

MINUTES OF THE 2025 ANNUAL GENERAL MEETING

Conference Room, 3/F ARDCI Corporate Bldg., San Roque, Virac, Catanduanes 4800

15 April 2025

CONFIDENTIAL

MINUTES OF MEETING

AGM-2025-04-15

Present:

Rogelio S. Bitome	-	Chairman, Incumbent
Cristy S. Coronejo	-	Vice Chairman, Incumbent
Ray B. Bilon	-	Member, Incumbent
Alma B. Aguinaldo	-	Member, Incumbent
Edna A. Bermundo	-	Member, Incumbent
Corazon D. Atanacio	-	Member, Incumbent
Gina T. De Sevilla	-	Outgoing Trustee
Eva T. Pantaleon	-	Outgoing Trustee
Sofia M. Butel	-	Outgoing Trustee
Maria Fe P. Gianan	-	Independent Trustee
Maria S. Tugano	-	Independent Trustee
Corazon P. Espenida	-	Nominee, Gubat Branch
Agnes R. Millabas	-	Nominee, Pilar Branch

Agenda:

- I. Proof of service of the required notice of the meeting
- II. Proof of the presence of the quorum
- III. Reading and approval of the minutes of the previous Annual General Meeting
- IV. Unfinished business
- V. Report of the Chairman, the Treasurer, and the Secretary
- VI. Election of the Three (3) Board of Trustees
- VII. Approval of the Audited Financial Statements calendar year ending 2024
- VIII. Ratification of all the Acts and Resolutions of the Board of Trustees
- IX. Ratification of the appointment of Moore Roxas Tabamo and Co to serve as the external auditor
- X. Questions and Answers
- XI. Adjournment

Proceedings:

The Annual General Meeting was called to order by the Chairman, Mr. Rogelio S. Bitome, at nine o'clock in the morning. He introduced the incumbent members of the Board of Trustees present and the Corporate Secretary, who will serve as the secretary of the meeting. Also introduced were the independent trustees Ms. Maria S. Tugano and Ms. Maria Fe Gianan, Chairman of the Corporate Governance Committee, who will serve as the Election Inspector. After the introduction, an invocation was led by the Trustee Bermundo.

I. Proof of Service of the Required Notice of the Meeting

At the chairman's request, the Corporate Secretary presented and read the Notice of Annual Meeting, which had been distributed to all regular members in the Camarines, Sorsogon, Albay, and Catanduanes areas from 28 February 2025 to 06 March 2025. The aforementioned content was published on the official website on March 16th, 2025.

II. Proof of the Presence of a Quorum

The Chairman moved on to the next item on the agenda and requested a report on quorum from the Corporate Secretary. The Corporate Secretary reported that 1,453 SLS Chairpersons are eligible to vote at the meeting, as the Chairpersons' list indicates. The Corporate Secretary has certified that a quorum exists, as 1,254 SLS Chairpersons, or approximately 86% of all eligible members, are present in person or by proxy. The chairman then declared the meeting duly convened and that a quorum was present to conduct business.

III. Reading and Approval of the Minutes of the Previous Annual Meeting

The Corporate Secretary read the Minutes of the Annual General Membership Meeting held on 18 April 2024 at the Chairman's request. The members approved the motion, which was properly made and seconded, as there were no comments.

IV. Unfinished Business

The Chairman inquired about any outstanding business from the previous Annual General Meeting with the Corporate Secretary. The response from the Corporate Secretary was negative. The Chairman moved on to the following item on the agenda.

V. Report of the Chairman, the Treasurer, and the Secretary

The Chairman stated that the reports of the Treasurer and Secretary have already been incorporated into his report, therefore, he will be the only one to report. Following that, the Chairman presented his Annual Report.¹

The Chairman began the report by providing an update on the organization's plans and targets. For 2024, the goal for the total branch loan portfolio was ₱2,120,040,000.00, while the actual amount reached ₱2,036,233,290.07 as of December. The target net income was ₱172,526,264.22, compared to the actual net income of ₱117,674,402.83. Additionally, the organization aimed to reach 237,000 borrowing members but achieved an actual outreach of 181,229. The PAR ratio stood at 1.51%.

At year's end, the company had a total of 146 branches, of which 98 reported positive income. The remaining branches, including newly opened ones, recorded a net loss. Among the Key Performance Indicators (KPIs), only the target for Portfolio at Risk (PAR) was achieved. Nevertheless, data from 2022 onward indicate an overall upward trend in the organization's performance.

By 2024, the company's total assets amounted to ₱3,391,479,258.68, while total liabilities stood at ₱1,620,789,729.22. We continued to implement our expansion plans by opening 19 new branches, including the successful launch of our first branch in Mindanao. Like any other organization, ARDCI encountered operational challenges. For 2024, we have identified the following key issues impacting our operation: (1) Outmigration, (2) Staff retention issues, (3) Branch expansion challenges, and (4) Natural calamities.

We remained committed to our Corporate Social Responsibility programs through the 5K initiatives under the ARDCI Foundation. A series of relief operations were conducted in areas affected by typhoons in the Bicol Region. Also, we continued our partnership with the Department of Agriculture for the ARDCI Swine Hub project.

An open forum followed the reports. No further concerns or queries.

After the open forum, the Chairman proceeded to the next item on the agenda.

VI. Election of the Three (3) Board of Trustees

The Chairman announced that the next order of business was the election of the members of the Board of Trustees. He requested the Corporate Secretary to present the nominees for the Board of Trustees. The Corporate Secretary gave a brief presentation of the nominees.

For the Sorsogon areas, the nominees were:

1. Corazon P. Espenida (Gubat Branch)
2. Agnes R. Millabas (Pilar Branch)

In the course of the presentation of nominees, there was a slide presentation of biographical information on the nominees being presented. After the presentation, each nominee was given two (2) minutes to introduce themselves. As stipulated in the corporation's Bylaws, the mainland is allocated four seats on the Board. Currently, three of these seats are occupied by incumbent trustees; therefore, only one seat is open for election at this time.

The Corporate Secretary informed the body that no qualified nominee had been received from the Catanduanes area. Therefore, there will be two vacant seats on the Board of Trustees. Furthermore, should a qualified candidate from Catanduanes become available, a special general meeting may be convened to conduct a special election to fill the vacancy.

After the introductions, ballots were distributed. Votes cast were dropped in the ballot box placed in the center of the meeting table. The Chairman proceeded with the other items on the agenda.

¹ Annex "C" Chairman's Report

VII. Approval of the Audited Financial Statements calendar year ending 2024

The Chairman moved to the next item on the agenda, which is the approval of the Audited Financial Statements calendar year ending 2024.

VIII. Ratification of all the Acts and Resolutions of the Board of Trustees, its duly Constituted Committees and the Management

The Chairman proceeded with the next item on the agenda, which is the ratification of the acts of the Board of Trustees and Management. On motion duly made and seconded, the members unanimously passed and approved the following resolution:

“RESOLVED, AS IT IS HEREBY RESOLVED, that the members herein present representing majority of the members eligible to vote, do hereby ratify and affirm all acts, transactions and contracts entered into as well as resolutions made and adopted by the Board of Trustees and its duly constituted committees and of the Management from the date of the Annual General Meeting in 2024 up to this year's annual meeting as reflected in the minutes of the meetings of the Board of Trustees, its duly constituted committees, and of the Management.”

IX. Ratification of the appointment of Moore Roxas Tabamo and Co to serve as the External Auditor

The Chairman proceeded with the next item on the agenda, which was the ratification of the appointment of Moore Roxas Tabamo and Co as the Corporation's external auditor. There being no objection, on motion duly made and seconded, the members unanimously passed and approved the following resolution:

“RESOLVED, AS IT IS HEREBY RESOLVED, that the members herein present representing majority of the members eligible to vote, do hereby approve the appointment of Moore Roxas Tabamo and Co as the external auditor of ARDCI Microfinance, Incorporated under such terms and conditions as may be approved by the Board of Trustees.”

X. Canvassing

The Chairman gave the floor to the Chairman of the Corporate Governance Committee to supervise the canvassing of votes. Ms. Gianan canvassed the votes. After canvassing, the following votes were cast:
For the Catanduanes areas:

1. Corazon P. Espenida (Gubat Branch) – **4 votes**
2. Agnes R. Millabas (Pilar Branch) – 2 votes

Ms. Gianan proclaimed Corazon P. Espenida the newly elected member of the Board of Trustee who shall serve for a term of three (3) consecutive years.


On motion duly made and seconded, the members unanimously passed and approved the following resolution:

“RESOLVED, AS IT IS HEREBY RESOLVED, that the members herein present representing majority of the members eligible to vote, unanimously concur with the results of the election of the Board of Trustees for the period April 2025 until their respective terms given the transition period.”

XI. Adjournment

There being no other matter for discussion, upon motion duly made and seconded, the Chairman declared the meeting adjourned at thirty minutes past ten in the morning and conveyed his gratitude to all for their attendance and participation.

Certified true and correct:


MARIA KRISTINA ERIKA F. TORRECAMPO
Corporate Secretary

Annex "A"



ARDCI MICROFINANCE, INCORPORATED

SEC Registration No. I1998-00277

3F ARDCI Corporate Bldg., San Roque, Virac, Catanduanes 4800 | 09178073463 | www.ardci.org.ph

NOTICE OF THE 2025 ANNUAL GENERAL MEMBERSHIP MEETING

TO: ALL SLS CHAIRPERSONS

NOTICE IS HEREBY GIVEN that the Annual General Membership Meeting of the members of ARDCI Microfinance, Incorporated will be held on **15 April 2025 Tuesday**, at the ARDCI Corporate Building San Roque, Virac, Catanduanes, Philippines, commencing at nine o'clock in the morning.

The agenda for this meeting is as follows:

1. Proof of service of the required notice of the meeting;
2. Proof of the presence of the quorum;
3. Reading and approval of the minutes of the previous Annual General Meeting;
4. Unfinished business;
5. Report of the Chairman, the Treasurer, and the Secretary;
6. Election of three (3) Board of Trustees;
7. Ratification of the Audited Financial Statements for the calendar year ending 2024;
8. Ratification of all the Acts and Resolutions of the Board of Trustees;
9. Ratification of the appointment of Moore Roxas Tabamo and Co. to serve as the external auditor;
10. Questions and Answers; and
11. Adjournment

A record of the acts and resolutions of the Board of Trustees is with the Corporate Secretary and may be examined by anyone interested.

Every qualified Voting Member is entitled to one (1) vote. The voting procedure during the AGM for the election of Board of Trustees shall be casting of ballots while that for voting on motions shall be by voice ("viva voce") or other applicable methods as may be determined by the Chairman of the Meeting.

The Company will allow attendance by remote communication and voting in absentia, subject to validation procedures. We strongly encourage to attend and participate in the said AGM.

Done this 21st day of January 2025 in Virac, Catanduanes.

By authority of the Board

MARIA KRISTINA ERIKA F. TORRECAMPO
Corporate Secretary

PROFILE OF QUALIFIED NOMINEES FOR BOARD OF TRUSTEES

Name:	Corazon P. Espenida
Length of Membership:	19 years
No. of Years as SLS Chairperson:	17 years
Total No. of SLS Members:	34
Business:	Housekeeping
Age:	59 years old
Address:	Maysuram, Caramoran, Catanduanes
Educational Attainment:	High School Graduate
Citizenship:	Filipino

Name	Rogelio S. Bitome
Length of Membership:	20 years
No. of Years as SLS Chairperson:	15 years
Total No. of SLS Members:	54
Business:	Fisherman
Age:	63 years old
Address:	Codon, San Andres, Catanduanes
Educational Attainment:	High School Graduate
Citizenship:	Filipino

MINUTES OF THE 2024 ANNUAL GENERAL MEETING
Conference Room, 3/F ARDCI Corporate Bldg., San Roque, Virac, Catanduanes 4800
16 April 2024

Present:

Rogelio S. Bitome	-	Chairman, Nominee/Branch 5
Cristy S. Coronejo	-	Vice Chairman, Nominee/Pandan Branch
Gina T. De Sevilla	-	Member, Incumbent
Eva T. Pantaleon	-	Member, Incumbent
Sofia M. Butel	-	Member, Incumbent
Ray B. Bilon	-	Member, Incumbent
Alma B. Aguinaldo	-	Member, Incumbent
Edna A. Bermundo	-	Member, Incumbent
Corazon D. Atanacio	-	Nominee, Branch 4
Rosalio V. Santos Jr	-	Nominee, Branch 3
Rogelio S. Sales	-	Nominee, Branch 5
Maria Fe P. Gianan	-	Independent Trustee

Agenda:

- XII.

Proof of service of the required notice of the meeting
- XIII.

Proof of the presence of the quorum
- XIV.

Reading and approval of the minutes of the previous Annual General Meeting
- XV.

Unfinished business
- XVI.

Report of the Chairman, the Treasurer, and the Secretary
- XVII.

Election of the Three (3) Board of Trustees
- XVIII.

Approval of the Audited Financial Statements calendar year ending 2022
- XIX.

Ratification of the Amended Constitution and By-Laws
- XX.

Ratification of all the Acts and Resolutions of the Board of Trustees
- XXI.

Ratification of the appointment of Moore Roxas Cruz Tagle and Company to serve as the external auditor
- XXII.

Questions and Answers
- XXIII.

Adjournment

Proceedings:

The Annual General Meeting was called to order by the Chairman, Mr. Rogelio S. Bitome, at nine o'clock in the morning. He introduced incumbent members of the Board of Trustees present. He also introduced the Corporate Secretary who will serve as the secretary of the meeting and Ms. Maria Fe Gianan, Chairman of the Corporate Governance Committee, who will serve as the Election Inspector. After the introduction, an invocation was led by the Trustee Bermundo.

XII. Proof of Service of the Required Notice of the Meeting

At the chairman's request, the Corporate Secretary presented and read the Notice of Annual Meeting, which had been distributed to all regular members in the Camarines, Sorsogon, Albay, and Catanduanes areas from 20 February 2024 to 29 February 2024. The aforementioned content was published on the official website on March 26th, 2024.

XIII. Proof of the Presence of a Quorum

The Chairman moved on to the next item on the agenda and requested a report on quorum from the Corporate Secretary. The Corporate Secretary reported that 1,405 SLS Chairpersons are eligible to vote at the meeting, as indicated by the Chairpersons list. The Corporate Secretary has certified that a quorum exists, as 1,266 SLS Chairpersons, or approximately 90% of all eligible members, are present in person or by proxy. The chairman then declared the meeting duly convened and that a quorum was present to conduct business.

XIV. Reading and Approval of the Minutes of the Previous Annual Meeting

The Corporate Secretary read the Minutes of the Annual General Membership Meeting held on 18 April 2023 at the Chairman's request. The members approved the motion, which was properly made and seconded, as there were no comments.

XV. Unfinished Business

The Chairman inquired about any outstanding business from the previous Annual General Meeting with the Corporate Secretary. The response from the Corporate Secretary was negative. The Chairman moved on to the following item on the Agenda.

XVI. Report of the Chairman, the Treasurer, and the Secretary

The Chairman stated that the reports of the Treasurer and Secretary have already been incorporated into his report, therefore, he will be the only one to report. Following that, the Chairman presented his Annual Report.²

The Chairman began the report by providing an update on the organization's plans and targets. For 2023, the goal for the total branch loan portfolio was ₱1,888,416,000.00, while the actual amount reached ₱1,752,715,516.66 as of December. The target net income was ₱201,735,193.45, compared to the actual net income of ₱159,778,925.28. Additionally, the organization aimed to reach 181,875 borrowing members but achieved an actual outreach of 169,120. The PAR ratio stood at 3%.

In 2023, ARDCI opened 12 new branches and 4 split branches. We also successfully launched the ARDCI Clinic and ARDCI Botika, offering free check-ups to both members and non-members, as well as discounted medication prices for members.

Chairman Bitome highlighted the organization's 25th anniversary as the most significant event of 2023. The celebration began with the launch of the *Gusi ning ARDCI* trade fair, showcasing products from members across various ARDCI branches. The festivities included a Battle of the Bands, a Medical and Dental Mission, a Vesper Ball for chairpersons, an anniversary mass, a parade, and a Gala Night. From its humble beginnings, we have seen the company expand its reach to various provinces across the country. Selected SLS chairpersons from different operational areas gathered in Catanduanes for the celebration. The four-day event was filled with festivities, reflections on ARDCI's history, and gratitude for the organization's 25 years of being a *Katuwang sa Kabuhayan*. Throughout the years, ARDCI has demonstrated resilience, swiftly overcoming any setbacks thrown along its way. This would not have been possible without the collective strength of its members, employees, management, and the Board of Trustees.

Chairperson's Assemblies/Meetings were held in Samar, Leyte, Masbate, Panay, and Negros as a testament to the management's commitment to addressing challenges faced by branches in these areas. In addition to the reorientation of ARDCI's products, the assembly served as an avenue to inspire members and reinforce the organization's role in improving the socio-economic well-being of members.

We inaugurated the ARDCI Corporate Building III, providing additional office spaces to accommodate our growing workforce. In November and December, we opened ARDCI Lagusan and the Christmas Village to the public as added attractions. Additionally, we remained committed to our Corporate Social Responsibility programs through the 5K initiatives under the ARDCI Foundation.

An open forum followed the reports. No further concerns or queries.

After the open forum, the Chairman proceeded to the next item on the Agenda.

XVII. Election of the Three (3) Board of Trustees

The Chairman announced that the next order of business was the election of the members of the Board of Trustees. He requested the Corporate Secretary to present the nominees for the Board of Trustees. The Corporate Secretary gave a brief presentation of the nominees.

For the Catanduanes areas, the nominees were:

- 1. Corazon D. Atanacio (Branch 4)
- 2. Cristy S. Coronejo (Pandan Branch)
- 3. Rosalio V. Santos Jr. (Branch 3)
- 4. Rogelio S. Bitome (Branch 5)
- 5. Rogelio S. Sales (Branch 5)

² Annex "C" Chairman's Report

In the course of the presentation of nominees, there was a slide presentation of biographical information on the nominees being presented. After the presentation, each nominee was given two (2) minutes to introduce themselves.

After the introductions, ballots were distributed. Votes cast were dropped in the ballot box placed on the center of the meeting table. The Chairman proceeded with the other items on the agenda.

XVIII. Approval of the Audited Financial Statements calendar year ending 2023

The Chairman moved to the next item of the agenda which is the approval of the Audited Financial Statements calendar year ending 2023.

XIX. Ratification of the amended Constitution and By-Laws

The Chairman proceeded with the next item on the Agenda, which is the ratification of the amended Constitution and By-Laws³. He requested the Corporate Secretary to discuss the changes made to the By-Laws. On motion duly made and seconded, the members unanimously passed and approved the following resolution:

“**RESOLVED, AS IT IS HEREBY RESOLVED**, that the members herein present representing majority of the members eligible to vote, do hereby approve and ratify the amended Constitution and By-Laws of ARDCI Microfinance, Incorporated.”

XX. Ratification of all the Acts and Resolutions of the Board of Trustees, its duly Constituted Committees and the Management

The Chairman proceeded with the next item on the Agenda, which is the ratification of the acts of the Board of Trustees and Management. On motion duly made and seconded, the members unanimously passed and approved the following resolution:

“**RESOLVED, AS IT IS HEREBY RESOLVED**, that the members herein present representing majority of the members eligible to vote, do hereby ratify and affirm all acts, transactions and contracts entered into as well as resolutions made and adopted by the Board of Trustees and its duly constituted committees and of the Management from the date of the Annual General Meeting in 2023 up to this year's annual meeting as reflected in the minutes of the meetings of the Board of Trustees, its duly constituted committees, and of the Management.”

XXI. Ratification of the appointment of Moore Roxas Cruz Tagle and Company to serve as the External Auditor

The Chairman proceeded with the next item on the Agenda, which was the ratification of the appointment of Moore Roxas Cruz Tagle and Company as the Corporation’s external auditor. There being no objection, on motion duly made and seconded, the members unanimously passed and approved the following resolution:

“**RESOLVED, AS IT IS HEREBY RESOLVED**, that the members herein present representing majority of the members eligible to vote, do hereby approve the appointment of Moore Roxas Cruz Tagle and Company as the external auditor of ARDCI Microfinance, Incorporated under such terms and conditions as may be approved by the Board of Trustees.”

XXII. Ratification of the Appointment of the Independent Trustee

The Chairman proceeded with the next item on the Agenda, which was the ratification of the appointment of the independent trustee. There being no objection, on motion duly made and seconded, the members unanimously passed and approved the following resolution:

“**RESOLVED, AS IT IS HEREBY RESOLVED**, that the members herein present representing majority of the members eligible to vote, do hereby approve the appointment of Ms. Maria Fe P. Gianan as Independent Trustee of ARDCI Microfinance Incorporated under such terms and conditions as may be approved by the Board of Trustees.”

³ Annex “D” Amended Constitution and By-Laws

XXIII. Canvassing

The Chairman gave the floor to the Chairman of the Corporate Governance Committee to supervise the canvassing of votes. Ms. Gianan canvassed the votes. After canvassing, the following votes were cast:

For the Catanduanes areas:

1. Corazon D. Atanacio (Branch 4) – **5 votes**
2. Cristy S. Coronejo (Pandan Branch) – **6 votes**
3. Rosalio V. Santos Jr. (Branch 3) – **0 vote**
4. Rogelio S. Bitome (Branch 5) – **6 votes**
5. Rogelio S. Sales (Branch 5) – **1 vote**

Ms. Gianan proclaimed the elected three (3) members of the Board of Trustees, namely: (1) Rogelio S. Bitome – retained, (2) Cristy S. Coronejo – retained, and (3) Corazon D. Atanacio, who shall serve for a term of three (3) consecutive years.


On motion duly made and seconded, the members unanimously passed and approved the following resolution:

“RESOLVED, AS IT IS HEREBY RESOLVED, that the members herein present representing majority of the members eligible to vote, unanimously concur with the results of the election of the Board of Trustees for the period April 2024 until their respective terms given the transition period.”

XXIV. Adjournment

There being no other matter for discussion, upon motion duly made and seconded, the Chairman declared the meeting adjourned at thirty minutes past ten in the morning and conveyed his gratitude to all for their attendance and participation.

Certified true and correct:


MARIA KRISTINA ERIKA F. TORRECAMPO
Corporate Secretary

CHAIRMAN'S REPORT

Dios mayad na aga sa saindo gabos.

Satong magilumduman kan nakaaging taon 2024, pigpresentar mi man saindo an mga kaplanuhan para sa taon. Inilatag mi an mga nahihiling asin ang mga pagtatrabahuhang income asin outreach. An Board asin an Management, nagkasararo na magkaag pa man dagos nin target sa portfolio, income, asin sa outreach para sa taong 2024. Ang target na satuyang kinaag magpapaheling kung haen na dapit ang ARDCI.

Kan 2024, pig-antisipar niato ang target na Two Billion One Hundred Twenty Million Forty Thousand (₱2,120,040,000.00) na total loan portfolio pag-abot nin Disyembre kan nasabing taon. Sa pagtapos nin 2024, an satong portfolio nasa Two Billion Thirty-Six Million Two Hundred Thirty-Three Thousand Two Hundred Ninety and 7/100 (₱2,036,233,290.07).

Sa net income, nagtarget man kita nin One Hundred Seventy-Two Million Five Hundred Twenty-Six Thousand Two Hundred Sixty-Four and 22/100 (₱172,526,264.22) pero an sato pong naging net income ay One Hundred Seventeen Million Six Hundred Seventy-Four Thousand Four Hundred Two and 83/100 (₱117,674,402.83).

Sa outreach, nag-target kita nin Two Hundred Thirty-Seven Thousand (237,000) na mga borrowing members. Pag abot nin Disyembre 2024, igwa kitang One Hundred Eighty-One Thousand Two Hundred Twenty-Nine (181,229) ang borrowing members. Para naman sa PAR Ratio, ang satong target ay 2% and below. Pag-abot nin Disyembre 2024, nakapagtala kita nin 1.51% na PAR.

Kan 2024, igwa po kita ning 146 total branches kung sain 98 po duman ang may positive na income samantalang 48 po na branches ang may net loss o mga dai pa tabi nagkikita na branches. Kabali na po uya ang mga bag-ong branches na satuyang binuksan.

Sa Key Performance Indicator o KPI, PAR ratio sana ang satuyang nareach na target. Pero kung hihilingn ta po mula taong 2022 mahihiling ta po na positive trend ang performance kan ARDCI.

Kan 2024, ang kabuuang asset kan organisasyon ay Three Billion Three Hundred Ninety-One Million Four Hundred Seventy-Nine Thousand Two Hundred Fifty-Eight and 68/100 (₱3,391,479,258.68) kung sain One Billion Six Hundred Twenty Million Seven Hundred Eighty-Nine Thousand Seven Hundred Twenty-Nine and 22/100 ₱1,620,789,729.22 ang total liabilities.

Pinadagos niyato ang expansion nin branches bilang satuyang istrategiya sa pag-abot nin satuyang mga target. Nakapagbukas ang ARDCI nin 19 na bagong branches; kung sain nabuksan ang inot na branch sa Mindanao ini ang Butuan Branch.

Dai man ning organisasyon na dai nag-aagi sa manlaen-laen na pagsubok. Satuyang na identikipar ang mga minasunod na operational challenges:

- a. Outmigration
- b. Staff Retention issues
- c. Branch expansion challenges
- d. Kalamidad

Padagos pa syempre ang satong Corporate Social Responsibility Programs 5K initiatives ay pinadagos na kan satong affiliate, ang ARDCI Foundation Inc. Nagkaigwa kita ning relief operations dahil sa mga bagyo na uminagi mismo sa isla asin sa Bicol Region. Padagos ang satuyang partnership with Department of Agriculture para sa project na ARDCI Swine Hub. Ang Board asin ang Management nagdadangog pirmi sa mga feedback buda comments ning satuyang mga miyembro. Kang nakaaging dakulon na mga resolution ang satuyang pinaghururan asin inaprobahan para mas malinas ang serbisyong satuyang natatao sa mga miyembro.

Kung ano man su kakulangan kan 2024, pipiliton niatong makua asin malagpasan ang mga ito ngunyan na taon.

Iyan po ang mga mahahalagang nangyari kan taong 2024. Odok sa buot ko tabi na pagpamabalos sa saindong padagos asin daing sawang pagsuporta. Mabalos otro sa saindong gabos.