



Corporate Governance Manual

*PEOPLES BANK CARAGA – MUTUAL BENEFIT ASSOCIATION, INC.
June 2010*

PEOPLES BANK CARAGA – MUTUAL BENEFIT ASSOCIATION, INC.

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Part 1. Introduction

a) Brief history of the Organization

In 2004, the management of Peoples Bank of Caraga, Inc. provided insurance services to its micro-finance members (aka PABK Members) to protect them from any unforeseen events which can drastically affect them financially. Peoples Bank of Caraga, Inc. insured its members to a commercial insurance company under a group-life insurance policy. The Accidental Death and Accidental Medical Reimbursement was insured with the commercial insurance company while the Natural Death and Hospitalization was insured with the in-house insurance of PBC which was named as PHeLIP (PABK Health and Life Insurance Program).

After a few years of operation, the only drawback which the management of PBC had experienced with its partner/commercial insurance company was the very long processing in the payment of claims which can take as long as one year or more.

In the year 2007, RIMANSI made a proposal to PBC to put up a Mutual Benefit Association which could give our micro-insurance business a legal personality through their technical assistance. PBC and RIMANSI entered into a MOA last October 2, 2007.

PBC-MBA became a juridical person on September 30, 2008 when the Securities and Exchange Commission issue its license on that date. Insurance Commission issued its license to operate last October 28, 2009 and finally approved its product license last June 7, 2010 and PBC-MBA formally started its operation on July 2010.

b) Vision, Mission and Corporate Values

Vision:

A community of happy and contented members of the PBC clientele and personnel confident of fast, efficient and favourable insurance services, commensurate to modest premiums and charges

Mission:

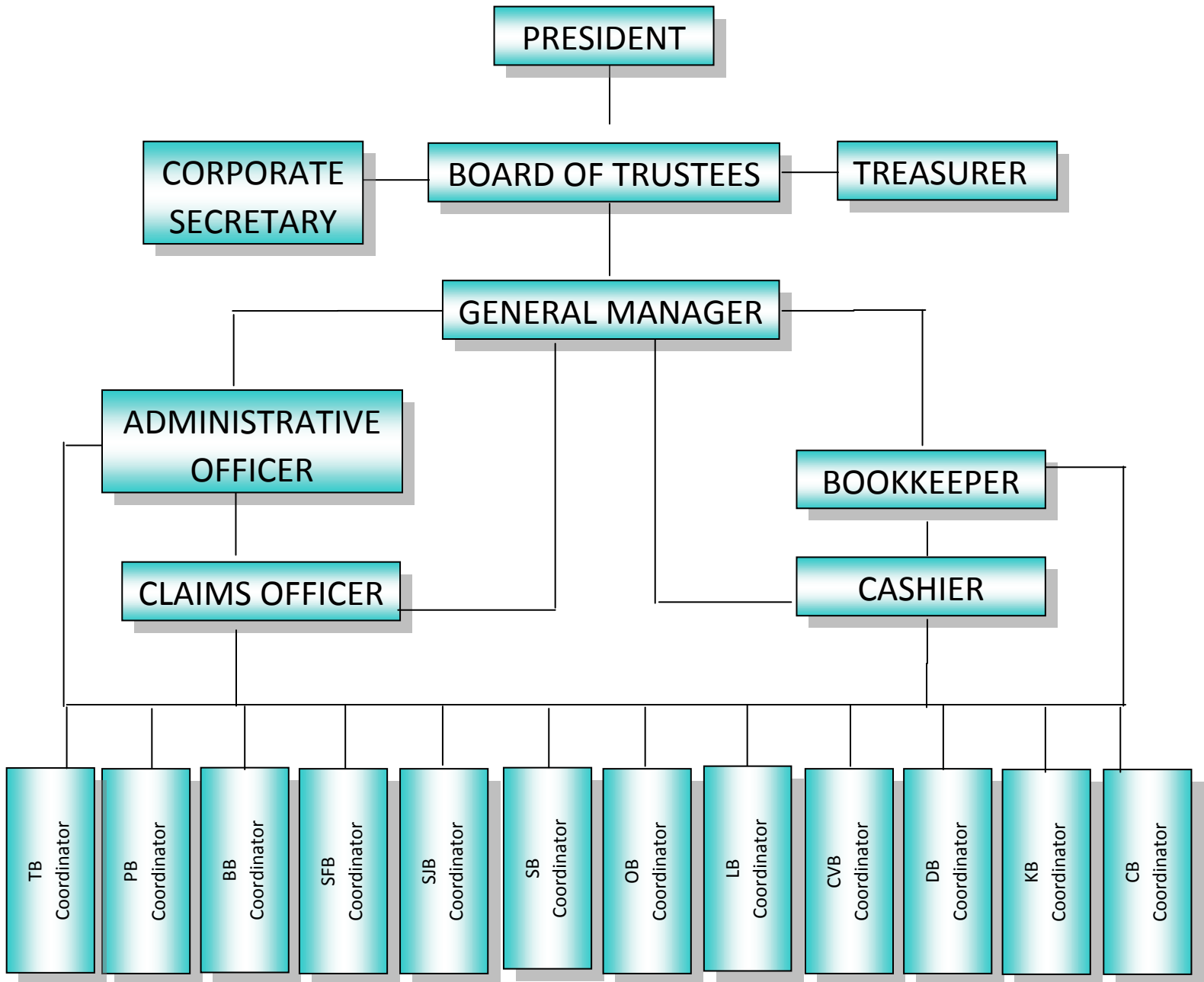
To educate the clients and employees about the importance of insurance as a means of lessening the burden of the effects of unforeseen risks; to provide expedient services to the insured and beneficiaries; and to promote client and employee retention by extending continuous services that respond to their needs.

Corporate Values

To provide better services to the members especially expedient and speedy release of claims.

c) Organizational Structure

ORGANIZATIONAL CHART



d) Overview of Programs

PBC-MBA is an organization that provides insurance to its members. It is a non-stock, non-profit, which issues certificates of membership providing for payment of benefits in case of disability or death of its members and dependents, which accumulates funds by the collection of fees or dues from its members. Its products are the following:

1. Basic Life Insurance Plan

- Natural Death Benefit
- Accidental Death Benefit inclusive of Burial Assistance
- Accidental Medical Reimbursement Benefit
- Accidental Disablement Benefit

2. Credit Life Insurance Plan

- Death Benefit
- Total and Permanent Disability

e) Commitment to Good Corporate Governance

PBC-MBAI is committed in the promotion of corporate good governance within its organization and among its stakeholders. Together with the Board of Trustees and Management, PBC-MBA will remain steadfast in monitoring the performance of the organization, strive to make good and sound decisions, and will hold its governing board accountable for its execution in achieving our corporate goals.

The Corporate Governance Manual shall serve as its guide in ensuring the organization's practice of good governance, sustainability and its continuous commitment to its stakeholders in providing efficient and innovative programs and services for the growth of the community in which we operate.

f) Definition of Terms

Corporate Governance – the framework of rules, systems and processes in the corporation that governs the performance of the Board of Trustees and Management of their respective duties and responsibilities to stockholders and other stakeholders which include among others, customers, employees, suppliers, financiers, government, and community in which it operates. (SEC Memorandum Circular No. 9 Series of 2014)

Stakeholder – is a person, group or organization that has interest or concern in an organization. Stakeholders can affect or be affected by the organization's actions, objectives and policies.

Board of Trustees - often provides a means for members or associates of the organization to elect or appoint individuals who will oversee the function of the organization, ensuring that the core values and purposes of the organization reflected in the operation process. Trustees as individuals may be assigned specific areas of responsibility, with the board ultimately being collectively accountable to the constituency of the organization for how well those functions are carried out.

Voting Members – regular members who are required to attend regular meetings either in person or by proxy.

Part II. Governance Structure

a) Board Composition

The Board of Trustees of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. shall consist of seven (7) members namely the following: four (4) trustees shall be elected by the active members with existing loans funded by Peoples Bank of Caraga, Inc.; two (2) independent trustees, to be elected by the active members with existing loans funded by Peoples Bank of Caraga, Inc.; and one (1) trustee shall be elected as a member of the Board if he/she is the President/CEO of the Peoples Bank of Caraga, Inc.

b) Multiple Board Seats

The Board may adopt guidelines on the number of directorships that its members can hold in other corporations/associations. The Board shall take into consideration the capacity of a trustee to diligently and efficiently perform his duties and responsibilities and the limitations on concurrent directorship or being a trustee of the organization.

The President and other trustees may be covered by a lower indicative limit for membership in other boards. A similar limit may apply to independent or non-executive trustee who, at the same time, serve as full-time executives in other corporations/associations. In any case, the capacity of the trustees to diligently and efficiently perform their duties and responsibilities of the boards they serve shall not be compromised.

c) President and General Manager

The President shall be the Chief Executive Officer of the association and the General Manager shall have the charge of the day to day operations.

d) Qualifications of Trustees

The trustees to be elected must be of legal age, recognized active beneficiary member of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. or any of its affiliates, has consistently performed very satisfactorily for at least the last three (3) years in her membership and has ongoing businesses funded by loan from Peoples Bank of Caraga, Inc. or any of its affiliates and is willing to perform the functions of a trustee without any remuneration.

e) Disqualification of Trustees

No member convicted by final judgment of an offense punishable by imprisonment for a period exceeding six (6) years, or a violation of the Corporation Code of the Philippines committed within five (5) years prior to the date of his/her election or appointment, shall qualify as a Trustee or Officer. In addition, a member whose membership has been terminated due to various reasons, and/or has resigned from membership with PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. or any of its affiliates, shall also be disqualified from being a Trustee or Officer.

f) Duties, Functions of Responsibilities of the Board

1. General Responsibility, Duties and Functions

A Board of Trustee office is one of trust and confidence. He should act in the best interest of the association in a manner characterized by transparency, accountability and fairness. He should exercise leadership, prudence and integrity in directing the association towards sustained progress over the long term. A trustee assumes certain responsibilities to different constituencies or stakeholders, who have the right to expect that the institution is being run in a prudent and sound manner.

To ensure good governance of the association, the Board should establish the association's vision and mission, corporate values, policies and procedures that may guide and direct the activities of the organization and the means to attain the same as well as the mechanism for monitoring management performance. While the management of the day-to-day affairs of the institution is the responsibility of the management team, the Board is, however, responsible for monitoring and overseeing management action as stated in the Code of Corporate Governance.

2. Duties and Functions:

Unless otherwise provided by law, the corporate powers of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. shall be exercised, all business conducted and all properties of the corporation controlled and held by the Board of Trustees subject to the approval of the majority of its members. Without

prejudice to such powers as may be granted by law, the Board of Trustees shall have the following powers: (Please see Article V of the By-Laws)

3. Term of Office

The elected members of the Board of Trustees shall begin to serve immediately after their election for a term of three (3) years until their successors shall have been elected. Provided, that no member shall serve as member of the Board of Trustees for more than two (2) consecutive terms.

4. Specific Duties and Responsibilities of a Trustee

The Board of Trustees has specific duties and responsibilities as provided in Article XI of the By-Laws.

5. Internal Control Responsibilities of the Board

Members of the Board of Trustees shall be committed to observe the confidentiality of non-public information acquired by reason of his position as Trustee. A Trustee should not disclose any information to any other person without the authority of the Board.

6. Disclosure of Third Party Transactions and Other Conflict of Interests

Board members and officers shall at all times avoid any actual or potential conflict of interest with the organization. Each shall also avoid any conduct, or situation, which could reasonably be construed as creating an appearance of a conflict of interest.

If a conflict of interest situation arises, or a situation arises which may give reason to assume that a conflict may arise, the relevant member of the board or committee, as the case may be, has a duty to report the matter forthwith to the president of the board, who will review the question and determine an appropriate course of action.

7. Vacancy in the Board

Any vacancies occurring in the Board may be filled by the vote of at least a majority of the remaining trustees, if still constituting a quorum, provided, that any vacancy occurring by reason of removal by members of the board, by expiration of term or increase in the number of trustees shall be filled by the trustees in a regular or special meeting called for the purpose.

8. Board Self-Assessment

The Board is committed to undertake an evaluation of its performance as a collective body, its Committees and senior management to determine whether they are functioning effectively, pinpoint areas for improvement and ensure that the President is providing effective leadership to the Group. The Board shall report the results of the self-assessment to its stakeholders.

g) Board Meetings

1. Quorum Requirements

A majority of the members of the Board actually in office shall constitute a quorum at meetings of the Board and no action of the Board shall be valid unless approved by majority of the incumbent members of the Board en banc at a duly constituted meeting.

2. Orientation of New Trustees

All new Trustees joining the Board are required to undergo an orientation process within 3 months from date of election or appointment. This is intended to familiarize the new trustees on their roles and responsibilities in the Board and Committees, the organization's strategic plans, organizational structures, business activities, compliance programs, Code of Conduct and Ethics, and Corporate Governance Manual. All trustees are also encouraged to participate in continuing education programs at the organization's expense to maintain a current and effective Board.

3. Access to Information and Reports

The Board members shall have independent access to Management and the Corporate Secretary for all information to enable them to properly perform their duties and responsibilities.

Management shall provide the Board members with complete, adequate and timely information about matters to be taken up during their meetings.

The agenda and information package for each board and committee meeting should be sent to each Board of Trustees in hard or electronic copy at least 5 business days in advance, whenever possible and appropriate.

h) Board Appointments and Re-election

The Board of Trustees shall be elected every three years by majority of its members during its annual meeting.

The independent trustees shall be elected by the majority of its members upon the nomination of the Election and Nomination Committee.

i) Code of Ethics/Conduct

The members of the Board and the management are committed to serve the public trust and to fulfil their responsibilities ethically in a manner consistent with that obligation. This means that decisions are to be made solely to promote the best interests of the association a public trust, rather than the interests of a particular constituency, and that Board member and officers will disclose personal, familial, business relationships, or other potential conflicts of interest as appropriate.

j) Remuneration of the Members of the Board and Officers

1. Development Program

The MBA shall continue to make planned efforts to facilitate the learning of job related behaviour of its trustees and officers current and future roles and responsibilities aligned with the Association's goals and direction.

The trustees and officers shall be given trainings in the form of (i) in house lectures; and, (ii) seminars, study tours, workshops and conferences.

2. Allowances/ Remunerations

The organization may establish a formal and transparent procedure for developing a policy on executive remuneration and for fixing the remuneration packages of individual trustees and officers. However, no trustee shall be involved in deciding his or her own remuneration.

3. Benefits

The members of the Board shall not receive any salary but shall be entitled to gratuity, per diem and reimbursement of all necessary expenses incurred on account of attendance in committee and board meetings provided that all

entitlements, benefits, emoluments received shall be subject to the approval by majority vote of the general membership.

The members of the board will be entitled with 3-year coverage of Basic Life Insurance Plan during their term.

k) Board Committees

1. Oversight and Audit Committee

The Oversight and Audit Committee is established in line with the principles of good corporate governance, where the Board takes an active role in the audit policies of the organization. The Committee is expected, through the provision of checks and balances, to bring positive results in supervising and supporting the management of the Fund. Generally, this committee will assist the Board in the oversight of the Fund's financial reporting, internal controls, and risk management process, and evaluate the performance of Internal Audit and external auditors. (For specific roles, please see Article VII of the By-Laws)

2. Election and Nomination Committee

The Nomination Committee is hereby-vested sole authority to conduct and supervise the elections for the members of the Board of Trustees and other officers and proclaim the winners. The nomination committee shall likewise be the judge of all electoral contests, including questions on the qualification of candidates and its decision shall be final unless appealed to the Board of Trustees. Further, the Nomination Committee may be tasked to supervise the election of the succeeding Nomination Committee members. (Other responsibilities, please see Article VI of the By-Laws)

3. Remuneration Committee

The Remuneration Committee provides oversight on compensation and remuneration of senior management and other key personnel, ensuring that compensation scheme is consistent with the organization's culture and strategy, effectively aligned with prudent risk taking and commensurate with corporate and individual performance. It also ensures consistency of the compensation policies and practices across the Group. The Committee shall be composed of at least three (3) members of the Board of Trustees, one of whom is an independent trustee.

4. Executive Committee

Executive Committee of the Board of Trustees should consist of not less than three (3) and not more than five (5) to be chosen by the Board of Trustees from among themselves to monitor the operations and finances of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. to ensure that decisions of the Board are executed by management, and where urgent circumstances require, to act for and in behalf of the Board on such matters subject to such guidelines and limitations duly approved by the Board. The concurrence of at least a majority of the members of the Executive Committee shall be necessary to make an Executive Committee decision valid. All business transactions by the Executive Committee shall be subject to confirmation by the Board of Trustees at its next scheduled meeting.

l) Corporate Secretary

The Corporate Secretary is appointed by the Board of Trustees who shall give all notices required by the by-laws and keep the minutes of all meetings of the members and of the Board of Trustees in a book kept for the purpose. The one keep the seal of the association and affix such seal to any paper or instrument requiring the same. The Corporate Secretary have custody of the members' register and the correspondence files of the association. To certify to such corporate acts, countersign corporate documents or certificates, and make reports or statements as may be required of him/her by law or by government rules and regulations; also perform all such other duties and work as the Board of Trustees may from time to time assign to him/her.

m) Organizational Management

The Management stands as the center of decision-making for the day-to-day affairs of the organization. It determines the organization's activities by putting the targets set by the Board in concrete terms and by implementing basic strategies for achieving these targets.

Management is also responsible to the Board for implementing the infrastructure for the organization's success through the following mechanisms in its organization as set by the Board: organizational structures that work effectively and efficiently in attaining the goals of the organization; useful planning, control, and risk management systems that asses risks on an integrated crossfunctional approach; information systems that are defined and aligned with an information technology strategy and the business goals of the organization; and a plan of succession that formalizes the process of

identifying, training and selection of successors in key positions within the organization.

The following key positions states their organizational functions:

1. General Manager / Compliance Officer

- a. The General Manager shall have the charge of the day to day operations of PEOPLES BANK OF CARAGA-MUTUAL BENEFIT ASSOCIATION, INC. and exercise the following functions: (Please see Article XI, section 5 of the By-Laws)
- b. Oversee the design of an appropriate compliance system; promote its effective implementation to the association.
- c. Shall be responsible for ensuring the integrity and accuracy of all documentary submissions to the Regulators
- d. Establish and maintain a constructive working relationship with all the regulatory agencies.

n) External Auditor

The Board of Trustees shall appoint the external auditor during regular board meeting. It is tasked to conduct an independent audit of the association's financial statements and render an opinion thereof based on the results of the audit.

o) Internal Auditor

The organization is committed to have in place an independent audit function, through which the organization's Board, senior management, and members may be provided with reasonable assurance that its key organizational and procedural controls are effective, appropriate, and complied with.

Part III. Members

a) Duties and Responsibilities of the Members

Each member of the association has the following duties and responsibilities: (Please see Article III, section 3 of the By-Laws)

b) Voting Rights

Member shall have the right to participate and vote in the Annual General Meeting including the right to elect, remove and replace trustees, vote on certain corporate acts in accordance with the Corporation Code such as changes or amendments to the organization's By-Laws and Articles of Incorporation, lease, exchange, transfer, mortgage, pledge or other disposition of all or substantially all of the corporate property and assets as provided in the Corporation Code.

c) Power of Inspection

All members shall be allowed to inspect corporate books and records including minutes of Board meetings and performance reports in accordance with the Corporation Code, and shall be furnished with annual reports, financial statements, without costs or restrictions anytime during working days.

d) Right to Information

The members shall be provided, upon request, with information about the organization's governance board members and partnerships made with other organization.

The members shall have access to any information relating to matters for which the management is accountable. They shall also be allowed to propose items in the agenda of meetings, provided that the suggested item is valid, legitimate and related to the organization's business.

e) Other Members Benefits

Members of the organization shall have the right to receive other benefits subject to the discretion of the Board of Trustees.

f) Notice of Annual General Meetings (AGM)

Notices for regular meetings shall be sent by the Secretary by personal delivery or by mail at least two (2) weeks prior to the date of the meeting to each member at his last known post office address. The notice shall state the place, date and hour of the meeting and the purpose or purposes for which the meeting is called.

Notices for special meetings may be made by written notice at least five (5) days before the meeting. The written notice shall contain the particular matters to be discussed. Only matters specified in the notice of special meeting can be the subject of motions or deliberations at such meetings.

g) Related Party Transactions by Trustees

The Trustees shall be required to disclose their interest in transactions and any other conflict of interest in the association.

The association shall seek the assistance of a committee of independent trustees to review the materials and significant RPTs to determine whether they are in the best interest of the association and their members.

Part IV. Stakeholders

a) Identification and Definition of Stakeholders

1. Employees

Individuals hired by the PBC-MBA to work as either full-time or part-time worker under a contract of employment duly notarized upon signing, has recognized rights and duties as stated in the association's Personnel Manual. PBC-MBA shall adhere to the state's Labour Laws that will protect the well-being of the employee.

The progress and success of the association depends on its human resources and that only through carefully selected, well-trained, results-oriented, and dedicated employees can the association achieve its objectives.

The association shall continue to make planned efforts to facilitate the learning of job related behaviour of its stakeholders current and future roles and responsibilities aligned with the association's goals and direction.

The employees shall be given trainings in the form of (i) on the job training or coaching; (ii) in house lectures; and, (iii) local courses, seminars, study tours, workshops and conferences.

2. Customers/Members

PBC-MBA exists primarily for the benefits of its members

The sustainability of the association relies on the active involvement and participation of the members in the affairs of the association

A member is a person who meets the eligibility requirements, complies with the policies of the association, and entitles to all the rights and privileges sets forth in

the by-laws of the association. She/he shall embody the promotion of all purposes and goals of the association.

The association shall provide training and education before their membership. In ensuring the continuing education of the members, PBC-MBA shall provide education through annual assembly, centermeetings, center chief fellowship and other educational initiatives.

The association shall allocate funds for the training and education of its members subject to the discretion of the Board of Trustees.

3. Community of Operations

In any business, there is a need for the support of the community where it operates. The Association acknowledge the significant role of the community in achieving its vision mission particularly in helping people become less vulnerable.

The Association will strengthen its relationship with the community by sharing information about its programs and services, such as environmental protection, etc.

4. Environmental Sustainability

The Association's business operation does not directly affect the environment. However, it is still committed to do its part in promoting environmental sustainability through various initiatives within the office, among its trustees and employees and with its stakeholders.

5. Partner-Agent MFI/s

MFI partner/s is the primary source of the association's membership, and maintains good relationship to members. They are the fund mobilization partners of the association and play the important role especially in collecting premiums and contributions.

The association shall ensure fast service and continued access to microinsurance benefits and other services.

The association shall establish and implement approve guidelines pertaining to MFI and other related parties.

The association shall conduct products and services orientation and technical to collaborate organizations.

The association shall conduct fair business transactions and ensure that the interest does not conflict with the interest of MFI Partners.

PBC-MBA shall provide incentives through service fee.

The association and the partner agent should execute a service agreement or management contract defining the roles and responsibilities of the contracting parties.

6. Regulators

Regulatory agencies are essential in any industry as they provide the framework to which an association should legally operate. These policies, guidelines and circulars issued by the regulatory agencies promote fairness and increase the level of confidence of the members, implementers and other stakeholders.

The Association shall ensure full compliance to the requirements, policies, circulars, memoranda, and guidelines issued by regulatory agencies such as the Insurance Commission, Securities and Exchange Commission, Bureau of Internal Revenue, Local Government Units and other government agencies.

The association shall appoint/designate a person who will act as Compliance Officer to ensure compliance to the above-mentioned agencies.

7. Technical Service Providers

TSPs are individuals or businesses that have technical expertise in the services they are providing and able to support in designing a solution that will deliver the functionality the customer requires.

The association shall ensure in the involvement and participation, which requires training, essential education, knowledge, skills and abilities in relation to the services provided.

8. Board of Trustees

The Board is the governing body of the association primarily responsible for ensuring good governance.

The Board formulates the strategic direction of the association

The Board monitors the performance of the management

The Board ensures that systems are in place for transparency and accountability

The association is committed to strengthening its Board by providing continuing education through participation in local and international conference

b) Feedback and Grievance Policy for Stakeholders

The association protects the rights of its stakeholders including employee and their representative bodies. The stakeholders are free to communicate their concerns about illegal and/or unethical practices to the board. Their rights shall not be compromised after communicating such concern.

All stakeholders are encouraged to play their part in improving the overall effectiveness and success of the Association particularly in strengthening its integrity. The association shall ensure the protection of an employee or other stakeholder that reveals illegal/ unethical behaviour from retaliation.

Part V. Disclosure and Transparency

The Board commits at all times to meet all disclosure requirements particularly those involving material information as mandated by regulators within the prescribed period.

The reports or disclosures required under this Manual or under existing laws, rules and regulations to be submitted or disclosed by the organization shall be prepared by the responsible Committee, office or officer with proper coordination with the Compliance Officer.

a) Transparency Policies on:

1. Ownership Structure (Membership)

PBC-MBA is a non-stock, non-profit organization owned and managed by the members providing micro insurance services to PABK and ISAPA members; regular employees of Peoples Bank of Caraga, Inc., FRIEND Foundation, Inc., Peoples Bank of Caraga - Mutual Benefit Association, Inc., PBC Security Force, Inc., regular borrowers and depositors of Peoples Bank of Caraga, Inc. and a member of any organized groups.

2. Board Structure and Remunerations

The organization's annual reports and information statements shall include a clear, concise and understandable disclosure of all plan and non-plan compensation awarded to, earned by, paid to, or estimated to be paid to, directly or indirectly to all individuals serving as Board or acting in a similar capacity during the last completed fiscal year.

3. Publication of Timely Corporate Information.

All material information, both financial and non-financial, about the organization that may adversely affect its viability or the interests of the members and other stakeholders shall be publicly and timely disclosed through the official website, annual report and or sustainability report.

Part VI. Performance Evaluation

a) Board and Committee Performance Evaluation

Under the SEC Corporate Code and as espouse in the ACGS, the Board shall conduct a performance evaluation to measure its compliance to the governance manual.

The evaluation shall be conducted annually preferably in January where the result of the evaluation shall be presented to the Board and the management. The Board, each of its respective oversight and other committees shall conduct an annual performance evaluation /assessment to check their compliance with manual and determine areas for improvements.

The Board of Trustees shall designate the General Manager as the Compliance Officer to establish an evaluation system to determine and measure compliance of the board, management and employees with this Manual.

b) Performance Evaluation Tools

The association is committed to comply with the evaluation tools required by the regulators in relation to its overall performance evaluation. (Please see attached evaluation tools; ACGS, SEGURADO performance indicators)

Part VII. Policy Review and Updating

a) General Policy on the review and updating of existing policies:

This Corporate Governance Manual may be amended anytime, subject to the approval of the Board: The Board may decide on the review of existing policies, guidelines and procedures to ensure its timeliness and effectivity. The management of the organization shall submit their recommendations to the Board for consideration. The following may be reviewed and updated by the Board:

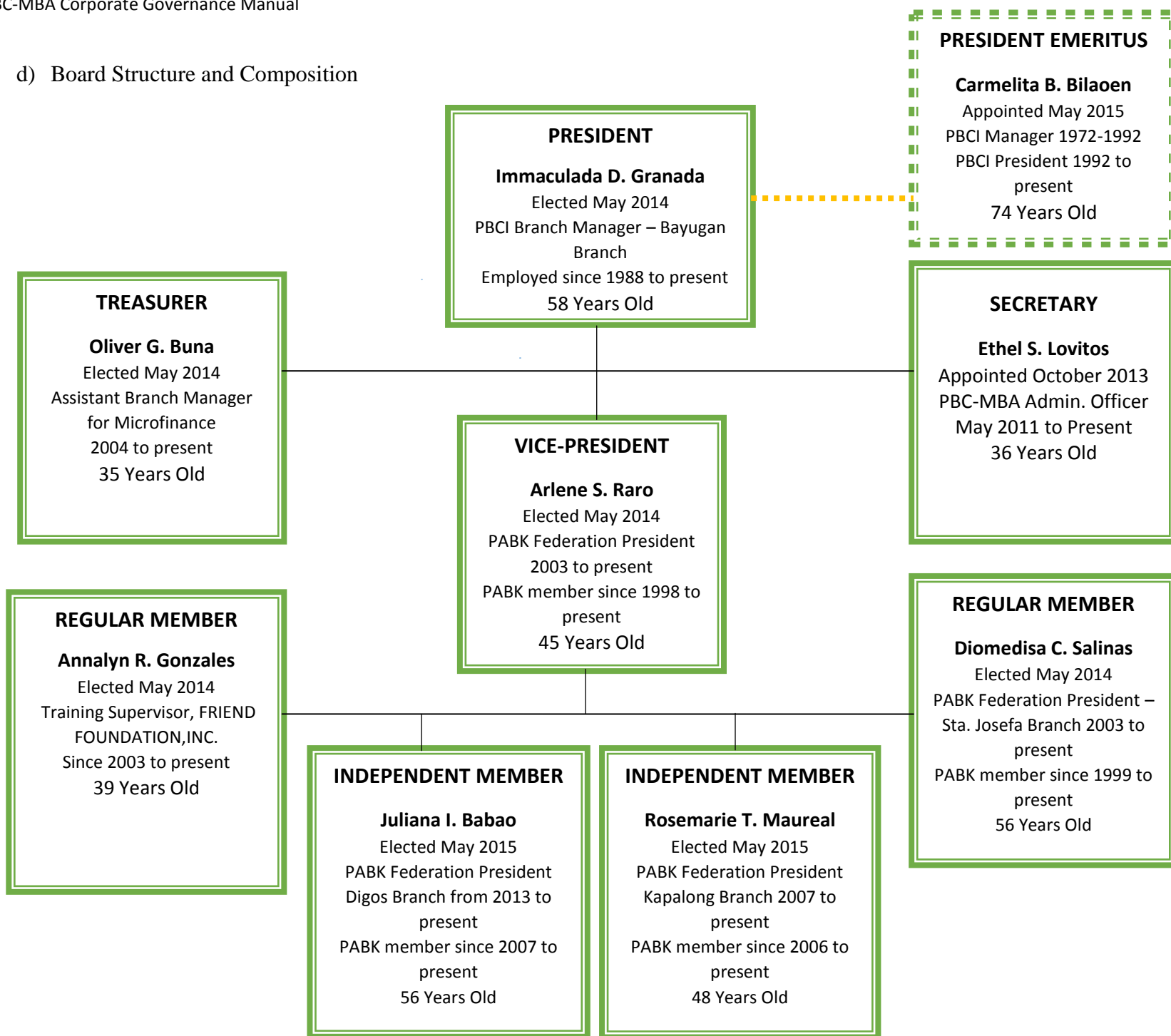
b) Organizational Manual

This manual shall be reviewed by the Compliance Officer or Review Committee at least annually and as soon as necessary to incorporate relevant regulatory updates and industry best practices. Any further changes to effected herein in line with the said review or updating shall be subject to the review, endorsement, and approval of the board.

c) Review of Corporate Vision, Mission, Corporate Values

The Compliance Officer will update the VMC of the Association from time to time or as the need arises and is duly approved by the board.

d) Board Structure and Composition



Partnerships and Linkages

Peoples Bank of Caraga, Inc.

National Highway, Barangay 5,
San Francisco, Agusan del Sur
Tel. No. 085-3438529
Fax No. 085-8391445

FRIEND Research and Training Center

Purok 5, Lapinigan
San Francisco, Agusan del Sur

PBC Security Force, Inc.

3rd Floor, PBC Corporate Bldg.
Brgy. 5, San Francisco Agusan del Sur
Tel. No. 085-8391350

Rural Community Multi-Purpose Cooperative

3rd Floor, PBCI Corporate Bldg.
Brgy. 5, San Francisco, Agusan del Sur
Tel. No. 085-3438529

RIMANSI Organization for Asia and the Pacific, Inc.

Unit 1014 10th floor, Medical Plaza Ortigas Building,
San Miguel Avenue, Ortigas Center 1605, Pasig City
Tele Fax No. 02- 6339327

Social Initiative Against Catastrophe

Unit 1014 10th floor, Medical Plaza Ortigas Building,
San Miguel Avenue, Ortigas Center 1605, Pasig City
Tele Fax. No. 02- 6339327

Philam Life Insurance Company

Rizal Street, Davao City
Tel. No. 082 2210389

Annexes