REPORT OF THE CEO

Fr. Lamberto S Ramos

This **submits** to the 28th General Assembly the Solidaritas Credit Cooperative performance for 2025. Guided by Psalm 131:1 *"Ecce quam bonum et quam jucundum, habitare fratres in unum"*, we are happy to report:

A. THE THREE TOP GOALS ACHIEVED IN 2025

- A significant number of Clergy has accepted and professed allegiance to SCC as the authority in clergy cooperative, resulting in membership growth

- Disparity between share capital and investments has been corrected, and revenues zoom high (a balanced mix of loans and investments), while expenses have been managed to its barest minimum

- ***Resulting to: 15% Dividend on Share Capital and 27.8% Patronage Rebate on loans***

B. THE THREE TOP CHALLENGES WE FACED IN 2025

- Grow membership and increase member activity

- Value creation for share capital holders resulting to increased assets and revenues

- Ensure promised dividends are met, sufficient to cover increased share capital

C. TOP THREE TASKS WE ARE EXCITED ABOUT FOR 2026

- New member acquisition, current member retention and increased activity

- Introduction of relevant products, services and markets

- Achievement of financial indicators, budgets, stakeholders relations

D. KEY PERFORMANCE HIGHLIGHTS AT A GLANCE

1. **NET SURPLUS** after operating expense was Pesos 306, 957, 048 Million, 49% over last year's Pesos 205, 766, 482 Million

2. **SHARE CAPITAL** increased to Pesos 1,360,190Billion, 41.6% over last year's Pesos 960,358Million

3. **TOTAL ASSETS** increased to Pesos 4,397,452Billion, 14% over last years Pesos 3,860,251Billion

4. **RETURN ON EQUITY** 22.5% computed as net surplus divided by share capital. Previous year's ROI was 14.5%

E. In compliance with CDA policy, 25%of net surplus have been allocated to **STATUTORY RESERVES,** distributed as follows:

General Fund (10%)	PhP 30,695,704.82
Coop Education Training Fund – Local (2.50%)	PhP 7,673,926.21
Coop Education Training Fund – Apex (2.50%)	PhP 7,673,926.21
Community Development Fund – (5%)	PhP 15,347,852.41
Optional Fund – (5%)	PhP 15,347,852.41
Total Statutory Reserve	**PhP 76,739,262.06**

F. 2026 PATH FORWARD

F.1 Members Acquisition and Retention, 2026 onwards (Marketing Team)

- We increase new membership by at least 500, with an average PhP 50,000 share capital contribution.

- Among potential new members, we achieve 50% awareness of our social and economic services

- Among aware potential new members, we achieve 50% conversion.

- Among existing members, we achieve a minimum PhP 100,000 share capital contribution.

- All existing members are MIGS.

F.2 Relevant Products and Services (Marketing Team)

- Through a customer feedback system, our member diocesan priests view our services as clear, competitive, timely, reliable and relevant to their economic needs.

- Member diocesan priests recommend or endorse our social and economic services to potential new members.

- Through our communication channels, including the website, member diocesan priests can easily communicate and transact with SCC.

- Through our communication channels, including the website, potential member diocesan priests can easily communicate and understand the value propositions of SCC.

F.3 Achievement of Financial Indicators, 2026 (Team Management) and Budget and Projects Compliance (Team Management)

G. SCC SUPPORTS PRIESTS CARE AND CONTINUING EDUCATION

- A significant portion of our resources and network will substantially contribute to CBCP Pension Plan

- Health care of our members is SCC's major concern and will soon come out with a program to augment individual diocese's health programs

- Pontificio Universita della Santa Croce and University of Asia & Pacific have launched a Diploma Course on CHURCH MANAGEMENT and will commence on April 13, 2026. SCC has committed to fund scholarships for 30 deserving Priest-students endorsed by bishops.

WE NEVER STOP DREAMING! Impossible dream? A dream, YES. Impossible, NO. But it certainly was not easy. And although we are at pains really to accomplish our set goals, we know that the success that counts is not that in the end we have done what we tried to do, but that we have tried to do them up to the end. SCC's biggest currency is TRUST of the members. We, Your Management Team, like to believe we obtained it because of our consistency and reliability.
And our solid results can attest to that.

Let us all wish ourselves Bon Voyage 2026

Fr Lamberto S Ramos
Chief Executive Officer