as witness.

This new partnership is a strategic move for the Cooperative to further bolster its operations and focus more on expansion.



## PAFCPIC AND COCOLIFE RENEWS MOA

PAFCPIC and United Coconut Planters Life Assurance Corporation (COCOLIFE) signed the Memorandum of Agreement signalling another year of partnership on the implementation of the We Care Program (WCAP) on 2 February 2017 at the Board Room, PAFCPIC Main Office, Col Efren R Zaide Building, Bayani Road, Fort Bonifacio, Taguig City.

Representing PAFCPIC were BGen Francisco M Paredes (Ret), Chairperson of the Board of Directors and BGen Fernando S Zabata (Ret), President.



BGen Francisco M Paredes (Ret), PAFCPIC Chairperson and Mr Elmo A Nobleza, COCOLIFE President shake hands after signing the MOA

COCOLIFE was represented by Mr Elmo A Nobleza, President and Ms Maricar M Mangulabnan, Vice President for Group Marketing. Ms Maria Rosario G Abad, PAFCPIC Cooperative Secretary and Ms Michelle V Javier, COCOLIFE Assistant Vice President stood in as witnesses.

The We Care Program provides financial assistance amounting to P100,000.00 to the family of a deceased member provided that the latter has subscribed to the program for a minimal amount of P50.00 per month.

## PAFCPIC HOLDS 3<sup>RD</sup> JOB FAIR

PAFCPIC, in partnership with the local government of Taguig City and the Public Employment Statistic Office – Taguig City, held its 3rd Job Fair on 29 July 2017 at the Multi-Purpose Hall, PAFCPIC Main Office, Bayani Road, Fort Bonifacio, Taguig City.

There were 50 participating companies, both direct-hire and manpower agencies, namely: Accenture, Army Recruitment Office - Luzon, Home Credit Philippines, Lush Enterprises Corporation (Fruitas Group of Companies), Metro Market Market, PAFC Transport Services Cooperative, PR Gaz Inc, Pro Paint Innovations Philippines Inc, RFM Inc, Robinsons Supermarket Corp, Sanford Marketing (Savemore) - Acacia Estates and SM Market Place Avenue Mall, Simbayanan ni Maria Multi-Purpose Cooperative, SJD4 Inc Nail Tropics, SM Supermarket - Makati, Sun Life of Canada (Philippines) Inc, Telus International Philippines Inc, Aventus, Fineco Management Corp (Puregold), Jolly Management Solutions Inc, Ace Hardware Philippines Inc, Optimo Global Inc, Love my Nails Inc, 1Rotary Trading Corporation, Allworx Manpower Services Inc, Amazigrace Manpower Services, Bayanihan Placement & Management Services, Bonifacio Security Services Inc, Cathay Pacific Steel Corp, Clean Car Philippines, Consult Asia Business Solutions & Advisory Services, Drake Marketing and Equipment Corp, Excel Pro Placement & Services Inc, Executive Genesis Manpower Services Inc, Fast Services Corporation, Harem Inc, Intelenet Global Philippines Inc, M&H Food Corp (Henlin), Mega Intel Manpower Management, Mirof



Army Recruitment Office - Luzon joins PAFCPIC Job Fair

Resources Inc, SmoothMoves, Starboard Manpower Services Inc, Super Shopping Market Inc, Torre Lorenzo Development Corporation, Transnational Diversified Group and Seidopro Global Inc, Triple-E Manpower and General Services, Valor, Yearnings Outsourcing Cooperative, AIM One Manpower & Environmental Services Inc, and Paramount Human Resource Multi-Purpose Cooperative.

Out of the 192 job seekers coming in despite inclement weather, 34 were hired on the spot and 105 were pre-qualified for the respective positions they applied for. These job seekers mostly came within the community and dependents of PAFCPIC members.





## Basic Requirements on Membership



Accomplished membership application form



Official receipt or proof of payment as initial share capital contribution of P200.00



2 pieces of 1x1 ID Pictures

## Services



CREDIT (LOANS)



INVESTMENT  
(Share Capital & Savings)



TRADING  
(Retail and Online Store)



LEASING

## Programs



SCHOLARSHIP



PAPSI ASSIST



CORPORATE SPONSORSHIP



COMMUNITY DEVELOPMENT



WE CARE

## Ano pa ang ibang rason kung *Bakit sa* **PAFCPIC** *tayo?*

- ✓ FREE lifetime membership
- ✓ Highest interest earnings on deposits and investments
- ✓ Lowest interest rates on loans
- ✓ Interest rebates
- ✓ No hidden charges and no advance payment required
- ✓ 3x per year Patronage Refund
- ✓ Various assistance programs
- ✓ Best customer care





# PAFCPIC

# Fill Up n' WIN! 2017

Get instant rewards and a chance to win Cash Prizes,  
Mobile Phones, and other Gadgets  
only at **PAFCPIC**

## MAJOR DRAW:



3 Winners of  
**Acer Aspire**



2 Winners of  
**32" Devant  
Smart LED TV**



2 Winners of  
**Oppo Neo 7**



3 Winners of  
**Samsung J1**

## MINOR DRAWS:

10 Winners of P1,000.00 Cash Gift  
20 Winners of P300 worth Load Cards  
20 Winners of PAFCPIC T-Shirts

**Promo runs from August 15 to December 07, 2017**

See posters and print ads or visit any PAFCPIC office  
for promo mechanics and details



# PANALOAN

## 2017!

PAFCPIC is giving away

# ₱2 MILLION

worth of prizes

Panalo na sa bagsak interes ng **PAFCPIC**,  
may chance pang manalo ng cash prizes!

5 Winners of **₱100,000.00** Cash

5 Winners of P50,000.00 Cash  
10 Winners of P20,000.00 Cash  
20 Winners of P10,000.00 Cash



100 Winners of  
**P1,000.00 Cash**



20 Winners of  
**Samsung J1**



500 Winners of  
**P300 worth of  
Prepaid Load cards**



500 Winners of  
**P1,000.00 worth  
of Groceries**

**Promo runs from August 15 to December 07, 2017**

See posters and print ads or visit any PAFCPIC office  
for promo mechanics and details



## Long-Term Loans

Salary Loan (SL)  
Multi-Purpose Loan (MPL)  
Appliance Loan (AL)  
Business Loan (BL)  
Back to Back Loan (BBL)  
Calamity Loan (Call)

## Short-Term Loans

Petty Cash Loan (PCL)  
Emergency Loan (EL)  
Special Educational Assistance Loan (SEAL)  
Commutation Loan (ComL)

## Loan Features

- ✓ Lowest interest rates
- ✓ Interest rebates
- ✓ Patronage Refund in cash credited to account every February, May and November
- ✓ Credit insurance ( Payoff the loan of a borrower who meets his untimely demise due to any cause )

NET TAKE HOME	12		24		36		48		60	
	MONTHLY	PATREF	MONTHLY	PATREF	MONTHLY	PATREF	MONTHLY	PATREF	MONTHLY	PATREF
50,000	4,492	150	2,425	736	1,728	1,266				
100,000	8,983	300	4,849	1,472	3,456	2,531	2,763	3,606	2,358	4,804
150,000	13,475	450	7,274	2,208	5,185	3,797	4,144	5,409	3,538	7,206
200,000	17,966	600	9,699	2,944	6,913	5,062	5,526	7,212	4,717	9,608
250,000	22,458	750	12,124	3,681	8,641	6,328	6,907	9,015	5,896	12,010
300,000	26,949	900	14,548	4,417	10,369	7,594	8,289	10,818	7,075	14,412
350,000	31,441	1,050	16,973	5,153	12,098	8,859	9,670	12,622	8,254	16,815
400,000	35,932	1,200	19,398	5,889	13,826	10,125	11,051	14,425	9,433	19,217
450,000	40,424	1,350	21,823	6,625	15,554	11,391	12,433	16,228	10,613	21,619
500,000	44,915	1,499	24,247	7,361	17,282	12,656	13,814	18,031	11,792	24,021

NOTE: Patronage Refund (PATREF) reflected above is based on 2016 actual coop performance; for illustration purposes only and may vary depending on current coop performance.

## PENSIONERS' CORNER

This section provides coop updates for AFP retirees and pensioners.

### Good news!

Mas pinadaling proseso ng loan application para sa ating mga retirees and pensioners, hatid sa inyo ng PAFCPIC!

- ✓ Loan amount based on capacity to pay
- ✓ No need for medical requirements up to 1 Million (up to age 64)
- ✓ Affordable options for 'We Care' subscription
- ✓ Be insured for flexible amounts from P25K, P50K, P75K or P100K tailor fit to your budget



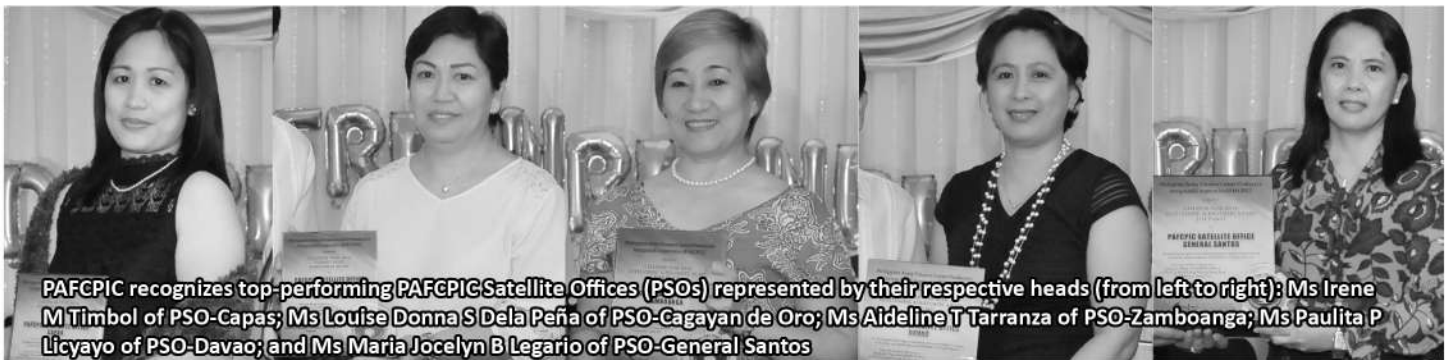
## PAFCPIC CELEBRATES WITH FRIENDS AND ALLIES

Finance Service Field Office (FSFO) Commanders from the Philippine Army were treated to a special night in appreciation of their strong partnership with PAFCPIC and in recognition for their continuous support to the Cooperative. The event took place in the evening of 4 March 2017 at the Multi-Purpose Hall, 4th floor, PAFCPIC Main Office in Fort Bonifacio, Taguig City.

Top-performing satellite offices were also accorded due recognition for their accomplishments for the year 2016. Among those awarded were PAFCPIC Satellite Office (PSO)

– Capas for membership recruitment, PSO – Zamboanga for credit assistance – gross loans, PSO – Cagayan de Oro for trading and other services, and PSO – General Santos for net surplus, and profitability. The outstanding achievement award was given to PSOs General Santos, Davao and Zamboanga who were ranked 1st to 3rd, respectively.

The Night with Friends and Allies is an annual gathering that draws together PAFCPIC employees from its satellite offices, giving both the Commanders and the employees a night to share good food, cheering and dancing.



PAFCPIC recognizes top-performing PAFCPIC Satellite Offices (PSOs) represented by their respective heads (from left to right): Ms Irene M Timbol of PSO-Capas; Ms Louise Donna S Dela Peña of PSO-Cagayan de Oro; Ms Aideline T Tarranza of PSO-Zamboanga; Ms Paulita P Licyayo of PSO-Davao; and Ms Maria Jocelyn B Legario of PSO-General Santos



## PAFCPIC PAYS COURTESY CALL TO ACTING CGPA



LtGen Glorioso V Miranda, acting CGPA, presents token to BGen Francisco M Paredes (Ret), PAFCPIC Chairperson

Members of the PAFCPIC Board of Directors (BOD) and Management, to pay their courtesies to the new leadership of the Philippine Army, called on Lieutenant General Glorioso V Miranda as the new Acting Commanding General, effective December 2016.

LtGen Miranda was named acting chief of the 85,000-strong Philippine Army, replacing Lieutenant General Eduardo M Año who was appointed Chief of Staff of the Armed Forces of the Philippines.

During the call, General Miranda lauded PAFCPIC for being a 'phenomenal organization', growing leaps and bounds, as clearly demonstrated by good management. The core of the discussion focused on strengthening the partnership between the Philippine Army and PAFCPIC that promotes mutual interests.

...more on page 16





LtGen Miranda, CGPA (fifth from left) poses with PAFCPIC BOD and Management members (from left) Col Joselito J Lachica (Ret), Internal Auditor; Engr Segundo R Lanuza Jr, VP for Operations; Mr Pedro A Plaza, Director; LtGen Aurelio B Baladad (Ret), VP for Cooperative Planning; BGen Francisco M Paredes (Ret), Chairperson; Col Hercules R Galon (Ret), Director; BGen Fernando S Zablat (Ret), President; Ms Maria Teresa Z Garnace, VP for Membership Affairs and Community Services; Ms Maria Rosario G Abad, Cooperative Secretary; and Ms Miraflor A Cabalan, VP for Human Resource Management and Development

continued from page 15...

Tackled during the discourse were institutionalization of partnership for education and provision of support and assistance to bereaved families of fallen soldiers.

PAFCPIC Vice President for Membership Affairs and Community Development, Ms Maria Teresa Z Garnace, discussed that aside from the direct dependents of the members, Enlisted Personnel who have not finished their tertiary education may likewise apply for PAFCPIC scholarships should they wish to continue their study.

Ms Garnace as well shared the good news that the benefits being extended to the scholars were enhanced to include higher coverage for tuition fee and additional monthly stipend, among others. PAFCPIC is likewise conducting a study to further enhance its Scholarship Program by exploring possible offering of vocational courses.

In support to the bereaved families of fallen soldiers,

PAFCPIC rallied to provide its members peace of mind for the family in case of their untimely demise. With its We Care Program, a total of 547 families were given monetary assistance amounting to P 53,105,725.00 in the year 2016 alone. PAFCPIC also co-sponsored the 5th Heroes Run hosted by the Philippine Military Academy Alumni Association in October of 2016. Proceeds of the event were donated to AFP Educational Benefit System Office (AFPEBSO) to support the education of the children of fallen soldiers.

Nearing the end of the visit, General Miranda assured his support to PAFCPIC and reiterated that regulated and sound management policies are necessary to ensure the stability of the Coop.

After an hour-long discussion, PAFCPIC Chairperson Paredes and General Miranda exchanged tokens in grateful appreciation to the support extended by each one to another.

## PAFCPIC BLESSES NEW OFFICE FOR PSO-CGEA

Now, members inside Camp Gen Emilio Aguinaldo (CGEA) will find it easier to transact with PAFCPIC in its new and bigger office located at the Veterans Area, Metro Walk.

A simple blessing ceremony was held prior to the opening of the PAFCPIC Satellite Office – CGEA on 28 February 2017. Guest of Honor and Keynote Speaker was Col John Dominic P Pulido CGSC PA, Commander of General Headquarters and Headquarters Support Company, Armed Forces of the Philippines.

*"In the past years, PAFCPIC has been formulating solutions to address significant needs of its members and clients. The demand of services that PAFCPIC officers and personnel render to members is in its height due to the increasing population of military personnel as well as civilian employees. The launching of the office PSO-CGEA set another benchmark for a more efficient performance of duties and better services in order to cater the needs of the military and civilian members and bring them more convenience",* Col Pulido expressed.

A thanksgiving mass was officiated by Maj Norman Jesson M Lago CHS. This was followed by the ceremonial building turn-over by Mr Mariano L Manahan Jr, Vice President for Property Management and Logistics, and Engr Deumar G Abuan, Engineering and Maintenance Supervisor to BGen Francisco M Paredes (Ret), Chairperson of the Board of Directors. The cutting of the ribbon symbolized the formal opening of PSO-CGEA, led by Col Pulido and assisted by Gen Paredes and BGen Fernando S Zablat (Ret), President.



BGen Francisco M Paredes (Ret), PAFCPIC Chairperson and Col John Dominic P Pulido CGSCPA, GHQ&HSCAFP lead the ribbon-cutting



# CASH - UERTE 2016 WINNERS

The Board of Directors stood as witnesses to the awarding of the two (2) major cash prizes to winners of the 30th Annual Cash-uerte Raffle Draw 2016 on 15 December 2016 at the PAFCPIC Board Room, PAFCPIC Main Office in Bayani Road, Fort Bonifacio, Taguig City.

BGen Francisco M Paredes (Ret), Chairperson of the Board of Directors, handed the cheques to Master Sergeant Virgilio E Senobio and Staff Sergeant Darriel B Devecas who won 1st prize of P 600,000.00 and 2nd prize of P 250,000.00 respectively.

MSgt Senobio intends to use his prize money for house repairs and his child's education while SSgt Devecas will divide his winnings for a lot and additional capital for his sari-sari store business.

Unable to come to Manila was Corporal Reckly S Ampo who won 3rd prize of P 200,000.00. He received his cheque from Ms Romelie P Lawagon, Chief of Office of PAFCPIC Satellite Office – Pagadian in 16 December 2017.

The raffle draw was held on 7 December 2015 at the Multi-Purpose Hall, 4th floor, PAFCPIC Main Office.

## MAJOR PRIZES

<b>1<sup>st</sup> Prize</b> Ticket # 148740	Buyer: <b>MSG VIRGILIO E SENOBIO</b> Seller: PAFCPIC Satellite Office - Bicol Unit: PAFCPIC Satellite Office - Bicol	P 600,000.00 P 100,000.00 P 40,000.00
<b>2<sup>nd</sup> Prize</b> Ticket # 238602	Buyer: <b>SSG DARRIEL B DEVECAIS</b> Seller: PAFCPIC Satellite Office - Davao Unit: PAFCPIC Satellite Office - Davao	P 250,000.00 P 40,000.00 P 20,000.00
<b>3<sup>rd</sup> Prize</b> Ticket # 176934	Buyer: <b>CPL RECKLY S AMPO</b> Seller: PAFCPIC Satellite Office - Pagadian Unit: PAFCPIC Satellite Office - Pagadian	P 200,000.00 P 30,000.00 P 15,000.00
<b>4<sup>th</sup> Prize</b> Ticket # 205546	Buyer: <b>CPL BENITO T ANAWAY</b> Seller: SSG Samson V Germono Unit: 41st Infantry Batalion, 5ID	P 150,000.00 P 20,000.00 P 12,000.00
<b>5<sup>th</sup> Prize</b> Ticket # 247626	Buyer: <b>CPL SANDY B DELOS SANTOS</b> Seller: PAFCPIC Satellite Office - Legaspi Unit: PAFCPIC Satellite Office - Legaspi	P 100,000.00 P 15,000.00 P 10,000.00

## 10 BONUS PRIZES

<b>1<sup>st</sup> Bonus Prize</b> Ticket # 199383	Buyer: <b>PFC REYMARK C TABAT</b> Seller: PAFCPIC Satellite Office - Zamboanga Unit: PAFCPIC Satellite Office - Zamboanga	P 30,000.00 P 5,000.00 P 3,000.00
<b>2<sup>nd</sup> Bonus Prize</b> Ticket # 106988	Buyer: <b>CPL RENANTE P NATIVIDAD</b> Seller: Annagrett D Narciso Unit: PAFCPIC Satellite Office - Davao	P 30,000.00 P 5,000.00 P 3,000.00
<b>3<sup>rd</sup> Bonus Prize</b> Ticket # 306654	Buyer: <b>SWEP INCORPORATED</b> Seller: Mariano Manahan Unit: PAFCPIC Main Office	P 30,000.00 P 5,000.00 P 3,000.00
<b>4<sup>th</sup> Bonus Prize</b> Ticket # 209304	Buyer: <b>PFC ALDO REY M DAGDAG</b> Seller: Cpl Jomar L Gongon Unit: CMOG, PA	P 30,000.00 P 5,000.00 P 3,000.00
<b>5<sup>th</sup> Bonus Prize</b> Ticket # 235418	Buyer: <b>DSG JACKIE A BARTOCES</b> Seller: PAFCPIC Satellite Office - Cagayan de Oro Unit: PAFCPIC Satellite Office - Cagayan de Oro	P 30,000.00 P 5,000.00 P 3,000.00
<b>6<sup>th</sup> Bonus Prize</b> Ticket # 261020	Buyer: <b>SSG ERDOLFO BINOBO (RET)</b> Seller: PAFCPIC Satellite Office - Fort Magsaysay Unit: PAFCPIC Satellite Office - Fort Magsaysay	P 30,000.00 P 5,000.00 P 3,000.00
<b>7<sup>th</sup> Bonus Prize</b> Ticket # 241092	Buyer: <b>DSG JUANITO L GALAYUGO</b> Seller: PAFCPIC Satellite Office - Iloilo Unit: PAFCPIC Satellite Office - Iloilo	P 30,000.00 P 5,000.00 P 3,000.00
<b>8<sup>th</sup> Bonus Prize</b> Ticket # 155177	Buyer: <b>PFC REGIE M FLORES</b> Seller: Sheryl O Caspillo Unit: PAFCPIC Satellite Office - Cotabato	P 30,000.00 P 5,000.00 P 3,000.00
<b>9<sup>th</sup> Bonus Prize</b> Ticket # 178254	Buyer: <b>DSG ALEJANDRE J JULPA</b> Seller: PAFCPIC Satellite Office - Pagadian Unit: PAFCPIC Satellite Office - Pagadian	P 30,000.00 P 5,000.00 P 3,000.00
<b>10<sup>th</sup> Bonus Prize</b> Ticket # 163504	Buyer: <b>CPL HILTON JOHN G VALERA</b> Seller: PAFCPIC Satellite Office - Tarlac Unit: PAFCPIC Satellite Office - Tarlac	P 30,000.00 P 5,000.00 P 3,000.00



# PAFCPIC CONGRATULATES 22 NEW SCHOLAR-GRADUATES

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PAFCPIC congratulates the following scholars who have graduated for the year 2017. This brings the total number of graduates from 257 in 2016 to 279 to date since the establishment of the Scholarship Program in 1997.

PAFCPIC wishes you the best of luck as you venture out into your respective fields, armed with the skills and knowledge you have gained during your education.

## Batch 15

### 1. Dela Peña, Leonardo Sr

BS Geodetic Engineering  
Southern Mindanao Colleges

### 2. Guquib, Mary Mona Elyssa A

BS Speech Language Pathology  
Cebu Doctors University

### 3. Madali, Jurgen Nyhl B

BS Accountancy  
Pamantasan Lungsod ng Maynila

### 4. Madrid, Mae Angelica A

Dentistry  
Centro Escolar University

### 5. Pepito, Jessa Mae C

BS Accountancy  
Mindanao State University

### 6. Santos, Louise C

BS Industrial Pharmacy  
University of the Philippines – Manila

## Batch 16

### 7. Bulawit, Patricia Ann L

BS Accountancy  
Polytechnic University of the Philippines

### 8. Consejo, Abigail Joyce A

BS Hotel and Resource Management  
Mindanao State University

### 9. Dela Cruz, Karl Niccolo DL

BS Psychology  
De La Salle University

### 10. Hari-on, Kristina Grace M

BS Management  
University of the Philippines – Visayas

### 11. Luz, Regina Beatriz C

BS Industrial Pharmacy  
University of the Philippines – Manila

### 12. Malfetria, Ma Fomy M

BA Political Science  
West Visayas State University

### 13. Manalastas, Carlo Enrique L

BS Chemistry  
University of the Philippines – Diliman

### 14. Miguel, Charisse B

BS Applied Mathematics  
University of the Philippines – Mindanao

### 15. Roco, Devine Cristine M

BS Business Administration  
Central Mindanao University

### 16. Sagun, Orlando P

BS Accounting Technology  
STI College – Tanay

### 17. Tiempo, Hyacinth Mae P

BSBA Entrepreneurial Marketing  
Mindanao State University – Iligan

## Batch 17

### 18. Pepito, Crissa E

Bs Entrepreneurship  
San Beda College

### 19. Tamondong, Alexa Ryka S

BA Diplomacy and International Relations  
with Specialization in East and Southeast  
Asian Studies  
Ateneo de Manila University

### 20. Tamse, Joe Vincent J

BSBA Finance Administration  
Far Eastern University

## Batch 18

### 21. Queruela, Aubrey V

BS Medical Technology  
Centro Escolar University

## Batch 19

### 22. Pardilla, Cleizl B

Cum Laude  
AB Mass Communication Major in Broadcast  
Lyceum of the Philippines University



# PAFCPIC CONGRATULATES INCOMING BATCH 20 SCHOLARS



They have been chosen!

PAFCPIC signed in 57 new scholars under Batch 20 during the signing of the Memorandum of Agreement held on 20 May 2017 at Apple Tree Resorts and Hotel in Opol, Misamis Oriental for scholars from the Visayas and Mindanao, and on 27 May 2017 at the Multi-Purpose Hall, PAFCPIC Main Office, Fort Bonifacio, Taguig City for scholars from Luzon.

PAFCPIC was represented by BGen Francisco M Paredes (Ret), Chairperson of the PAFCPIC Board of Directors (BOD). Witnessing the signing, from the Scholarship Committee were BGen Anastacio C Cabading Jr, Chairperson and BOD member; BGen Fernando S Zabat (Ret), Vice Chairperson and President; Ms Maria Teresa Z Garnace, Vice President for Membership Affairs and Community Development Division; Col Ray Claudio R Abaya, G1 Representative; CMS Roberto D Gimenez, Army Sergeant Major; Mr Herminio B Liegen Jr, Education and Social Services Supervisor; Ms Emma Concepcion E Maglalang and Mr Morris Resultan, Scholarship Associates.

Ms Garnace facilitated a seminar on “Improving Relationships, Improving Support” for parent-sponsors. Mr Norman F Torres, PAFCPIC Community and Social Services Supervisor, on the other hand facilitated the seminar “Building Resilience for Academic Success” for scholars.

The MOA signing for Luzon scholars was also graced by Undersecretary Orlando R Ravanera, Chairman of the Cooperative Development Authority (CDA).

## DEPENDENTS

1. Abbariao, John Ric M
2. Abelar, Janica Rose A
3. Agabe, Rea Mea C
4. Agohayon, Princess Jane C
5. Asuncion, Alyssa Jairah C
6. Baligod, Maureen M
7. Bautista, Mark Ryan N
8. Busa, April Grace C

9. Cabildo, Moises L
10. Calautit, Ivy Joy O
11. Capitanea, Jennifer D
12. Cari-an, Lowelyn D
13. Casiño, Aira Mie H
14. Chuan, Rosety W
15. Coroz, Conrad John Q
16. Cuaresma, Ruselle Eliza A
17. Dasalla, Camille M
18. Diaz, Denver P
19. Dorado, Louise Anne S
20. Evangelista, Gerwen S
21. Feliciano, Romalyn C
22. Gacula, Loise C
23. Gale, Amiel Ceriaga P
24. Kadano, Kathleen Rose S
25. Kahulugan, Kristine Klariette C
26. Luzon, Daisy T
27. Malatus, Hanirah C
28. Maramba, Maria Theresa S
29. Mejico, Eno C
30. Mendoza, Mary Grace H
31. Mira, Elaissa Jenni L
32. Moreno, Raychelle Anne L
33. Noora, Victor Roi S
34. Oclida, Angel Rose M
35. Pagulayan, Kristine Camille L
36. Paloma, Karla Jane S
37. Panopio, Patrick Jireh G
38. Pantua, Chiara Joy S
39. Patches, Myka B
40. Perdido, Sandra Corrine A
41. Perez, Mighty Jean A
42. Perucho, Mary Laine B
43. Ramos, Cherrie Mae D
44. Rapanut, Keith Joshua Marie S
45. Rotelo, Danica Daine M
46. Sampayan, Emmie Jane P
47. Sibucan, Gwendolyn M
48. Susbilla, Al Chris Mikhail M
49. Wahab, Bairacma A

## ACTIVE ENLISTED PERSONNEL

1. CPL Austria, Renmark Aaron M
2. CPL Belisario, Alberto S
3. PFC Briñas, Genecis D
4. DSG Dimaporo, Esmael N
5. PFC Mallillin, Ruben G Jr
6. DSG Pastor, Ranky M
7. PFC Tumitit, Jun Dominic B
8. PFC Villanueva, Jomel S

Welcome to the PAFCPIC family, and we wish you success in your every endeavour!



# PAFCPIC CELEBRATES 20<sup>TH</sup> ANNIVERSARY OF SCHOLARSHIP PROGRAM



BGen Anastacio C Cabading Jr, Scholarship Committee Chairperson, addresses attendees



Prof Richard J Heydarian, academic and known political analyst, as one of the speakers



Mr Ronde D Alicaya, CDA Executive Assistant represents Undersecretary Hon Orlando R Ravanera as one of the speakers



Some of the previous and current scholars pose for a souvenir shot

The PAFCPIC Scholarship Program marked its 20th anniversary with the event dubbed as “Loud and Proud, We’re Livin’ the Dream”, a reunion of previous and current scholars and members of the PAFCPIC Scholarship Committee (SC) held on 22 July 2017 at the Multi-Purpose Hall, 4th floor, PAFCPIC Main Office. The event was organized by SC and the sub-committee of graduate-scholars who are now part of the PAFCPIC workforce.

The SC was composed of BGen Anastacio C Cabading Jr, Chairperson and BOD member; BGen Fernando S Zabat (Ret), Vice Chairperson and President; Ms Maria Teresa Z Garnace, Vice President for Membership Affairs and Community Development Division; Col Ray Claudio R Abaya, G1 Representative; CMS Roberto D Gimenez, Army Sergeant Major; Mr Herminio B Liegen Jr, Education and Social Services Supervisor; Ms Emma Concepcion E Maglalang and Mr Morris I Resultan, Scholarship Associates.

Event highlights include a presentation on the program’s history by Ms Garnace, a member of the PAFCPIC

Scholarship Committee from day one, the viewing of five (5) audio-visual presentations showcasing real life stories of scholar-graduates Prof Vanessa Balboa-Jimenez (Batch 1), Dr Danilo R Labasan (Batch 7), and Atty Reshel Amor Apigo (Batch 9) and current scholars Ms Kathrina P Sanchez (Batch 17) and Mr Rolando Q de Guzman III (Batch 18), and the unveiling of the new Scholarship Program logo.

Speakers were academic and known political analyst Prof Richard J Heydarian and Executive Assistant Mr Ronde D Alicaya who represented Undersecretary Hon Orlando R Ravanera of the Cooperative Development Authority. Heydarian spoke on the current state of national politics in relation to government politics and encouraged everyone in making a difference. Alicaya talked about the CDA efforts for the cooperative movement and the vital role of education in nation-building.

The program now counts 279 graduate scholars and 189 current scholars.



# NEVER TOO OLD FOR EDUCATION

*SSgt Orlando P Sagun  
Graduate, PAFCPIC Scholarship Program*

*“You are never too old to set another goal  
or to Dream a New Dream”  
– C.S. Lewis*

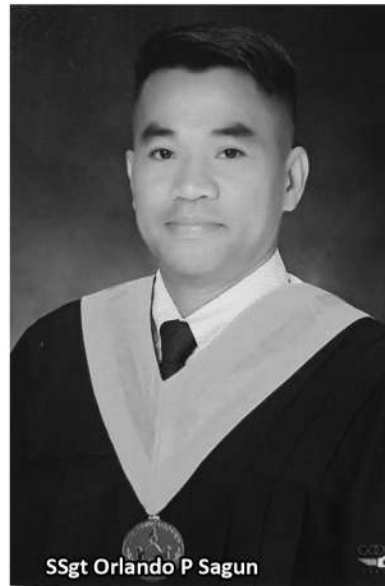
Inspired by this quote, I decided to pursue my college education. I was a Finance NCO under the 85th Infantry Battalion (85IB) when I was recommended and granted permission to undergo civilian schooling by my then Battalion Commander COL OLIVER C MAQUILING INF (GSC) PA. It was an answered prayer when I was granted scholarship by PAFCPIC after undergoing written examination and panel interview.

I took Bachelor of Science in Accounting Technology in STI College Tanay, a far cry from my first course Bachelor of Science in Mechanical Engineering taken from Polytechnic University of the Philippines – Bataan, because it is related in my designation as Finance NCO and can better help me in dispensing my function.

I did not avail the privilege of being under the custody of or attached/unassigned HHSG, PA because I know I can juggle between studying and working, and showing my appreciation for my unit, my way of paying back for being given the opportunity to study.

There were times that I cannot go to school because I need to prioritize my job. Most of the time, I have to work very late at night. But this did not deter me from doing my best until the time I was in my 2nd semester of my 3rd year when I was recalled for investigation regarding the case of the non-stoppage of pay and allowances of one of our troops who went AWOL. I was obliged to report to my unit in Gumaca, Quezon which is far from where I was attending school. I was given the option to follow through online lessons and attend scheduled examinations. I accepted it and remained optimistic that I will get through with this challenge. Despite being able to attend school regularly after two weeks of investigation, my grades were affected and I was not included in the Dean’s list anymore.

Still, I continued on with my studies armed with courage and positivity that all these trials in life will only make me a



SSgt Orlando P Sagun

stronger person and will come to pass. I believe that God will not give us any problem that has no solution. Thus my dream has turned into reality.

I graduated as 6th Honorable Mention this May 2017. Amidst the challenges and sacrifices, I was a Dean’s lister from 2nd year to 3rd year, 1st semester (2014 – 2015), class president from 1st year to 2nd year (2013 – 2015), NSTP model student in 2nd year (2014 – 2015), house

president (supremo) of Bonifacio House from 2nd year to 3rd year (2014 – 2016) and solo singing idol in 1st year (2013 – 2014).

For all these achievements, I want to thank God first for allowing these wonderful blessings to happen in my life. To my former 85IB Commanders (COL OLIVER C MAQUILING and LTC SIMEON S TALOSIG) and to my former Sergeant Major – SMS Expedieto E Paracuelles; to the former Chiefs, 4th Finance Service Field Office, Finance Center, Philippine Army (LTC ELIZABETH G MACADANGDANG and LTC MARY CHRISTINE M YBAÑEZ); and to the PAFCPIC and the PAFCPIC Scholarship Committee who became the catalysts for the fulfillment of my dreams; to my wife Lei who gave her all-out support; to my children Leily, Angel and Kye Kye who inspired me so much to continue my studies; to the Dean Dr Ligaya San Andres PhD, Academic Head Mrs Chona T Berdan, Professors, faculty and staff of STI College Tanay; to my classmates and school mates and to all the people who believed in my abilities, THANK YOU SO MUCH!!! MAY GOD SHOWER UPON YOU MORE BLESSINGS.

*(SSgt Orlando P Sagun was a member of Batch 17 under the PAFCPIC Scholarship Program.)*

## BRIGADA ESKWELA

Summer made more meaningful when PAFCPIC extended its hands to help assist Public Schools through the Brigada Eskwela project. The Brigada Eskwela project aimed to ensure the readiness of the schools in time for the school opening by beginning of June.

PAFCPIC, through its Membership Education and Community Services Department and Marketing & Communications Section, spearheaded



PAFCPIC employees take part in Brigada Eskwela project

teams of volunteers tasked to provide assistance to Signal Village National High School in Taguig and Maria Concepcion Cruz High School in Pateros.

PAFCPIC employees had so much fun and fulfillment during the cleaning and painting of classroom walls and hallways. The Coop likewise donated cleaning and painting materials in case of further need of the schools.



# Congratulations

To all previous and current  
scholars of **PAFCPIC** scholarship program  
on your  
**20<sup>th</sup> Anniversary**

## Attention to all PAFCPIC Members



**PAFCPIC COLLEGIATE SCHOLARSHIP PROGRAM**  
is now open to receive applications for  
**SY 2018-2019 (Batch 21)**

Privileges :

- **Free Tuition Fee**
- **Monthly Allowance**
- **Graduation Bonus**

APPLICATION PERIOD: AUGUST 01, 2017 - OCTOBER 31, 2017

For application forms or more information,  
please inquire at any PAFCPIC office nationwide  
or email us at [inquire.pafcpicscholarship@gmail.com](mailto:inquire.pafcpicscholarship@gmail.com)

**APPLY NOW!**







**31<sup>st</sup> ANNUAL  
CASH-UEERTE  
RAFFLE DRAW 2017**

**7 DEC 2017, 4:00 PM**  
MULTI-PURPOSE HALL, COLEFREN R ZAIDE BUILDING  
BAYANI ROAD, FORT BONIFACIO, TAGUIG CITY

WATCH OUT FOR THE  
**GRAND DRAWS**  
OF FILL UP N' WIN! & PANALOan!

**Fill Up n'  
WIN!**

**PANALOan  
2017!**





***Serving the Military***  
*since 1981*

**PAFCPIC**



Col Efren R Zaide Building  
Bayani Road, Fort Bonifacio, Taguig City