

THE MUTUAL

LEADING THROUGH THE PANDEMIC

MBAI-CONNECT
REACHING OUT TO MEMBERS
IN THE NEW NORMAL

INAUGURATION &
BILLBOARD UNVEILING
OF AFPMBAI HQ

COVID-19 ASSISTANCE
AND EMERGENCY LOAN

GETTING TO KNOW
THE NEW EXECUTIVES

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AFPMBAI
Buhay na Panatag

The Mutual

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COVID-19 Related Benefits

FREE COVID-19 Financial Assistance

As COVID-19 continues to be a health crisis, the AFPMBAI ensured to provide extra support to its frontliner-members. MBAI Protek, the basic membership insurance for uniformed services now has additional COVID-19 benefits at no extra cost to the members. The Members' 1.5% monthly contribution of their base pay already includes a Member's Equity Fund at Age 56, a 150% KIA Benefit and a Permanent Disability/Dismemberment Benefit. Now the coverage has additional **FREE COVID-19 Insurance** of up to **P200,000*** for those who passed away due to the said illness. It also has a **FREE Medical Assistance Benefit** of up to **P24,000*** for those infected with COVID-19.

This supplementary assistance was offered until the end of 2020. For 2021, the Insurance Commission (IC) approved the Association's **FREE COVID-19 Hospitalization Financial Assistance**, which primarily extends help to members, active and retired**. A **P10,000** monetary aid will be given to those members with validated medically diagnosed moderate, severe or critical COVID-19 cases and were hospitalized.

**Terms and conditions apply*

***Members in active service with MBAI Protek basic membership insurance policy (Deduction code: AFP MBA P (for PNP), MBAI DUES, MBAI PREM / MBAI PREMIUM (for other BOS) and Retired members with active and inforce permanent insurance policies (e.g. Whole Life Plan and Endowment Plan)*

Emergency Loan

This loan is yet another manifestation of AFPMBAI's commitment to assist its members in every way it can during this pandemic. With the IC's permission, the Emergency Loan (EL) was offered to alleviate financial woes of frontliner-members to give them and their families additional source of funds for emergency situations.

AFPMBAI EL has the lowest interest rate of 5% per year among all the loans being offered by the Association. It also waived processing fees and has a payment term of up to three years (36 months).

All regular members with MBAI Protek can avail of this loan. For members with **1.5% MBAI Protek** coverage, their maximum loanable amount is **Sixty Thousand Pesos (PhP60,000)**, while those with **0.5% MBAI Protek** coverage can loan up to **Thirty Thousand Pesos (PhP30,000)**.

AFPMBAI's EL has one of the highest loanable amounts among financial institutions that offer the same loan and is being offered up until the pandemic ends.

LEADING THROUGH THE PANDEMIC

In one of the less busy afternoons of President and CEO MGen Rizaldo B Limoso PA (Ret), we were able to virtually discuss his insights on the ongoing pandemic and how this is affecting AFPMBAI.



PRESIDENT LIMOSO

Q: As President of AFPMBAI during the outbreak of COVID-19, how did you face the challenge brought on by the pandemic?

A: Very unfortunate that during my tenure then as President, kasagsagan ng COVID-19. We were still in the experimentation stage noon on how to use technology so that we are able to meet as often as we can, address issues, especially how to bring our services sa members natin, particularly during the pandemic.

Hindi tayo handa nang pumasok ang pandemic na ito technology-wise, but we were able to adapt very quickly because we really needed to address the gaps that time. It gave us an opportunity to look into the processes that we were doing and find adaptations.

Due to COVID-19, we were able to look at our strengths and weaknesses. We built on the strengths so that these will be our tools to face another year's challenges. Our strategy for our weaknesses was that we went back to the basics. We had enough time to evaluate our procedures, policies and processes. In going back to the basics, it made us all look at the policies that we had. Ito ba ay outdated na? Will these bring us at par with other organizations? Makakapagbigay ba sa atin ng comparative advantage itong mga processes na ito? Magkakaroon ba ito ng value-added features?

It provided the opportune time to revise and update, so that it will address the challenges of the pandemic that extended for another year.

We also looked at some of the policies na wala pa tayo. We realized that we needed to come up with policies, so that we would be guided on the approach on what we do.

We had to be prepared for the new challenges due to COVID-19 na mas lalong naging aggressive. We continued looking after the welfare ng mga tao natin. I also believe that the greatest asset that we have is not the financial aspect that we currently hold, it is not the process that we boast of, but our human resource is our best asset. Imagine, restricted yung activities natin but we were able to generate P2B net income and P790M sa operations.

Tinutuloy natin yung protocols to take care of our members, making sure na hindi sila mahahawa and hindi sila makakahawa.

Q: What products and services would you like AFPMBAI to offer, to distinguish it from its competitors?

A: We will continue to develop products and services, including programs that will benefit our members. Nandyan na yung ating COVID-19 assistance. This year, P100M ang approved natin na will be spent para sa COVID-19 mitigating effort natin. This is not being done by other financial institutions. Tayo lang. That is why this is unique. We were able to provide services sa ating mga members and take care of the welfare of our people.

We are now introducing products, services and programs that will benefit our members, as we face yung recovery from COVID-19. We will increase the Comprehensive Financial Assistance Benefit (CFAB), so that mas malaki yung benefit na maibibigay natin sa members if an unfortunate incident happens to them. We will be presenting that to the committee and the board para we can increase yung CFAB. We are also grateful na na-approve na ng Insurance Commission yung 2021 COVID-19 Hospitalization Financial Assistance Program natin na additional benefit para sa mga members.

As we continue achieving herd immunity, I hope more and more members and employees of AFPMBAI receive the vaccination. We should be there, ready to assist them as they now prepare economically when we achieve herd immunity. That is why we are looking at our loan products, how we can use that to address the financial requirements and needs of our members as we progress to herd immunity.

“Humans in the face of extinction will adapt and will survive.”



President & CEO Rizaldo B Limoso PA (Ret) handing out medical equipment to Col Fatima Claire Navarro MC GSC, V Luna Medical Center's Chief.

Q: How do you envision the Association's sustainability in a scenario where the pandemic will continue until next year?

A: Based on the monthly financial report, we still get a positive net profit naman. Again, yung mga products and services natin have to be analyzed, particularly by our Actuarial so that we will be assured na sustainable yung mga program and projects natin.

There is a line from one of Keanu Reeves' movies, "Humans in the face of extinction will adapt and will survive." Like us, we were still able to adapt. Yung mga protocols natin ginamit natin para maiwasan yung spread of the virus. Tayo naman, we adapted to the changes of the new normal, so we are still thriving, and we will continue to adapt.

Q: What is your message for the AFPMBAI team and the Association's members?

A: We will continue to strive and achieve our commitment to our members and employees. With the uncertainty ngayon, we really need somebody to provide this kind of assurance to everybody. At all costs, and for all the challenges, we will achieve and we will commit to give you "Buhay na Panatag".



Reaching Out to Members in the New Normal

The COVID-19 Pandemic brought about challenges for AFPMBAI in trying to stay in touch with its members, to give them updates regarding the services they can avail from the Association. This reinforced the partnership of AFPMBAI with the Civil Relations Services of the Armed Forces of the Philippines (AFP), and launched the first-ever AFPMBAI radio show, “MBAI-Connect” in November 2020.

The show is broadcasted over DWDD AFP Radio 1134 kHz AM, the Official Radio Station of the AFP, and simultaneously streamed on their FB page and Youtube channel as well. The show is also shared live via AFPMBAI’s official Facebook (FB) page.

MBAI-Connect was originally hosted by former AFP Media and Civil Affairs Group Commander and DWDD Station Manager, Major Louzel L Lara (AGS) PA, but has since moved on to another assignment. Now, Assistant Operation NCO/Broadcaster, A1C Glenly Gultian PAF, is hosting the program every first Thursday of the month at 11:00 AM -12:00NN.

The program aims to address frequently asked questions about the Association, since 60% of the inquiries received by DWDD is about members’ AFPMBAI insurance and or loans. The representatives of the Association answer members’ questions sent through the comments in FB real-time throughout the program.

The show had its pilot episode on 05 November 2020, with AFPMBAI guests Giuseppe “Poppet” E Morta, Head, Marketing Division and Bernadette “Bong” D Antonio, Head, Customer Service. Highlight of the first airing was a video testimony from MGen Diosdado C Carreon PA (Ret) where he shared his wonderful



Major Louzel L Lara PA, former host of MBAI-Connect interviewing AFPMBAI’s Marketing Head, Poppet Morta (rightmost in photos below) and Customer Service Head, Bong Antonio (leftmost in photos below) in the program’s pilot episode

experience availing of AFPMBAI’s offerings and how it worked for him and his family. “We will be introducing exciting things through MBAI-Connect so stay tuned,” says Poppet Morta. “Our members can expect to gain more information while winning prizes, such as cellphone load, shopping gift certificates, or AFPMBAI giveaways. This is our way of easing the stress from this still prevailing pandemic, and we hope the members can give us their feedback or suggestions on how to make the show better,” he added.

The program has continued monthly and showcased various guests from AFPMBAI touching important services, most especially those most relevant to the members during the pandemic like the FREE COVID-19 Financial Assistance and Emergency Loan. Apart from MBAI-Protek, basic insurance of the members, the following projects and privileges have also been discussed in the episodes: Comprehensive AFPMBAI Membership Program (CAMP), Enhanced Member’s Educational Assistance Loan (MEDAL), College Education Plan, Real Estate Loans, Maturity Benefit Claims, Bonuses, Dividends, Refunds and Retiree Benefits. AFPMBAI’s corporate social responsibility initiatives through its Social Services Office were also tackled in the show, as well as Association updates such as the opening of new extension offices, announcement of the Annual

General Membership Meeting and the recently concluded E-Pambili Raffle Promo.

A game segment has also been included where a question is asked by the program host at the end of the show. If the member-listeners are eligible and are able to answer the question correctly by sending a private message to @AFPMBAIOfficial in FB, they may have a chance to win P300 cellphone load.

Join us in our next episode on 07 October 2021 at 11:00 AM, and be updated about your Association.



One of the wounded members receiving his financial assistance from AFPMBAI



Margie A Gabas, mother of the late Pvt Jomar A Gabas, receiving the cash advance from the Association



Another injured member recipient of AFPMBAI's financial aid for the crash survivors

Financial Assistance for C-130 Plane Crash Survivor-Members and Beneficiaries



The remains of a soldier in a flag-draped metal casket is being carried by his Philippine Army brothers. The fallen member is among the casualties of the C-130 plane crash last 04 July 2020, in Sulu. Photo by: Froilan Gallardo, taken from <http://mindanews.com>

The C-130 plane crash in Patikul, Sulu last 04 July 2021 was very unfortunate, with 49 deaths and 47 injured from the military out of the 96 passengers of the aircraft. The plane left the Laguindingan Airport in Misamis Oriental without any concerns, until it was about to land and overshot the runway at the Jolo Airport. It was recently reported that several factors compounded, and led to the crash. It is by far the Philippines' worst air disaster since the 1980s.

The ill-fated incident kept AFPMBAI busy in serving members who were wounded, and the bereaved families of those who did not survive the crash. The Association mobilized to give immediate assistance to the victims and their families, hence, the prompt release of wounded-in-action financial assistance for the injured soldiers on 06 July 2021, just two days after the crash.

The wounded soldiers and their families were very thankful upon receiving the financial aid from the Association. They expressed how lucky they were to have AFPMBAI as a partner in financial security, to the point where they had no worries about their medical needs.

Meanwhile, the Association also facilitated the death benefit cash advance for the families of members who perished in the crash. So far, a total of P4,074,593.00 has been released to 44 beneficiary families.* The entire Killed-in-Action death benefit will be given to them upon their filing of the death claim and submission of documents from their survivor officer.

To date, all 47 wounded members have received their P12,000.00 wounded-in-action benefit last 07 July 2021. It only took two days for the team to finish a total disbursement of P564,000.00.

Financial aid distribution was made possible by the Area and Branch Operations Division (ABOD) Mindanao team, with Mindanao area head Deonesio B Corong II leading the Zamboanga team; supported by branch head Sharina A Deriza and branch personnel Nhasramona U



Zamboanga branch head Sharina A Deriza at Zamboanga City Medical Center, distributing cash assistance (CFAB) to wounded soldiers of the C-130 plane crash



Four of the wounded soldiers were more prone to infections due to their burn injuries at the Southern Philippines Medical Center, Davao City. Hence, their attending physician, nurse, survivor officer and family member received their AFPMBAI cash assistance on their behalf. The Association was represented by Deonesio B Corong II, Head, Mindanao Area, ABOD.

Jasim. They were also assisted by Capt Robeline R Carpio PN (GSC), U1, Western Mindanao Command in the following Zamboanga City hospitals: Camp Navarro General Hospital, Zamboanga City Medical Center, Zamboanga Doctors Hospital, West Metro Medical Center and Ciudad Medical Zamboanga. Cpl Ghent S Velos, Survivor NCO, 11ID, PA was also there to lend a hand at the Southern Philippines Medical Center in Davao City.

AFPMBAI was the only organization that extended immediate financial assistance to survivor-members barely a couple of days after the incident.

*This is the cash advance amount released as of 03 August 2021. The minimum MBI Protek basic membership insurance coverage for uniformed personnel with a Private rank is P430K (upgraded contribution), plus an additional killed-in-action benefit of P200K.

FREE COVID-19 Hospitalization Financial Assistance

Sinu-sino ang pwede mag-claim nito?

- Members na nasa active service at may MBI Protek basic membership insurance policy (Deduction code: AFP MBA P (for PNP), MBI DUES, MBI PREM / MBI PREMIUM (for other BOS)
- Retired members na may active at inforce Permanent Insurance Policies (e.g. whole life plan at endowment plan)

Magkano ang makukuha ng claimant?

May P10,000 COVID-19 Hospitalization Financial Assistance ang mga medically diagnosed na may moderate, severe o critical na kaso at kailangang ma-ospital (in-patient cases).

Anu-ano ang requirements na kailangan?

Paki-email lamang po ang mga sumusunod na requirements sa Claims Section (claims@afpmbai.ph) na mayroong subject na "2021 COVID Hospitalization Claim":

- ✓ RT-PCR Test Result (Must be positive for COVID-19)
- ✓ Narrative summary / Medical abstract signed by attending doctor
- ✓ Medical certificate from hospital
- ✓ Service ID / Two (2) valid gov't-issued IDs (w/ 3 specimen signatures & cellphone number)
- ✓ Payslip (during the month of infection / hospitalization)
- ✓ ATM card (front side only, w/ handwritten account number)
- ✓ Selfie photo w/ ID & ATM card



AFPMBAI WEBINAR

Membership Benefits and Privileges

The new normal protocols posed concerns for the information drives being done by AFPMBAI as these were face-to-face interactions with large groups of members from a particular branch of service. Camps, regional training centers and the like had strict guidelines on permitting individuals from outside to enter the said vicinities. Given these challenges, the Association's Board of Trustees directed the Marketing Division to spearhead the conduct of webinars for the members.

These AFPMBAI webinars aimed to inform new members and trainees from various branches of service, of their benefits and privileges from the Association and how they can avail of these to their advantage. The said activity also cleared common misunderstandings about members' contributions to AFPMBAI and misconceptions regarding the Association.

Marketing Head Giuseppe Lauro E Morta serves as the main host and speaker, joined by representatives from the Area and Branch Operations and Insurance Sales to further elaborate on application and claiming processes, among other topics.

The discussion starts off with an AFPMBAI backgrounder, a short rundown about the



Screenshot of member-attendees and AFPMBAI's Marketing Head, Poppet Morta (middle topmost), in one of the webinar sessions

Association's history, its corporate social responsibility and member engagement programs. Financial wellness is also an integral part of the webinar, which touches on time-tested Principles in Financial Planning. Members' benefits and privileges, leading through discussions on Basic Membership Insurance Plan, Permanent Insurance Plans, Insurance Loan Privileges, Real Estate Loan, and Claims and Benefits.

A question and answer portion always ends the activity, though queries are also entertained while the discussion is still on-going.

To date, AFPMBAI has already conducted webinars with the following: Training and Doctrine Command, Philippine Army; two (2) regional training centers of the Philippine Coast Guard; eight (8) regions of the Bureau of Fire Protection; Bureau of Jail Management and Penology National Headquarters; and four (4) schools of the Philippine Air Force.

If you wish to schedule a webinar with AFPMBAI, please contact pt.ulit@afpmbai.com.ph.

Sa panahon ng pangangailangan, may **AFPMBAI EMERGENCY LOAN**

- ✓ **Maximum Loanable Amount***
PhP30,000 (0.5% MBAI Protek Coverage)
PhP60,000 (1.5% MBAI Protek Coverage)
- ✓ **5.0% Interest p.a.** – pinakamababa sa lahat
- ✓ **Payment term hanggang 36 months**
- ✓ **Waived processing fee**

Requirements:

- Signed loan form
- Two (2) valid IDs
- Latest payslip
- Photo / Scanned copy of ATM's front side



AFPMBAI
Buhay na Panatag.

SEND US A MESSAGE AT  **@AFPMBAIOfficial**

GETTING TO KNOW THE NEW EXECUTIVES

Fairly new in their roles as Head, Sales and Operations Group and Chief Operating Officer (SOG and COO); and Head, Corporate Services Group and Chief Corporate Services Officer (CSG and CCSO); let's get to know our executives MGen Nathaniel Y Casem (PN)(M) (Ret) and Col Eliezer R Galam (PA) (Ret), respectively.

Head, Sales Operations Group and Chief Operating Officer

MGEN NATHANIEL Y CASEM PN (M) (RET)



Guest of Honor during the Port Visit of Japanese Ship IKAGUCHI in the Philippines

Before the Philippine Military Academy (PMA)

- Passed the entrance exam in Maryhurst Seminary before graduating from high school

“I wanted to enroll dun sa Seminary, but my father, ayaw niya. When I showed my father the notice from the seminary that I passed, negative ang reaction niya, so I did not pursue that vocation in life.”

- Could have been a Civil Engineer

“Yun rin ang gusto ng parents ko that time. Natapos ko rin yung first year ko sa Civil Engineering in St. Louis College before I entered the academy. It was one of the best schools in the region that time and even up to now offering engineering courses.”

- Father wanted him to enter the academy

“My father used to be a school principal in Tuguegarao before he became the College President of St. Louis. Some of his students joined the PMA. Naka-graduate sila and naging successful sa military service. Kaya nakita ko rin sa kanya na gusto niya akong maging PMA cadet.”

PMA Life

- Graduated in 1987

- Dreamt of joining the Philippine Navy (PN) and eventually the Philippine Marine Corps (PMC) while still a cadet in the academy

“I saw how the Navy works then. Alam naman natin noon na ang Navy natin is a legacy Navy. We had old ships in our inventory. In spite of that, I saw the dedication and enthusiasm of the Naval officers and enlisted personnel that time. Apart from that, one of my uncles, the eldest brother of my mother, is a member of the Alpha Company. That was the first batch ng Philippine Marine Corps when it was activated in 1950. That also inspired me to join the Navy, particularly the Marine Corps.”

Service in the Philippine Navy (PN) and Philippine Marine Corps (PMC)

- Was 22 years old when he joined the Navy

- Took the mandatory Naval Officer's Qualification Course

“Without passing that course we will not be able to pursue a

Naval career. We were then made to choose what particular unit in the Navy we want to join. I volunteered to join the Marines. It was very fulfilling, kung ano yung gusto kong service sa AFP, I was able to get it.”

• **Was a 2nd Lieutenant in his first assignment as Platoon Commander of the 35th Marine Company from 1988-1989 and Company Commander of 25th Marine Company from 1988-1993 (Basilan, Zamboanga City, Tawi-Tawi and Sulu)**

“My combat experiences and field assignments in the South as a young Marine officer are incomparable. This is the chapter in my military career which I can’t really forget. Very memorable! There were lots of successes and failures as well. My first burst of fire was in Sulu. There was a group of 30 MNLF ‘Lost Command’ who ambushed us while on patrol. Sadly, one of my men died on the spot but we got three on the other side. In spite of having very limited resources at that time, mission accomplished pa rin and the morale of troops is always high. As a Marine, yung dedication mo sa trabaho, nandun na rin yung courage, honor and all those that you have learned in PMA, you have to apply them as an officer and as a tactical commander because your men will be looking upon your competency and leadership style. You have to exercise all the principles of leadership, its traits. I’m more on practicing servant leadership.”

• **Became the Commanding Officer of Marine Battalion Landing Team in Tawi-Tawi then Jolo, in 2006-2007**

“That time, the threat from the Abu Sayaff was at its highest peak. Given the security situation there, it was very challenging. We fought against the MNLF, the Abu Sayaff. What’s good naman dun is our relationship with the civilians and the LGUs. Ilan sa mga goals namin in the operational area is to reach out sa mga taong nangangailangan ng tulong and to promote peace, to protect them from harm and enhance their ways of life thru extensive community service. We also established rapport with the LGUs, kasi you cannot do the job alone. We need assistance from other government agencies there. Nagtutulungan kami para ma-accomplish yung aming collective mission.”

• **Designated as Assistant Chief of Naval Staff for Intelligence, N2 in 2010**

“Normally binibigay yan sa mga Navy, mga white caps officer. Di ko rin ine-expect yun, na a Marine officer like me to be the Chief Intelligence ng buong Navy, especially during the height of issues in Scarborough Shoal and in the West Philippine Sea. Those were sleepless nights kase kailangan mong mag-update everyday up to the President of the Philippines. Kailangan timely ang pag-relay ng information, not more than 24 hours, with complete reports and



As a 3rd class Cadet of PMA class 1987



During his UN service in Iraq as the OIC, Zakho Team Base



As Commander, 3rd Marine Brigade during his Troops Visit in Kalayaan Island Group



When he was promoted to Major General



As the Naval Inspector General

“

They believed in me that I can perform my job, and I have the necessary qualities of a Commandant of the Philippine Marine Corps.”

assessment. Halos hindi na rin ako nauwi noon sa province, sila misis na lang ang napunta dito.”

• **Had the highest position in the Philippine Marine Corps as their 32nd Commandant in 2019-2020**

“Before I became the Commandant, nag serve muna ako bilang Commander, 3rd Marine Brigade sa Palawan na kung saan ko nakuha ang aking one star. Medyo kakaiba ang assignment ko dito because I am now dealing with the communist terrorist and protecting the tourism industry which is the main economic activity of the province. I was also tasked to provide Marine troops para bantayan at tauhan ang ating mga isla sa Kalayaan Island Group. Ito ay isa sa mga mabibigat na position na aking hinawakan, at yung pagtatalaga sa akin bilang The Naval Inspector General na kung saan nakuha ko ang aking pangalawang bituin. These are two major positions that qualified me to be the Commandant. The selection process was grueling to the point that it needs approval up to the President of the Philippines, but I think I was prepared to take the helm without any reservation. Very fulfilling yung opportunity na yun, having that privilege that was given to me by our God Almighty. Tsaka yung marami ring naniniwala siyempre sayo. They believed in me that I can meet the standards, and I have the necessary qualities to be the Commandant of the Philippine Marine Corps.”

• **Was one of the Ten Outstanding Soldiers of the Philippines in 2010**

“That is one of a kind award na hindi ko naman ine-expect sa career ko, to be one among the ten. I did not apply for it. I did not know that somebody recommended me. May nag-nominate sa akin, nagulat na nga lang ako.”

Personal Life

• **A Generation X member**

• **Mother is half Japanese, since his maternal grandfather was pure Japanese**

• **Father was strict**

“Yung father ko was also very strict in terms of pagdidisiplina. We are seven siblings. Pangatlo ako sa pito. He was very particular that all of us should finish college, and it happened. He taught us to learn and survive the rigors of life.”

• **Parents were teachers under the Catholic congregation of the Immaculate Heart of Mary (CICM).**

“Parang mga sundalo rin sila. They transfer from one place to another.”

• **Grew up in Tuguegarao, but was born in Nueva Vizcaya**



As the 32nd Commandant, Philippine Marine Corps

Insights and Values

• Disciplinarian

“Very strict ako sa family, mas lalo na sa anak namin. I wanted to bring him up kung ano yung ine-expect ko sa kanya, to be disciplined, di maligaw ng landas, to be respectful lalo na sa wife ko. Kaya napaka-respectful hanggang ngayon ng anak ko. Nag-a-I love you pa rin sa kin yan, 24 na yan. Sabi ko hindi ako nagkamali sa pagpalaki sa kanya. As to my wife, she fully understands my profession and the nature of my job. Alam niya that I want everything in order. She’s used to it.”

• Has a high standard of excellence

“I just do my job with the best of my abilities. Hindi ako tumitingin sa awards and decorations and recognition. Yan rin ang sinasabi ko sa mga juniors ko. Gawin niyo yung trabaho, then set some standard. Hindi lang pwedeng ginawa mo yung trabaho mo sa opisina then alis ka na. There has to be a certain degree of improvement. Deliver something for the betterment of the organization. Hindi lang kung ano yung nadatnan mo.”

• Values friendship

“Best investment mo in your entire active military service are your friends. Kahit napakarami mong resources kung wala ka namang kaibigan, hindi mo mae-enjoy ang retirement mo. I go along with friends playing golf. I also meet up with mga classmates ko sa academy na retired na rin. Pag nag-ipon-ipon kami ay napakasaya.”

• Immerses in stress-busting activities

“After my retirement, I was preoccupied with helping in the household chores in our simple house here in Metro Manila; sa Netflix, watching mga series and movies. It takes a lot of perspiration in transferring to a new home and in a very different community environment. I also inform yung wife ko, bumili ako ng ganito, pinaganda ko ‘to, picturan ko and ipadala ko sa kanya. Nagpapadala rin siya ng picture nung pinapagawa ko dun sa bahay naman namin sa probinsya. You know, I was offered a sensitive government position a few weeks after I retired from the service, but I refused it. Sabi ko gusto ko muna mag-relax and enjoy. Hindi ko lang natanggihan ang job offer sa akin dito sa ating Association. I still love and have the passion of serving the men in uniform.”

• Gets inspired by everyone

“Yung mga Marines under me served as my inspiration. Pag nasa field ka, makikita mo talaga yung situation ng mga tao, especially in the far-flung areas. Sila rin ang nag-inspire sa akin na pagbutihin ang trabaho ko. People working around me are my inspiration as well. My family, my siblings, and cousins, malaking impluwensiya rin sila sa akin.”

• Experienced total transformation

“Malaki talaga yung pagbabago ko. I was very naughty in high school. That may also be the reason why my father did not want me to enter the seminary. My mother though was optimistic, “Magbabago naman ‘to. Bata pa ‘to.” Sutil ako sa mga kapatid ko. Kaaway nila akong lahat.

When I entered PMA, nagbago ako, yung character and attitude ko. I became more mature. Nakita na nilang nagbago na talaga ako. Lalo na ngayon na matatanda na kami. Ngayon rin ako bumabawi sa kanila. Na-feel na nila yung pagka-brother ko sa kanila. I care for them.”

• Lives by the saying, “The seed of human perfection lies among those who could conquer themselves.”

“Sinulat ko pa yan nung nasa PMA pa ‘ko, sa yearbook namin. Nothing is perfect, pero at least meron kang foundation, baseline. You can influence yourself, pag-iisip mo, puso mo, para ma-achieve mo yung gusto mo. Otherwise, ‘pag di mo naplano yung gusto mong gawin, may ibang factors na will influence and hinder you from achieving your purpose in life. If you conquer yourself, that is a good factor for you to succeed.”

Take on AFPMBAI

• Head, SOG and COO Role

“Ang art of war, about military strategy, planning and tactics. These were my expertise in my military career. My job here is very different, but it is an opportunity to widen my horizon in the corporate world. I still recognize yung mga challenges. You cannot pretend that you know everything. You have to learn from it and ask people’s opinions and ideas. I’m dealing with all of the divisions under SOG who have been in the Association for many years, who are experts in their own fields. I can only demonstrate my dedication and enthusiasm, and rally them to do business for the best interest of our institution.”

• Current AFPMBAI Products and Service Offerings

“The question is, is there something else we can do to improve the standard? Sabi nga ni President Limoso, although we are number one sa mga ganitong associations, hanggang doon na lang ba tayo? We have to reach higher grounds. Kailangan tayo ay progressive. Siyempre ang goal natin is to achieve our vision, yung satisfaction ng mga customers natin is our prime responsibility.”

• Association’s sustainability in the midst of the pandemic

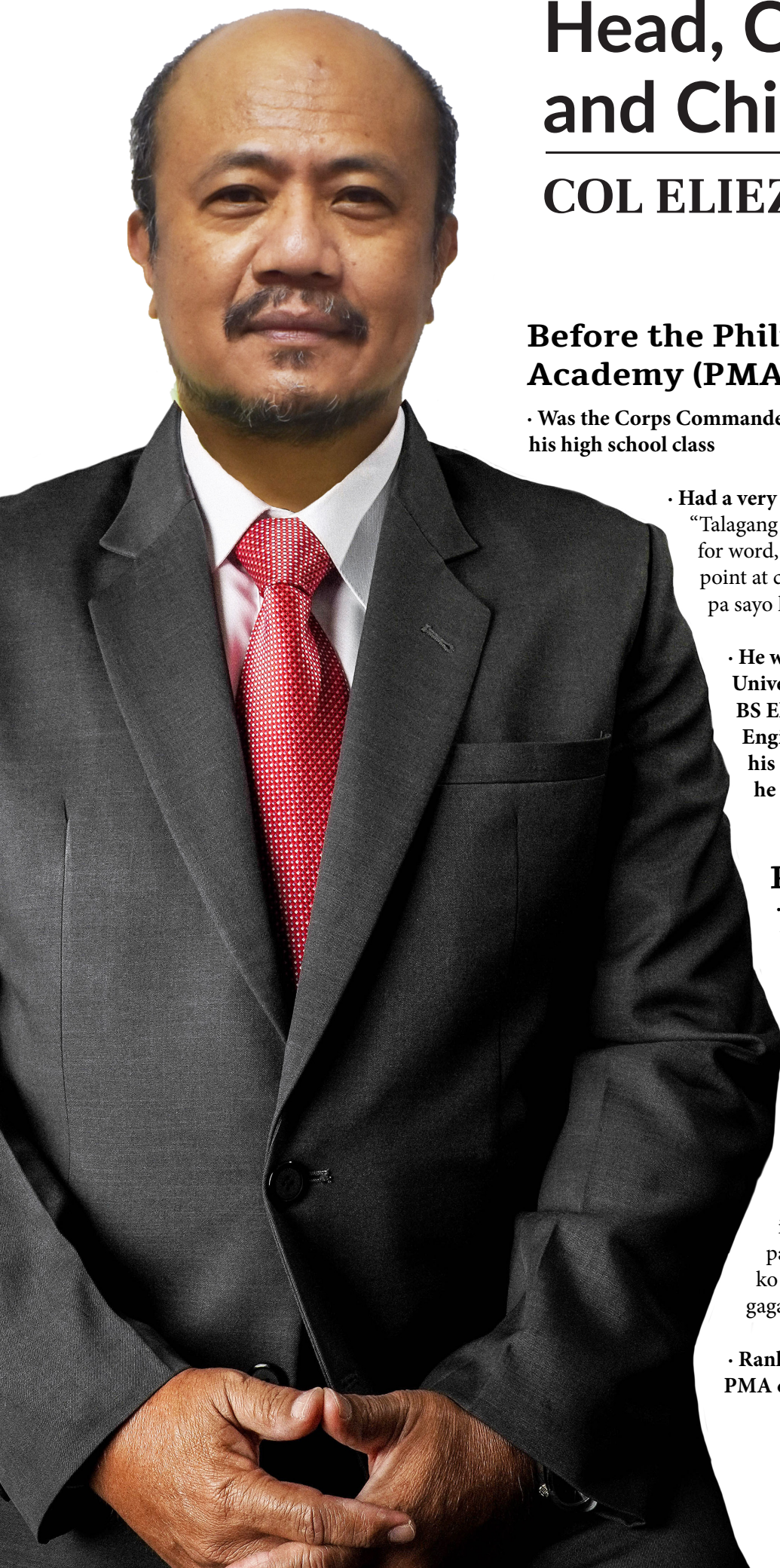
“I think our organization is doing excellent in addressing the financial needs ng ating mga members despite of current health restrictions. Dapat lang siguro tayo mag-focus in maintaining yung communications natin with them. Tsaka kahit work from home, yung timeliness ng lahat ng ating actions ay nagagawa rin naman.”

• Message for the AFPMBAI team and the Association’s members

“Sa MBAI team, we should have respect, trust at care para sa isa’t-isa. We should respect one another even if you come from different parts of the Association. Dapat maganda ang work relations, harmonious para may teamwork.

Sa mga members, siyempre MBAI is always here for you. Napakatatag ng ating Association for the past 56 years and moving forward to continue serving and achieving our objectives. MBAI is always on your side as a reliable partner in taking care of your welfare and your future as well.”

“*The seed of human perfection lies among those who could conquer themselves.*”



Head, Corporate Services Group and Chief Corporate Services Officer

COL ELIEZER R GALAM (PA) (RET)

Before the Philippine Military Academy (PMA)

• Was the Corps Commander and among the top 10 graduates of his high school class

- Had a very retentive memory
“Talagang nagme-memorize ako ng libro. Word for word, period by period, pati exclamation point at comma, memorized ko. Sasabihin ko pa sayo kung anong page yan.”
- He was almost a graduate of the University of the East with a degree in BS Electronics and Communication Engineering (BSECE). He was already on his 5th year having advanced units when he chose to become a PMA cadet.

PMA Life

- Maternal grandfather was a veteran, which influenced his decision to enter the academy
- Almost backed out from PMA and went AWOL for a time, but was convinced by his squad leader to continue with the academy
- Was nicknamed “King of the Hallway”
“Do or die na lang ginawa ko. Yung iba nagre-relax na, ako nag e-exercise pa. Pinanindigan ko na lang yun. Sabi ko di naman ako mamamatay dito, gagawin lang akong matikas at matigas.”
- Ranked number 49 out of 149 in their PMA class

Early Years in the Philippine Army (PA)

- Did not join the coup d’etat under the Cory Aquino Administration
“Hindi ako nakulong noong nag-coup d’etat kasi hindi ako sumama. I’m loyal to the flag. I’m loyal to the president. I’m loyal to the constitution. Yun ang sinumpaan ko.”
- Was a 2nd Lieutenant and one of the pioneers of the AFP Code of Ethics in 1990
“Kami yung umikot sa Pilipinas convincing ang mga sundalo natin na pagbotohan namin yung code of ethics. Nagbotohan ang mga sundalo. They wanted change.”
• Was newly assigned at the Office of Ethical Standards and Public Accountability (OESPA), Armed Forces of the Philippines, General Headquarters (AFP GHQ) when he was sent abroad for military schooling
“First time na mag schooling abroad. Nahihiya ako kasi kaka-assign ko lang sa OESPA, may schooling kaagad ako abroad. I was sent to Australia for Regimental Officer Basic Course (ROBC) Parts 1 and 2.”
- Back from his ROBC in Australia, he was then assigned to The Engineer School (TES), Training and Doctrines Command, Philippine Army (TRADOC, PA)
“I was once the Course Director and Instructor at TES teaching on explosives, building construction, bridge construction, demolitions, mobility and counter-mobility.”
- He was then a Captain and with The Engineer School when he moved to the finance service as his AFOS
“Matagal na ako sa engineer school when I chose to take my advanced course, yung finance service na.”



The Colonel’s cadet days in the Philippine Military Academy

Finance Center Philippine Army (PA)

• **Was assigned to the Finance Center PA in 1997**
“I started my career in the finance service at the Office of Intelligence Service (OIS). I was the Special Disbursing Officer of the 15th Finance Service Unit (FSU). Finance Service Field Office (FSFO) na tawag dyan ngayon. Naging Commander rin ako ng 9th FSU.”

• **Was then assigned to the Second Infantry “Jungle Fighter” Division, PA at the Chief, Management Fiscal Office**

• **Was back at the AFP, GHQ as Executive Assistant to the Head, Office of the Assistant Secretary for Plans and Programs; then assigned at the Office of the Internal Auditor (OTIA) AFP**

• **Became the Executive Officer of the Finance Center PA**
“Dito na ako tumagal, from 2011 naging Deputy Director rin ako ng Finance Center. At the same time in November 2015, nakuha ko rin yung Directorship ng Finance Center of the Philippine Army. Marami akong na-implement na bagong patakaran when I was the Commander ng Finance Center ng Philippine Army”

• **Was with AFP Pension and Gratuity Management Center (PGMC) until his retirement in June 2018**
“I was the former Deputy Chief for Administration, representative of the AFP Transformation Road Map, and the Internal Auditor of the AFP PGMC all at the same time.”

Educational Background

Had his Master’s Degree in Public Administration from Xavier University - Ateneo de Cagayan in 2005

In 2006, was a Philippine Christian University graduate of Masters in Management

Personal Life

• **True-blooded Ilocano from Nueva Vizcaya**
• **A member of Generation X**
• **Middle child, among three brothers**

• **Father was a pastor and mother was a deaconess**
“Kung ikokompara mo sa Katoliko, pastor is a priest and deaconess is a nun. United Methodist Church kasi kami.”

• **Has two children**
“My two children, adults na sila, and both have already graduated. Ako nagpaaral. Pareho na silang young professionals.”

• **Converted to Islam**
“Nag-convert ako when I was in the Second Infantry, “Jungle Fighter” Division. My Muslim name is Abdul Raman. I cannot select my name. The Hajj who converted me gave me that name.”

Insights and Values

• **God-fearing**
“Minsan natatakot ako, kasi God will call you, hindi ka na makakahindi doon. The holy spirit will be your guide, and you can move mountains. Ganoon katindi ang Diyos natin. Sino ngayon ang makakahindi diyan?”

• **Anti-hypocrisy**
“Panindigan mo iyang ginagawa mo, pero it should be consistent with your foundations. The foundations will make or unmake you.”

• **Travel lover**
“You’ll meet a lot of people that are different when it comes to their perspectives in life. Ito yung way namin to unwind. We enjoy traveling to my parents rin. Siguro kung walang pandemic, every now and then umuuwi ako sa Nueva Vizcaya where my mother is.”

• **Believes in the saying that, “You only pass this world once, for you shall not pass this way again.”**
“We only come to this world once. We don’t have a second chance here. One chance ka lang mabuhay. Pero marami tayong chances kung buhay pa tayo. Kaya iyon ang maganda, binibigyan tayo ng Diyos ng maraming chances in order for us to turn a new leaf,” — we must be born again.

Take on AFPMBAI

• **Head, CSG and CCSO Role**
“I will play the role that was given to me in the Association. Walang labis, walang kulang. Kasi kung

lalabisan ko, I will have my own agenda. I’m making my own direction, but it is congruent to the direction of the Association. I’m one of the heads here and I’m one of the instruments of the management helping the President and CEO. Ako yung link to the staff, yung mga gagawa ng directives ng management.”

• **Current AFPMBAI Products and Service Offerings**
“We are reviewing our products and services being offered to our members. We are trying to tailor fit it so it will suit their needs. I will make some innovations that are required from me as a team player.”

• **Association’s sustainability in the midst of the pandemic**
“We are reinventing the strategies that we have, so it can be more appropriate to the real situation and predicaments of our members.”

• **Message for the AFPMBAI team and the Association’s members**
“Let’s join hands to realize the mission and vision of our Association. We should contribute through our respective jobs. Our direction is to serve our members to the best of our abilities. That is our role. Wala naman tayo kung wala ang mga members natin. It’s a two-way road. They help us and we help them. As we grow, we’re helping more. When you have this much, you share this much.”

“

Wala naman tayo kung wala ang mga members natin. It’s a two-way road. They help us and we help them. As we grow, we’re helping more. When you have this much, you share this much.”

Beam of Hope



PEMS Cheryl Q Saldo

Commitment. Dedication. Passion. Anyone would be privileged to meet PEMS Cheryl Q Saldo, the embodiment of these valuable traits; characteristics that are essential in her Philippine National Police (PNP) service.

PEMS Saldo is currently the Police Non-Commissioned Officer (PNCO) for the Women and Children Protection Desk (WCPD), Human Rights Desk and Trafficking in Persons of Surigao Del Norte Police Provincial Office, since September 2012. This role is very apt for her as she gets to handle cases that are very much like hers in the past.

The PNCO was a victim of physical abuse herself. After enduring three years in an abusive relationship, PEMS Saldo gained enough courage to leave her partner to save herself and her son who was just 22 months old then. “When I decided to leave my partner for good, I realized that I can help victims of abuse since I experienced it myself. I was once like them, and I survived,” she remarked.

Being a survivor and having a strong sense of responsibility to help abused women urged her to enter the police force. “I empathize with the abused women. My heart breaks for every one of them who does not have the courage to stand and fight for their rights,” she added.

Fortunately, PEMS Saldo has been faithfully and happily serving in the PNP since her oath taking on 30 September 1998 at the Police Regional Office 13 of the CARAGA region. The PNCO was assigned in various municipal police stations in Mindanao before her WCPD PNCO assignment in Surigao Del Norte Police Provincial Office. PEMS Saldo’s assignment has made her stronger

and wiser, most especially in dealing with men. She also reiterates and emphasizes that women are capable of making a difference in society, hence, all opportunities should be open and fair to both men and women.

But like any other advocate, the PNCO also faces challenges in her line of duty. She was threatened with a case that was filed against her by a lawyer of a suspect she put in jail through an inquest proceeding. She even gets bribed with gifts to keep her from filing cases. These scare and worry her to the point where she wants to be reassigned to another station.

However, the said predicaments did not dampen PEMS Saldo’s mission in her PNP service --- to bring hope to victims of abuse. These even paved the way for her to provide excellent service duly recognized when she was one of the awardees of the Ten Outstanding Policewomen of the Philippines in 2013. Apart from the prestigious award, she also received several commendations and awards as WCPD and Human Rights Desk PNCO from the Provincial and Regional Office of Surigao Del Norte and CARAGA region, respectively.

She also launched “Si Aleng Pulis” (SAP) program in Surigao TV’s Facebook page last 12 November 2020. The show’s live broadcast is every Wednesday at 3PM. Featuring different guests and topics including: SDNPPO COVID-19 updates; Family



Planning Methods; LGBTQIAP+ concerns; Referral system in handling Violence Against Women, Violence Against Children, Children In Conflict with the Law and Child At Risk cases and other similar topics. Last March, the show featured women from different fields and their roles in their organizations.

The one constant in PEMS Saldo’s life is her family who supported her throughout her colorful life of service in the PNP. The PNCO emotionally mentioned that, “Apart from being a physical abuse survivor and a single parent, my family has also been my source of inspiration to reach for my dreams and achieve recognition in my service.”

The AFPMBAI has also been a reliable partner in PEMS Saldo’s journey as a policewoman and in realizing her dreams for her family. The Association has never failed her as a single parent and in emergencies, such that she happily remarked, “It is easy and hassle-free to loan from AFPMBAI.”

To date, the PNCO has already availed of a Policy Loan, an Emergency Loan and a Salary Loan. Apart from these, she has also received dividends from the insurance plans she has with AFPMBAI. “Let us continue supporting and patronizing the Association’s services since these are for our own good,” PEMS Saldo encourages her co-members.



Inauguration of the New AFPMBAI Corporate HQ Site

AFPMBAI continues to stand tall and strong despite the challenges brought on by the COVID-19 pandemic, and is in fact doing well amid the changes put in place. A manifestation of the Association's progress is its recent acquisition of a property, the future site of the new AFPMBAI corporate headquarters. This acquisition was brought about by the current road-widening project along Col. Bonny Serrano Avenue, which entails demolishing a portion of AFPMBAI's current building, thus necessitating the exploration of acquiring AFPMBAI's own property for its new headquarters.

The accomplishment was a reason to celebrate through an Inauguration and Billboard Unveiling Ceremony held last 28 January 2021, 2:30PM, at AFPMBAI's new site along Katipunan Avenue, Quezon City. The ceremony was attended by the Association's Board of Trustees, Gen Gilbert I Gapay PA, former AFP Chief of Staff and Chairman of AFPMBAI's Board; MGen Adriano S Perez Jr PA, Vice Chairman; CSupt Ruel S Rivera, BJMP; CSupt Roel Jeremy G Diaz, BFP; and RAdm Rey T Dela Cruz, PN. They were also joined by the Association's executives and managers.

"AFPMBAI will have its permanent home, a structure which will house the operations of its headquarters, and a place where members can look to as an edifice of stability, security and comfort," remarked

AFPMBAI's President and CEO, MGen Rizaldo B Limoso PA (Ret) in his welcoming speech. Former AFP Chief of Staff and AFPMBAI Chairman of the Board, Gen Gilbert I Gapay PA congratulated the Association for another milestone and stated, "AFPMBAI has established its credibility once again to rise and flourish amidst the challenges, and has continued to provide comfort and assurance to the men and women of the uniformed services. Knowing that the Association has their backs, they can perform their job more effectively and with less worry about the future of their loved ones. More than just providing full financial security and protection, this new site shall represent the strong partnership between AFPMBAI and members of the uniformed services who wish for a stable and worry-free life for themselves and their families."

After the ceremonial billboard unveiling with then AFP Chief of Staff Gen Gapay, the Association's Trustees and Executives, blessing of the property was led by Deputy Chief Chaplain of AFP, LTC Carlito T Buslon CHS (GSC).

Atty Maricar M Mirabel, Head of AFPMBAI's Legal Office was the master of ceremonies. Snacks and refreshments were given after the program, as well as plant giveaways.

INAUGURATION OF THE NEW AFPMBAI BUILDING



Former AFP Chief of Staff and AFPMBAI Chairman of the Board, Gen Gilbert I Gapay; together with AFPMBAI President and CEO, MGen Rizaldo B Limoso PA (Ret); members of the Board and executives of the Association against the unveiled billboard of the new AFPMBAI HQ site

President Limoso during his welcoming remarks in the inaugural event

Corporate Social Responsibility

Supporting the various branches of service through the Pandemic

The COVID-19 pandemic did not hinder AFPMBAI from continuing its plowback projects for the country's uniformed services, who are also among the frontliners of the health crisis. The pandemic actually expedited the Association's handovers, most especially COVID-19 related donations, including medical equipment, supplies and ambulance units, to name a few.





Coaster Bus Units for the AFP

AFPMBAI, represented by its President and CEO, MGen Rizaldo B Limoso PA (Ret), donated four (4) coaster buses to the Armed Forces of the Philippines through a handover ceremony held on 5 October 2020 at the Canopy Area of the AFP-GHQ. Former AFP Chief of Staff General Gilbert I Gapay, received the vehicle donation on behalf of the beneficiary commands and support units: Western Command, Eastern Mindanao Command, Western Mindanao Command, and the Philippine Military Academy. The vehicle donation will support the transportation capabilities of the unified commands, AFP-wide support and separate units in their respective missions.

“The AFP is immensely grateful to have AFPMBAI’s support as we strive to achieve several missions. Your generosity is proof that the Bayanihan spirit of the Filipinos is alive and it prevails in much-needed instances. Indeed, whatever we will accomplish from hereon, is a shared milestone between the AFP and the AFPMBAI made possible through these donations,” General Gapay noted.

Chief Chaplain Service AFP, BGen Raul S Ciño led the blessing of the coaster units after the ceremonial handover.

Other executives of the Association were also present in the ceremony namely: MGen Perfecto M Rimando Jr PA (Ret), former Head, SOG and COO; Col John A Jurado PA (Ret), former Head, CSG and CCSO; BGen Rolando C Manalo PA (Ret), Head, Area and Branch Operations; and MGen Dante M Hidalgo PN (Ret), Head, Real Estate.



Service Vehicles for the PA

A ceremonial handover of nine (9) service vehicles for the Philippine Army was held on 7 October 2020 at the PA, Fort Bonifacio. The branch of service was represented by its Vice Commander, MGen Reynaldo M Aquino PA (2nd from right), and AFPMBAI was represented by Head, Corporate Services Group and CCSO, Col John A Jurado PA (Ret) (rightmost); Head, Area and Branch Operations, BGen Rolando C Manalo PA (Ret) (2nd from left); and Social Services Office Supervisor, Jennifer C Callo (leftmost).

Handover of Equipment for the PA

A mix of items with various functions (14) air conditioning units, one (1) patrol car, six (6) desktop computers with printer, two (2) laptops, four (4) image projector units, one (1) printer, six (6) uninterrupted power supply units, five (5) TV units as part of the Entertainment Package, badminton racket, table tennis rackets and table, and basketball ball) were handed over to the PA Headquarters, Fort Bonifacio, Taguig City last 23 October 2020. Philippine Army Vice Commander, MGen Reynaldo M Aquino PA, received the donation from AFPMBAI Head, CSG and CCSO, Col John H Jurado PA (Ret); and Head, Area and Branch Operations, BGen Rolando C Manalo PA (Ret).



Donation to the Philippine Air Force

Armed Forces General Hospital’s LTC William Uy MC (GSC), Assistant Chief Surgeon and Col Nelson V Posadas MC (GSC), Commanding Officer; along with Mrs Elizabeth Rico of the 520th ABW Unit SAO received medical support devices, different medicines and immune-boosters from AFPMBAI. A handover ceremony was held on 30 October 2020 at the AFPMBAI Head Office in Quezon City with the presence of the Association’s President and CEO, MGen Rizaldo B Limoso PA (Ret); Head, CSG and CCSO, Col John A Jurado PA (Ret); Head, Area and Branch Operations, BGen Rolando C Manalo PA (Ret); Head, Real Estate, MGen Dante M Hidalgo PN (Ret); and Head, NCR Area, Area and Branch Operations, Ms. Angelina S Jutie.

Band Equipment for the Air Education, Training and Doctrine Command (AETDC)

Deputy Commander BGen Gerardo M Zamudio Jr PAF received the donation on behalf of the AETDC Commander MGen Pelagio R Valenzuela PAF, from AFPMBAI’s President and CEO MGen Rizaldo B Limoso PA (Ret), Head SOG and COO MGen Perfecto M Rimando Jr PA (Ret), Head CSG and CCSO Col John A Jurado PA (Ret), and Head ABOD BGen Rolando C Manalo PA (Ret). The ceremonial handover was held on 27 April 2021 at the AETDC, Philippine Air Force in Lipa, Batangas.





Staff Car for the Department of National Defense (DND)

Former AFPMBAI Trustee and current DND Undersecretary Arnel M Duco received a staff car from AFPMBAI President and CEO MGen Rizaldo B Limoso PA (Ret) in a ceremonial handover held at the lobby of Department of National Defense in Camp Aguinaldo, Quezon City last 28 April 2021.



Ambulances for the PN and PMC

Last 26 July 2021, Flag Officer-in-Command, VAdm Adeluis S Bordado PN; together with the Acting Commander Philippine Fleet, Commo Renato P David PN; and Deputy Commandant Philippine Marine Corps, BGen Raul Jesus L Caldez PN (M) received ambulance units from AFPMBAI President and CEO, MGen Rizaldo B Limoso PA (Ret); Head, SOG and COO, MGen Nathaniel Y Casem PN(M) (Ret); Head, CSG and CCSO, Col Eliezer R Galam PA (Ret); Head, Area and Branch Operations, BGen Rolando C Manalo PA (Ret); and Head, Real Estate Division, MGen Dante M Hidalgo PN (Ret).

Out of the seven (7) ambulances, four (4) units were given to the Philippine Navy, while the other three (3) were received by the Philippine Marine Corps.



Ambulances for the PNP

PLtGen Guillermo Lorenzo T Eleazar, PMGen Angelito A Casimiro, PGen Reyes, PBGen Arthur V Bisnar and PMGen Rhoderick C Armamento, were handed over three advance life support ambulance units with medical equipment for the Philippine National Police; by AFPMBAI President and CEO, MGen Rizaldo B Limoso PA (Ret); Head, SOG and COO, MGen Nathaniel Y Casem PN(M) (Ret); Head, CSG and CCSO, Col Eliezer R Galam PA (Ret); Head, Area and Branch Operations, BGen Rolando C Manalo PA (Ret); and Head, Real Estate Division, MGen Dante M Hidalgo PN (Ret) last 05 July 2021.



Service Vehicles for BJMP

The Bureau of Jail Management and Penology received five service vehicles on 28 June 2021. The Bureau's J/Dir Allan S Iral, Dir Marcos B Villalon, C/Supt Ruel Rivera, C/Supt Clint Russeltangeres, and C/Supt Dennis Rocamora were present in the handover. Representing the Association were President and CEO, MGen Rizaldo B Limoso PA (Ret); Head, SOG and COO, MGen Nathaniel Y Casem PN(M) (Ret); Head, CSG and CCSO, Col Eliezer R Galam PA (Ret); Head, Area and Branch Operations, BGen Rolando C Manalo PA (Ret); and Head, Real Estate Division, MGen Dante M Hidalgo PN (Ret).



Medical Equipment for VMMC and V Luna Medical Center

Last 17 May 2021, AFPMBAI handed over medical equipment to the Veterans Memorial Medical Center (VMMC) and V. Luna Medical Center. VMMC's Chief Medical Professional Staff, Dr Mariano A Mejia MD received the donation on behalf of the said hospital. Col Fatima Claire Navarro MC GSC, V Luna Medical Center's Chief represented the medical institution. AFPMBAI President and CEO, MGen Rizaldo B Limoso PA (Ret); Head, SOG and COO, MGen Nathaniel Y Casem PN(M) (Ret); and Head, CSG and CCSO, Col Eliezer R Galam PA (Ret) handed over the medical equipment to the said hospitals.

AFPMBAI TRANSITIONS TO ITS NEW OFFICE SETUP

In 2018, AFPMBAI was informed of the road-widening project to be undertaken along Col. Bonny Serrano Avenue, to help ease the traffic that plagued the area for years. The project entailed demolishing a portion of AFPMBAI's Headquarters, a building considered the Association's home for the past 26 years.

The Association's administration division was assigned the monumental task of organizing transfer of more than 300 employees, furniture and equipment to office spaces within the same vicinity, without hampering operations and services to AFPMBAI members. The admin team initially tried to source for office spaces within Camp Aguinaldo's premises, but could not find a single structure that could house the whole of AFPMBAI's operations seamlessly. The available office spaces offered would entail logistics and communications challenges later on. While coordination between DPWH and the Association were ongoing, the admin group tried to explore more options to find the right office space or structure, still within the vicinity of Camp Aguinaldo and Camp Crame.

By 2020 though, transfer plans were further complicated by the Covid-19 pandemic. The transfer now had to consider safety protocols issued by IATF, which included social distancing and the use of safety barriers to keep both employees and members safe within the supposedly new office premises. Up to 70 percent of employees were allowed to work from home and only a skeleton force reported for work in the Association's headquarters.

The physical transfer of furniture and equipment finally transpired in the period of July 2020 to September 2020. It was a challenging task with the limited manpower to move the items, in compliance with the Pandemic MECQ regulations, but the Admin team successfully pulled through.

The limited space was also another challenge they had to deal with. "We took into consideration the interdependencies of the different offices and their inter-relationships, how many employees, office furniture and equipment would fit in the office spaces assigned, while also making sure of course, that the safety protocols were observed," explained Head of Administration Division, Ms. Fe Gerona.

All employees were settled into their new office premises, with enough space for the required number of employees per room, despite the limitations enforced by safety protocols. Only essential files, furniture and equipment were allowed in the new offices, other items not crucial to daily operations were held in storage outside the Association's Headquarters but still within reach should the need arise. Employees on work-from-home duty were allowed to set up offices in the safety of their homes with some of the office furniture.

The new lobby or customer service area was now located in the cafeteria, properly spruced up with barriers and safety protocols in place. The cafeteria now offered only take-out orders to minimize the foot traffic within the premises.

With the new set-up, Members were still able to enjoy the same service without disruption of the transfer. The admin team also guaranteed that should the work-from-home status of other employees be lifted, the current office spaces were capable of accommodating other employees that will be reporting for work.

The current office setup is working well for the Association, especially in terms of serving the members. The admin team is closely monitoring this setup to ensure that the Association's operations are running smoothly.



Transfer of AFPMBAI Signage



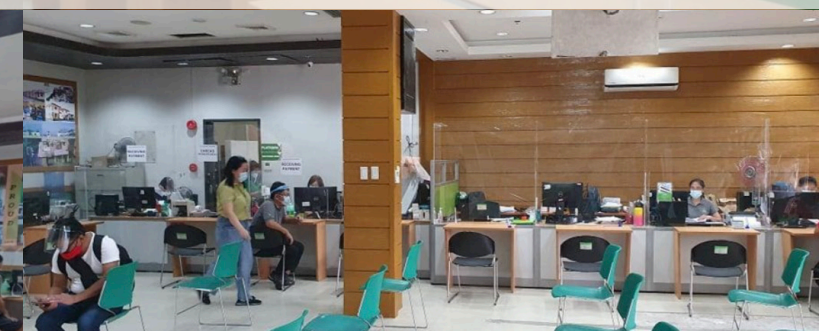
Old lobby frontliner set-up



PVC cover protection for the frontliners



Blessing of the new lobby



Transfer of solar panels

Parking area



MONTHLY RAFFLE DRAW WINNERS

GRAND RAFFLE DRAW WINNERS

1 WINNER - P100,000 CASH

CIMA FRANCA, MARIA ILONA LOURDES CAMBANG

2 WINNERS - P50,000 CASH

TOLENTINO, GILLYN R

UMNAS, MC-CORNELL CABANTING

5 WINNERS - P20,000 CASH

MORA, JUNEIL CABALLO

SERGIO, HAIRY ILUL

BERMEJO, JOEY COCON

CERNA, ASHLEY J

ZENAROSA, JERIC LEDESMA

5 WINNERS - P5000 SODEXO E-PLUS

DUMO, RENANTE V

ESTOCADA, WARREN B

SAMAR, JAYSON I

SALOME, HAZEL KAYE S

BALOLO, SHALLY KIAN JADE B

50 WINNERS - P2000 SODEXO E-PLUS

1. BAUTISTA, JAIME FERDINAND MARK M
2. ALMIROL, ROLAND G
3. UBUAN, CRISTITUTO SINGGUIPEN
4. BUENAFE, ROLDAN E
5. CATAN, MARLON MARCA
6. REYES, ERWIN J
7. PORTILLANO, ELIAS B JR
8. KUSAIN, MANAR M
9. LASPONA, JULIETA CAMBRI
10. QUIJANO, CRESCENCIANO P JR
11. VILLARROYA, LLOYD
12. CAPADA, MARJOHN CONSUMO
13. LANUZGA, ROYCE I
14. HERMOPIA, NAP S
15. OBISPO, ALVIN T
16. PALISOC, PREMIER HAROLD T
17. DE GRACIA, DEXTERDHON G

18. ORTALIZA, ALVIN ARAÑA
19. RIVERA, ERWIN YUSI
20. CALALANG, RICHARD S
21. CORPUZ, JUANARIO MIRANDA JR
22. ARANO, DEUMAR HAMIMON
23. ANGELES, RAUL D
24. SALISE, DOMINADOR R JR
25. ONIDA, RICO MAHINAY
26. CADIENTE, EMMANUEL RAMOS
27. RECLA, DANILO CAYME
28. ABO, ABDULLAH KIDO
29. VILLARUEL, ROD M
30. BAYANI, CATHERINE CANAVERAL
31. BALORAN, RENZ MARION
32. IBANEZ, REY ARVIN A
33. MANALAD, CARYN CABALI
34. GRAGASIN, ARLENE A

35. ESCANO, EMMANUEL AGPALO
36. OLIVER, RAYMUNDO N JR
37. GARCIA, JOEY MONTES
38. RAZAL, JOYCE REBATHIS
39. BERAN, GERMAN CAESAR SALAGAN
40. NERIO, ROVEL P
41. DEGAY, LERA ANTONIETTE ANDUIZA
42. PLACIO, EDWIN MANILA
43. LIMBAUAN, ERWIN U
44. NECESITO, ROBESTERE DELOS SANTOS
45. KINAO, MATEO W
46. LARA, ELDEVIR MAKILING
47. CRUZ, DARYL DELA A
48. PONTILLO, JIMMALYN T
49. RUMBAAO, RESA H
50. MEDIODIA, ARIEL A

FEBRUARY 15, 2021 DRAW

20 Winners - P500 Sodexo E-Plus

1. DELA CRUZ, MANUELITO S
2. DANLOT, JOSEPH KEVIN BIHAG
3. CALUNSOD, JOSE C
4. MAMBURAM, EMMANUEL GOMEZ
5. DIZON, CASEY KARL MONTANTE
6. ESTRADA, PHIL VINCENT T
7. VESAGAS, RONALD VINCENT MATRANILLO S
8. GONZALES, MARLON A
9. TACORDA, DOMINADOR III G
10. MEMBROT-SALEN, JOYLYNNE T
11. TORRES, RICHARD CASEPLE
12. BARICAUA, JOAN ALINDAYU
13. TIZON, CRIS JUN TAYCO
14. CAÑO, ALFREDO C JR
15. AGUINALDO, APOLINARIO C
16. MARIBOJOC, LYNDON G
17. GUMABAO, REY DEXTER S
18. ABELLA, OSCAR LAGUERTA
19. MANARES, KENNETH NACION
20. MARANDANTE, JUSTINE JAMES S

20 Winners - P1000 Sodexo E-Plus

1. MONES, MARDIE SISON
2. RUDAS, JONMAR R
3. MANILAG, FRANCISCO MELECIO
4. RICO, WENNIEFER R
5. ISMAEL, MOHAMMAD S
6. REGIDOR, SHARSHIEL TENORIO
7. ALAMA, RAFAEL ANDAYA
8. CERBATOS, ANDROW I
9. ORFIANO, REYNALDO A
10. ANGELES, JOBERT PADILLO
11. GATANELA, RANGIE E
12. DE OCAMPO, FELICISIMO BAUTISTA JR
13. TAMOR, RIZALDY GASTANES
14. MONTEJO, ABRAHAM R
15. OLEA, MARLO R
16. VILLANUEVA, DENNIS B
17. CATALAN, WENIFREDA MAGBUTAY
18. DOGUITOM, JOSEPH C
19. CUANAN, ALDRIN E
20. CATCATAN, JANRY B

MARCH 12, 2021 DRAW

20 Winners - P500 Sodexo E-Plus

1. SANTARIN, MICHAEL M
2. CARMEN, RIGEL KENT DEL B
3. UDJAMAN, AL-QUDDUS ALEXOL
4. GANDULI, AQUINO LINTAC III
5. BAUYA, IAN JUDE ARABE
6. GUTIERREZ, MARICRIS GUERRA
7. DEL OCAMPO, VINA M
8. RIZALDE, JUNNIE A
9. HERNANDEZ, JANINE B
10. CAPISTRANO, KENNETH T
11. BACALANGCO, ELVIN N
12. ALONES, OMAR JAY CAINGUITAN
13. SAMPACO, JALLOUT T
14. BERNABE, IAN A
15. DELA CRUZ, EDWIN L
16. MINIANO, JHESSEN M
17. SALANDRON, JOEL CAMBALON
18. DE TOMAS, JICLE REY GRANDE
19. VILLANUEVA, LIEZL P
20. CAMONAY, JOSEPH PASCUA

20 Winners - P1000 Sodexo E-Plus

1. SULAIMAN, KHOMENI ABUBAKAR
2. VALENZUELA, WILMOR C
3. BONGAT, ALVIN M
4. DIAPERAS, MARBOI A
5. BARREDO, AMELYN B
6. CONSUL, ASHLEY LEI LITA
7. URBI, LEONARDO C JR
8. CASINGCASING, FELIX B
9. ARLANTICO, NOMER JAMES P
10. BALBERAN, ALFREDO III TENEBRO
11. GAGALAC, RONNIE REY MERCADO
12. DONATO, JOY CHRISTIAN TAMAYO
13. CAASI, ARNEL C
14. SOLIMAN, MARK ANTHONY LLEVA
15. ENCIO, LEOMELIO T
16. CERADO, GARRY C
17. MABBORANG, FERNANDO JR G
18. BINASBAS, EDGARDO F
19. PAREDES, VERNIA CESISTA
20. ATTIW, MARY PILAYAN

APRIL 15, 2021 DRAW

20 Winners - P500 Sodexo E-Plus

1. GUEVARRA, KEVIN CASAU
2. AMPATUAN, MARK L
3. CORPUZ, RICHARD B
4. ASUNCION, FREDDIE PERFECTO BALBOA III
5. SANDOVAL, CARIE MAE A
6. DACURO, DENNIS A
7. SUSADA, JORELSON SILVANO
8. CORPUZ, MARK JOHN EBRADA
9. QUIMNO, JOEL C
10. MANTE, JERIC JAY D
11. YOUNG, ALBERT LIDA
12. FEROLINO, ROGELIO JUMAMIL
13. LUBAT, EDISON DELOS SANTOS
14. ECHAVARIA, FELIX P JR
15. RAMOS, RODOLFO VILLAREAL JR
16. ARBOLADO, RAMON RAGAY
17. SUICO, ALBERTO SALUNDAGUIT JR
18. ARENDAIN, REY BIEL
19. BASIT, FRANCIS JAY M
20. BAGAWILI, ERROL I

20 Winners - P1000 Sodexo E-Plus

1. BAQUIRAN, ERWIN CASIMIRO
2. BONA, KARYLL MYRA E
3. ROSAL, CHARLENE C
4. CAJES, MARINO AUGUIS
5. LAUIGAN, JEFFSON B
6. SORIANO, NERI JOIE ALAMIS
7. TAMON, JONATHAN CHRISIMUS CALIS
8. BALORAN, RENZ MARION
9. VIRAY, CHRISTOPHER A
10. VERGARA, BONIFACIO DEJAIME
11. MAGTAGNOB, SHERWIN A
12. RAMIREZ, MICHAEL BAGARES
13. MATA, BOYSIE MULINGBAYAN
14. CORPUZ, KENNEDY M
15. BALANQUIT, ROPHEL B
16. BENEDICTO, RODEL U
17. BELECARIO, ERIC JUDE BRIONES
18. ALICANTE, WILLA MIE J
19. NIEZ, NEIL RYAN N
20. LAGANG, ARLENE C

MAY 17, 2021 DRAW

20 Winners - P500 Sodexo E-Plus

1. AALA, JERRYCO OCAMPO
2. CABANILLA, MARVIN GUZMAN
3. RODRIGUEZ, ARCHILLES BATAS
4. ANGULUAN, JAYSON QUILANG
5. MORALES, MARVIN S
6. AREVALO, FRANCISCO ONDAY II
7. ESPAYOLA, MARILOU L
8. LUCERO, LEE JAY D
9. SILADAN, JOHN FRANCIS D
10. SUBEBE, JOSEPH M
11. SANTOS, JOSE MARIO ABASOLO
12. GARCIA, NORMAN S
13. YOMA, RENZ MARK B
14. VARGAS, PAUL G
15. CABOTEJA, MARIA FATIMA M
16. BOOC, JOHN MYE RASONABLE
17. SANTOS, CHRISTOPHER M
18. BAYONETA, BENIGNO RAQUEL
19. SARET, GILBERT
20. TABALWAN, EDDIE B

20 Winners - P1000 Sodexo E-Plus

1. LAURZANO, RHAYSON R
2. TAMANI, CHRISTOPHER T
3. CORTUNA, JONARD M
4. MANLAVI, CHRISTIAN CARANDANG
5. GURREA, KEISAN MARC M
6. MAHABASSAL, ALMUJIB A
7. DEPAAGON, MIKE JERICHO B
8. PEDERI, ARIES E
9. CAMACHO, JOSHUA NALUG
10. FAJANILAN, DENNIS BELLEZA
11. SAMSONA, CRISGHEL A
12. ARANCILLO, JP ESCARNUELA
13. MONTAK, JHULJALALI A
14. JAMOROL, KLINTON REX LANUG ON
15. IT-IT, WILLIAM FRANCIS CALAGO
16. NABAT, ELIZALDY S
17. ABDU, NASHER H
18. ZERRUDO, JOHN PAUL MARTINICO
19. GALACHE, RED O
20. VILA, EMMANUEL G

JUNE 11, 2021 DRAW

20 Winners - P500 Sodexo E-Plus

1. PALABRICA, JOVY LYN MARTIN
2. DABON, CHITTO OBIAL
3. VILA, ANTHONY NUEVA
4. NAVALES, ROGEL V
5. BRONCANO, WILLY MAE A
6. SARET, GILBERT
7. ESEO, GERALDINE M
8. YBAÑEZ, EDLYN COLANCE
9. VENIEGAS, JUNIEL G
10. CANON, PANTALEON T III
11. SOBEJANA, CIRILITO
12. CABALLERO, JEMUEL PAUBIN
13. ALEJO, ARIEL S
14. GONZALEZ, FERNANDO JR
15. MOHAMEDAN, ANUAR B
16. CALPO, MARLON SANGGALANG
17. ATILANO, FRANCIS FRANCISCO
18. SARENTAS, GERALD G
19. SANDRINO, JOEBERT REGASPI
20. GANIGAN, JOEFREY GONZALES

20 Winners - P1000 Sodexo E-Plus

1. MENDOZA, JAYVER I
2. ARO, VINCENT B
3. BASCO, MA TRICILA G
4. LABRADOR, RENATO T
5. BURA-AY, JOHNNY REY P
6. BALGANION, ERICSON MATEO
7. GAVIOLA, CHRISTIAN JOSPEH N
8. SABAN, RASHEL G
9. ADOLFO, NEIL C
10. GORDONCILLO, NODEL M
11. MESA, ROMMEL L
12. GAT-EB, NIEVES E
13. TAMAYO, ROBERTO B JR
14. OLASIMAN, ARCHIMEDES TABARANZA
15. DELFIN, REGILOU C
16. MANEJA, JUNEILZEN DAYAO
17. BALES, JOSELITO P
18. VILLENA, ELPIDIO GRANADOS
19. BALDESCO, BERNARDO
20. ALOY, QUEENIE ROSE TASIS





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