



Bureau of Jail Management and Penology Mutual Benefit Association, Incorporated

Bureau of Jail Management and Penology National Headquarters
144 Mindanao Avenue, Bahay Toro, Quezon City, Metro Manila Tel.: 02-926-6963

MINUTES OF MEETING BJMP MBAI 18TH ANNUAL GENERAL MEMBERSHIP MEETING (AGMM) ON JULY 6, 2019 AT 8:00 A.M. HELD AT MICROTEL, UP AYALA TECHNOHUB, COMMONWEALTH AVE., DILIMAN, QUEZON CITY.

I. ATTENDANCE

Present

Director/Chairman Arturo W Alit	Director Serafin P Barretto Jr
Director/Vice Chair Diony D Mamaril	Director Rosendo M Dial
Director/President Armando M Llamasares	Director Alfredo D Soliba Jr
Vice President JCSupt Romeo L Ogoy	Director Allan S Iral
Director/Secretary Ester Apin-Aldana	Director Arnel S Romero
Director Emeritus Victorino M Onato	Ind Director Romelyn L Medina
Ind Director Antonio O Gerente	

Also Present

13 Members of the Board
135 members physically present at the hall
7,682 members represented by proxies

Absent

Director Treasurer Doris R Dorigo

Absent

Director Treasurer Doris R Dorigo	- Official mission to Indonesia
Director Leopoldo D Morante Jr	- On official sick leave
Director Jose A Esmeralda III	- On official sick leave

II. PROGRAM PROPER

1. Acknowledgement for Incumbent Board of Directors, Officers & Others;

General Manager Clarito G Jover, Master of Ceremonies acknowledged the presence of the Board of Directors and individually announced their names. He also acknowledged the presence of BJMP Regional Directors, BJMP Regional Executive Senior Jail Officers, the BJMP MBAI Extension Offices In-Charge, the Guest Speaker and members physically present at the hall.

2. Invocation/Singing of the National Anthem;

After the acknowledgement, the Emcee requested Independent Director Antonio O Gerente to lead the invocation after which the Philippine National Anthem was sang by all present.

3. Welcome Remarks of Chairman of the Board;

Director Arturo Alit, Chairman of the Board, greeted all those present in the assembly and opened his remarks and stated the reason for the gathering. He said that if the Association was a human entity and a lady at that, the assembly would be celebrating its debut or first appearance before society or the induction of a women into the mainstream of community. He said that since the BJMPMBAI was a service organization with 18 years of existence, it could be said that it was her first entry into

the league of players of finance services. He continued that even if it was not the eighteenth years of existence, the BJMPMBAI had been playing with the mutual benefit associations like the AFP, the PNP, the marines the navies and the air force, and even during the time of its infancy, it could be said that it was a “trail blazer” that dared to go where other men were afraid to travel. He also described the BJMPMBAI as a “star trekker” that dared to do where other MBAs have not done before and described the Association as initiator, forerunner or explorer. He then told the story of a young officer who was a member of the AFPMBAI and the BJMPMBAI that died early. He continued that the AFPMBAI gave his family a measly amount as financial assistance while the BJMPMBAI gave his heir the amount of more than P240,000.00, an amount more than 3 times given by AFPMBAI. He also told about the “Bicutan siege” where the PNP lost three members. The BJMPMBAI gave financial assistance also three times more than that given by PNP to their members and this resulted for AFPMBAI, PNPMBAI, Fire and other mutual benefit associations to review and adjust their benefits to their members to conform to that of the BJMPMBAI. He continued that this happened during the infancy stage of the Association which started with P100,000.00 asset but then again learned from experience just like a growing boy and now have a P1.7 Billion assets. He then told four (4) stories about kids to show how kids react and exhibit their almost innocence attitude towards life that sometimes displayed logic in a simple way and cited the bible about innocence (Mathew). He also told how the BJMPMBAI grew into adulthood with new products and services offered to the members without additional cost which he said would be explained by the Legal Officer. He finally welcome all those that attended the 18th BJMPMBAI Anniversary & Annual General Membership Meeting and ended his message.

4. President’s Report;

After acknowledging the message of the Chairman, the emcee requested the President of BJMPMBAI, Director Armando M Llamasares to render his report.

Dir Llamasares after recognizing the presence of the Principal Speaker, the members of the Board and Officers, Senior Officers of the BJMP, the BJMP Regional Directors, visitors and all those presents, rendered his report.

The complete President’s Report was enclosed in the BJMPMBAI Annual Report attached to this Minutes of Meeting and considered part and parcel of the Minutes of the 18th General Membership Meeting and Annual Report for 2018.

5. Presentation of Awards.

The Emcee informed the members the presentation of awards for BJMPMBAI Outstanding Extension Office, BJMPMBAI Outstanding Extension Office-In-Charge, Long Service Award and a Posthumous Award. He requested the main speaker, Chief, BJMP Dir Allan S Iral, assisted by Chairman of the Board, Dir Arturo W Alit and the Chairman of the Awards Committee, Dir Serafin P Barretto Jr to hand- over the awards.

Those that received the plaques plus P10,000.00 or P5,000.00 cash were the following:

- | | | |
|---|--------------------------|-------------|
| Best Extension Office Award: | - Region IX | |
| Outstanding Extension Office-In-Charge: | - JO1 Claire V Galavia | Region XIII |
| Extension Office-In-Charge | - SJ03 Ma. Connie Conte | Region VI |
| Extension Office-In-Charge | - SJ01 Parajay Ramos | Region IX |
| Extension Office-In-Charge | - J03 Dexter Fulguerinas | Region XI |

Those that received Long Service Plaques and cash were the following employees that rendered at least 15 years of service:

Ms Vivienne B Quijoy
Ms Cherylle P Benavidez

Ms Lyn T Nava
Ms Loce T Flores

Mr Norberto S Abuda, Chief Administrative Officer received the Posthumous Award in behalf of the wife and children of Isagani Cordova, a former employee.

6. Introduction and Message of the Main Speaker;

After the awarding ceremonies, the emcee requested President Dir Armando M Llamasares to introduce the main speaker.

Dir Llamasares described the main speaker, CSupt Allan S Iral, C, BJMP as a simple man, a well-trained administrator, a manager with high level of expertise on human resource management in jail operation and logistic. He continued that Dir Iral graduated with a degree of Education cum laude at University of San Jose Recolletos at Cebu City in 1989 after which he entered the Philippine National Police Academy and graduated in 1994 and thereafter joined the BJMP. Dir Llamasares reported that Dir Iral earned his master's degree in Management at Philippine Christian University in 2001 and passed different Civil Service eligibilities and a recipient of "Lakan" Award at PNPA. He continued that Dir Iral received several awards as an officer of the BJMP and thereafter presented Dir Iral.

Dir Iral gave thanks to all members of the BJMPMBAI and recognized the fact that without them he could not attained his present position. He recognized the awardees' efforts to excel in their respective positions that showed positive outlook in life. He also recognized the presence of Dir Ester Apin-Aldana, the BJMPMBAI Board of Directors headed by Dir Arturo W Alit, the BJMP Regional Directors and the retirees. He told the members how fast the time move as he recalled that it was not so long when he was in the lower hierarchy of BJMP, but suddenly found himself as the new Chief, BJMP. He thanks Dir Alit for appointing him as Warden of Davao City Jail when Dir Alit was then the C, BJMP and think about it as stroke of luck. He described the BJMPMBAI yearly celebration as the same for years except for one- that it remained to be strong. He said that the journey of the BJMPMBAI was not that easy, but due to sheer display of endurance, hard work and innovations started by the late Atty Ramon A Abenir together with founding Chairman Dir Alit in 2001, the BJMPMBAI grew from almost scratch to P1.7B institution today. He also gave recognition to the Senior Officers of the Association, the members of the Board of Directors, including the BJMP Regional Directors and retired Senior Officers. He once again congratulated the BJMPMBAI employees that rendered at least fifteen (15) years of service to the Association.

Dir Iral reported that it was always a great privilege to be part of the BJMPMBAI celebration as he joined its 18th year of providing service and assistance to members and recalled how he, the other officers and beneficiaries witnessed how the Association became today. He narrated that when RA 8291 excluded those in the uniform service from the coverage of insurance by the GSIS, it forced the BJMPMBAI to search for protection and tied- up with other institutions that led to the establishment of the Association and the retirement program in the uniform service. He recognized the 15,000 members that stick to the Association and helped it grew. He added that when the members sanctioned the first deduction in their salaries and became official members, it was not only their money that they gave to the Association but also their trust that kept the Association alive and going. He said that all members gave their trust and invested to BJMPMBAI that now grew and

considered owned by members because all of them were benefited from it. He added that many would say that they did not feel any benefits, but many members would say otherwise; those that had been hospitalized, those provided with cash relief under the Health Care Program, those that passed away and received their insurance plan, those that were able to construct their houses because of the real estate loans, children sent to schools because of the educational loans granted to members and all these benefits was a demonstration that BJMPMBAI is alive. He told the members to consider the monthly premium deducted from their salaries as investments and advised the members not to fall into scam and told the different strategies of other lending companies to attract members to avail of loans and advised them not to fall into temporary solutions or “band aid” remedies but for long term solutions and be wary of scams. He urged the members to rely on “T E S” or Think, Examine and Study if they were planning to invest. Dir Iral also addressed his co-officers to contribute to the development of the members and advised them to invest in MBAI as he expressed the theme celebration which was “Serbisyo, Hindi Negosyo” and “Sa BJMPMBAI, Nakasisiguro Ka Na, May Dagdag Benepisyo Pa”. He added that the success of an Association could not be gauged on how long it existed nor the profits it earned but on the smile of its members because of needs met and families helped- and for this the BJMP was grateful to the BJMPMBAI for being a partner on its duty of serving persons deprived of liberties and the BJMP assured its full support to continue to provide the services to its members now and in the coming years, “kasi the BJMPMBAI hayahay ang buhay” and once again congratulated the BJMPMBAI.

7. Awarding of Plaque of Appreciation to the Main Speaker;

Chairman Dir Alit, President Dir Llamasares and Vice-Chairman Dir Mamaril presented to the Main Speaker C, BJMP Dir Iral the Plaque of Appreciation.

After the presentation, the Emcee said that the Main Speaker was one of the incorporator of BJMPMBAI in 2001 composed of CSupt Arturo W Alit, SSupt Antonio Cruz, SSupt Vicente Encarnacion, SSupt Jose Esmeralda, SSupt Leonardo Encinas, SSupt Armando Llamasares, SSupt Mercedes Foronda, Supt Gloria Nocado, C, Insp Gloria Dorigo, C, Insp Allan S Iral, Atty Ramon Abenir Jr, Atty Ahmed Nacpil, Ms Ester Apin-Aldana, Mr Arnel Romero, and SJ04 Juanito Sarmiento Jr.

8. Closing Ceremony.

The Emcee requested Vice-Chairman Director Diony D Mamaril to render the closing remarks.

After acknowledging all those present, Dir Mamaril told the audience about the “Ponci Scheme” from the United States which means that one had to work to earn money and later on make investment only to be cheated in a scheme. He told how men find it hard to look for ways to pay their loans unlike in the BJMPMBAI where the members “Ay Nakasisiguro Ka Na, May Dagdag Benepisyo Pa!”. He informed the audience of different schemes by lending companies to attract borrowers while borrowers continue to borrow bigger amounts as their salaries increased that tended to become a cycle and discouraged the habit and advised the members to think of the future and refrain from borrowing every now and then. He encouraged the members to study the social media to expand services and well informed of what was happening around us. He advised the young members to start a business to augment the income and don’t wait till retirement because no one could earn overnight, while invest the benefits that was received to MBAI, Coop or SLAI and always think of retirement that does not rely on your children. He then asked the audience what is the perfect man and answered it by enumerating what a good man should do in his everyday life. He then asked where one could find a perfect man and answered it by simply saying that it could be found in jail and thereafter closed his message.

III. MEETING PROPER

1. Determination of Quorum;

The Chairman requested from Secretary if there was quorum to conduct business.

Dir Ester Apin-Aldana informed the Board that out of the seventeen members of the Board, three were absent; Dir Doris R Dorigo who was on official mission to Indonesia, Dir Leopoldo Morante who was also on official leave and now at the USA, and Dir Jose A Esmeralda III who was on sick leave. She added that there were 135 members present in the hall, while 7,682 sent proxies to represent them. He continued that out of the 15,136 members, 7608 were present to include the proxies for the 18th Annual General Membership Meeting pursuant to Section 2, Art X of the Association's By-Laws. She continued that notices of the meeting were posted in the BJMP National Headquarters, Regional and Provincial Offices 30 days before July 6, 2019 in compliance with Section 3, Article X of the amended By-Laws. She said that the BJMP Regional Directors and Regional Executive Senior Jail Officers were also notified of the meeting in a letter of the President dated June 3, 2019 and requested to give widest dissemination about the date of the meeting in their area of jurisdiction. She then informed the Chairman that there was a quorum.

With the information, the Presiding Officer called the meeting to order.

Dir Alit called the attention of the Board to the Minutes of Meeting of the 17th Annual General Membership Meeting held on July 7, 2018 for comments. Dir Diony D Mamaril moved for the deferment of the reading of the Minutes of the last General Membership and moved for approval which was seconded by Dir Serafin P Barretto.

The Presiding Officer called for any comment and hearing none, pronounced the Minutes of the last Annual General Membership meeting approved. After the pronouncement, he called the attention of Dir Ester Apin-Aldana to read all Resolutions approved by the Board from June 2018 to May 2019.

As requested, Dir Aldana read the thirty (30) Resolutions approved by the Board from June 2018 to May 2019 which was simultaneously flashed in the screen for ratification of the General Membership. After reading all the resolutions, Dir Aldana particularly mentioned two resolutions that best presented the true meaning of the year's theme anniversary "Sa BJMPMBAI, Nakasisiguro Ka Na, May Dagdag Benepisyo Pa!" and pledged more benefits to the members for the years ahead. She then presented the resolutions passed and approved by the Board before the General Assembly for ratification.

Dir Armando M Llamasares moved for the approval of all thirty (30) resolutions passed and approved by the Board which was seconded by Dir Rosendo M Dial. Without objection, the motion was pronounced approved.

Dir Alit requested Dir Barretto Jr to make report on the BJMPMBAI Audited Financial Statement Report for year 2018 considering that the Treasurer, Dir Doris R Dorigo was in Indonesia on official travel.

Dir Barretto congratulated the members and described them as the "true owners of the Association" and assured them of more benefits particularly hospitalization cash benefits and annual physical examination which drew applause from the members. Dir Barretto proceeded to render the Annual Financial Report.

He said that for the year ended December 31, 2019, the current asset of the Association increased by almost 32% while the non-current asset also increased by 21% that meant very high productivity and efficiency in managing BJMPMBAI assets. With regards the loan portfolio, Dir Barretto reported that it increased by 47% that showed MBAI has more clients and improved operations for the year and cited the number of members which was served by the Association. As to Treasury Bonds, he said that the Association was able to earn P13M from interest and as to the asset, he said that it recorded a 21.3% increase, from P1.44 billion to P1.74 billion. He invited the attention of members on Current and Non-Current Liability of MBAI and explained the corresponding ratio of liabilities and the availability of short term assets of the Association as the debt ratio of 0.42 meant that MBAI was less dependent on bank loans while the debt equity ratio was 72.3 or that the Association was more dependent on its own equity. As to Equity, he said that it increased to 20.8% with capitalization ratio of 42% or that the equity level was low. He concluded that the Association has an average monthly income of P11.4M after realizing a total P137M net income and cited different causes why the Association failed to collect from some borrowers but remained optimistic that the past accounts could still be collected to be returned to the coppers of the Association. He urged the members as partners to help the Association to trace the delinquent borrowers. He concluded and said that the Association realized a total net income of P177,132,413.00 for 2018 that showed hard work by officers that would ultimately redound to members as benefits. He then gave thanks to the Lord and the members for the successful operation of the members and ended his report.

Dir Iral moved for approval of the Audited Financial Report of the Association, seconded by Dir Mamaril. Dir Alit called for any comment from the members and hearing none pronounced the Audited Financial Report of the Association approved.

The Emcee informed the members of the additional benefits extended to members and requested Atty Roy Valenzuela to relay to the members the additional benefits. Dir Alit requested the members to listen to the message of Atty Valenzuela for they would be the messenger of good news to the members in the field.

Atty Valenzuela said that he was tasked to discuss one of the part of the theme which was the side of ...”May Dagdag Benepisyo Pa!” which showed how stable was the Association. He mentioned the benefits as three add- on products as the Educational Plan, the Health Care Program (APE) and the Memorial Service and Life Insurances that were extended to active, dependent, retirees and Associate members. He informed the members of the Annual Physical Examination, the Hospitalization, the Cash Benefit Assistance which where all given to members free. He continued that because the Association was concerned with the health of its members, the Association provided them with Health Maintenance Coverage and Cash Benefit Assistance. He said that for the first 3 days of confinement of the member, he shall receive a P15,000.00 cash assistance and if the confinement was extended up to 30 days, the members received a one- time maximum assistance of P60,000.00 in a year and this was without any cost from members and it already cost more than P2M from the Association with more than 100 members benefitted from the assistance. As to the Annual Physical Examination the Association tied with High Precision Diagnostic Center to provide the laboratory examination of the members. He paused and asked the members if they have any question regarding the benefit as Dir Alit further elaborated the benefits as a matter of life and death or serious cases that affected the members and could only availed of once a year and all members, whether active or regular member, associate and retirees could avail the benefit. He added that new members could avail it if they were already members for 1 year and as to the question of a member, Dir Alit said that if confined, the member must coordinate with their respective RESJO that would make a spot report to BJMPMBAI and if the

member was confined for several days, appropriate amount of assistance would be extended to him/her. He clarified that the assistance given by BJMP Management was different from that of the BJMPMBAI, however, the following year if the same member was again affected by an illness or was involved in an accident, the benefits would only be P1,500.00 daily allowance for a maximum of 30 days. He cautioned the members of committing fraud because the BJMPMBAI would file a case against them before the BJMP Management and mentioned the experience of BJMPMBAI during the "Typhoon Yolanda".

Dir Alit informed the members that the Association would create a Committee that would come up with the rules governing the benefits given to members that would be provided to RESJOs and also it would be included in the issue of the Providers.

Atty Valenzuela added that the payment would be done in the first three days of confinement and the rest after the confinement and proceeded to discuss the Annual Physical Examination required to active members. He continued that the Association provided the free APE to members to ease the burden of the members of spending hard earned money for the examination and the Association contracted High Precision Diagnostic Center to do the examination which was accredited by DOH and with 22 branches in Metro Manila, 7 in Visayas, 3 in Mindanao and several affiliated Diagnostic Center nationwide. As to the retirees and Associate members, they could avail of an annual check-up in lieu of the physical examination. For information of the body, he mentioned the examination that would be provided to members by HP tailored to BJMP members and if there was no HP in their regions, an alternative diagnostic center would be identified for the examination and this would continue starting 2020 onwards.

After the discussions on the APE, Atty Valenzuela discussed the Memorial Service worth P50,000.00 of BJMPMBAI which would be provided to members free of charge. He added that the Association paid each 44 memorial plans in spot cash in a month and explained the named and the unnamed memorial plan and said that it included a life time insurance equivalent to the face value of the Plan and accidental death and disability insurance but the service would be provided only their accredited mortuary, but it could be availed in other mortuaries if there was no Philplans accredited mortuary provider in the area. He said that the named memorial plan was already in the name of an individual when it was purchased and included an insurance unlike the unnamed memorial plan which was not immediately given to a certain person after the purchase and did not carry an insurance and the Association was spending P2.2M every month to purchase the 44 number of memorial plans which could be availed of by every members and the additional benefit in the named plan was the group term insurance without restriction as to age which was an additional benefit that would be received by the heirs of the members. He added that additional benefit was the plan that was acquired with Accidental Death and Disability which would receive by the survivor.

Dir Alit clarified that if the members died not because of accident, he would receive the amount of P50K funeral services and if named, plus the insurance benefit, however, if the member died because of accident, the survivor would receive an additional amount of P100,000.00. He added that the funeral service would only amount to P50,000.00 and any amount incurred by the family in excess of the amount would shoulder by them.

After the explanation of Dir Alit, Atty Valenzuela discussed the Scholarship Plan benefits for deserving dependents members which were the Suma Plan which was a 5 year college educational plan worth P112,699.00 but would mature in seven

years and the STI College Education Plan worth P147,053.00 would mature 30 days after purchase, and that these plans could be availed of by children of the members who were qualified but the Committee would promulgate the rules of the benefits.

Dir Alit stressed that the STI plans could be availed only in STI owned educational institutions and could be availed by only one child of the member and the rules would be promulgated by the concerned Committee.

Dir Alit announced that the new insurance coverage being studied by the Board would be until 100 years and also mentioned about the withdrawal of equity by some members.

IV. ADJOURNMENT

With no other matters to be discussed as calendared, Director Onato moved for the adjournment of the meeting which was seconded by Dir Mamaril.

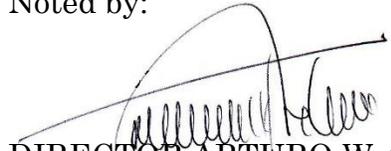
Without opposition, the Presiding Officer pronounced the meeting adjourned.

Prepared by:



DIRECTOR ESTER APIN-ALDANA

Noted by:



DIRECTOR ARTURO W ALIT
Chairman of the Board



DIRECTOR ARMANDO M LLAMASARES
President