

BCBP ANNUAL REPORT

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2025



BEACON OF HOPE FORTIFIED BY FAITH

Galatians 5:5

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EXECUTIVE SUMMARY

Overview & Governance

Founded in 1980, the Brotherhood of Christian Businessmen and Professionals (BCBP) is a global community dedicated to bringing Christ into the marketplace. Today, the movement spans more than 150 chapters, 80+ outreaches, and multiple international missions across the Philippines, Asia Pacific, and North America.

The community's 2024–2026 leadership team is guided by our Spiritual Director, Fr. Herb Schneider, S.J., Board of Trustees Chairman, Luis Jose P. Ferrer, and President Anecito D. Serrato. A core mandate of this term is preparing the global community for its Golden Jubilee (50th Anniversary) in 2030.

2026–2030 Strategic Framework

A pivotal milestone of 2025 was the completion of the National Strategic Planning Retreat 7 (NSPR 7) on August 22–24. The leadership successfully aligned five (5) core Long-Term Objectives (LTOs) to guide BCBP toward 2030. Over the next five years, our community will boldly advance. We will ignite evangelization among change agents, strengthen pastoral care, build a resilient organizational structure, drive transformative social action, and lead ethical business transformation.

International Alignment: The BCBP International Foundation, Inc. (BIFI) synchronized its planning cycles with the mother community during the International Strategic Planning Retreat 2 (ISPR2) to scale cross-border operations.

Directorate Performance & Key Achievements

1. Mission & Evangelization

- **Innovative Modalities:** Successfully scaled alternative breakfast formats (Breakfast after Dark, Dinner, Luncheon) across 53% of chapters and outreaches.
- **National Grand Breakfast:** Hosted 725 members and guests on April 2, 2025, featuring an address by Cardinal Pablo Virgilio "Ambo" David.
- **Growth Metrics:** 72% of chapters executed Brotherhood Christian Life Programs (BCLPs), welcoming 1,499 new members in formation and 790 committed members.

2. Formation, Leadership, & Family Life

- **Regional Revitalization:** Reactivated Regional Teaching and Training Centers (RTTC) in Mindanao, Palawan, and Central Luzon.
- **Family & Youth:** Launched updated marriage retreat manuals (BCMR 2, 3, 4), a new Grandparenting Course, and the "BKids @ Play" faith and environmental initiative.

3. Social Action & Advocacy

- Scholarship Realignment: Transitioned to a highly mentored, relationship-focused model, securing active partnerships with Don Bosco (DBC-TVET), PHINMA Education, and the Tahanan ng Panginoon Education Assistance Program (TEAP).
- Anti-Corruption Advocacy: Shifted to aggressive coalition-building, notably serving as an original convenor of the Trillion Peso March Movement to protest public infrastructure fund anomalies.

4. Business Transformation

- Vocation Training: Graduated 226 businessmen and professionals from the Business as a Noble Vocation Course (BNVC) across targeted regional rollouts.
- C-Talk Forums: Piloted high-impact business forums, including an August event in Makati featuring former Cabinet Secretary Jose Rene D. Almendras.

5. Communications, Digital, & Women’s Council

- Data Integrity: Achieved a 99% collection rate for member profiles via the unified BK3 Platform.
- Brand Alignment: Released the comprehensive BCBP Brand Book to enforce global visual standards.
- Environmental Stewardship: The National Women’s Council produced 25 Environmental Champions via the Laudato Si’ Certified Environmental Trainer Program, leading localized tree planting and coastal cleanups.

Global Footprint & Vatican Relations

Administered by BIFI, 2025 marked a historic year for international expansion and strategic diplomacy:

Region	Key Achievements & Milestone Events
Asia Pacific (APAC)	• Concluded Vietnam’s inaugural BCLP (18 graduates). • Expanded Australian footprints in Perth and Melbourne. • Installed new governance teams in Singapore and Bangkok.
North America	• The BCBP Ann Arbor Mission Inaugural Breakfast was a historic milestone marking the completion of our global evangelization loop. • Extended formation courses were offered across Canada (Niagara, Vancouver, Winnipeg, Calgary, Edmonton, Montreal) and the USA (Chicago, Ann Arbor, Las Vegas, New York, San Francisco, Los Angeles).
International Missions	• Executed the milestone Catholic Business Retreat (BCBR) in Bangkok for the Catholic Business Executives and Professionals (CBEP) of Thailand.

Footprints of Mission

BCBP Mission Presence and Growth



BCBP’s mission footprint continues to grow across the Philippines and overseas.

TODAY

 150 Chapters	 37 Outreaches	 50 Missions	TOTAL 237
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WHERE WE SERVE

 PHILIPPINES Total 207 139 Chapters 34 Outreaches 34 Missions	 USA Total 9 5 Chapters 0 Outreaches 4 Missions	 CANADA Total 15 4 Chapters 3 Outreaches 8 Missions	 ASIA PACIFIC Total 6 2 Chapters 0 Outreaches 4 Missions
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AREAS & REGIONS

PHILIPPINES 13 Areas 36 Regions	USA 1 Area 2 Regions	CANADA 1 Area 3 Regions	ASIA PACIFIC 1 Area 0 Regions
 Total 16 Areas		 Total 41 Regions	

Our Story

The Brotherhood of Christian Businessmen and Professionals (BCBP) finds its roots in the Ang Ligaya ng Panginoon Covenant Community, emerging from the wider community movement and the Charismatic Renewal that gave it life.



To date, the BCBP has more than 120 chapters, over 50 outreaches and several missions across the Philippines, Asia Pacific and North America.

In July 1980, twenty-four men came together at the Makati Sports Club for what would become the very first Men's Breakfast, marking the beginning of the Brotherhood of Christian Businessmen & Professionals. The initial breakfast flourished with more businessmen and professionals attending. This signaled the beginning of the very first Life in the Spirit Seminar, which later evolved into today's Brotherhood Christian Life Program (BCLP). Within two years, the very first BCBP chapter was founded in Makati. By 1984, the young community had grown enough to divide into two chapters, with the Pasig River serving as the boundary: the North Chapter was established in Greenhills, San Juan, while the South Chapter continued in Makati. The BCBP began to broaden its reach. In 1986, the BCBP expanded with the establishment of Alabang, south of Metro Manila, followed by Dagupan in Northwestern Luzon.

BCBP's expansion was unstoppable, with business hubs across Metro Manila's cities and municipalities welcoming the movement with open arms. By 1988, BCBP was soaring into the bustling cities of Cebu, Bacolod, and Puerto Princesa. From Cebu, it quickly spread to nearby provinces and pressed farther south, igniting new chapters across Mindanao, with Cagayan de Oro City serving as the launchpad for this southern mission.



Our Vision, Mission & Core Values

mission

We are a community of business people and professionals committed to living out Christian values and being change agents in the marketplace. We accomplish this through a process of on-going personal conversion, a commitment to professional excellence, community and nation building, practice of justice and integrity, and responsible care for all entrusted to us.

vision

Bringing Christ into the marketplace and winning the marketplace for Christ.

core values

- Love for God
- Love for Community and Country
- Commitment to the Lord's Work



BCBP is a proud member of UNIAPAC, the International Christian Union of Business Executives.

Uniapac

Our Shepherd's Call

More Than Pure Gold

(Ps 119:127)

Fr. Herb Schneider S.J.
Spiritual Director

Dear Members of the BCBP,

An Annual Report, much like an anniversary, invites us to look back over the year just passed. It is a grace-filled opportunity to remember the goodness of God and thank Him for the many blessings He has poured upon our community through each member of our missions, outreaches, and chapters here and abroad.

As we reflect, let us ask ourselves: "What now? What does the Lord desire of us in this new year and in the years ahead?" Let us allow our gratitude for the past to lead us to greater fidelity in the present and deeper hope for the future.

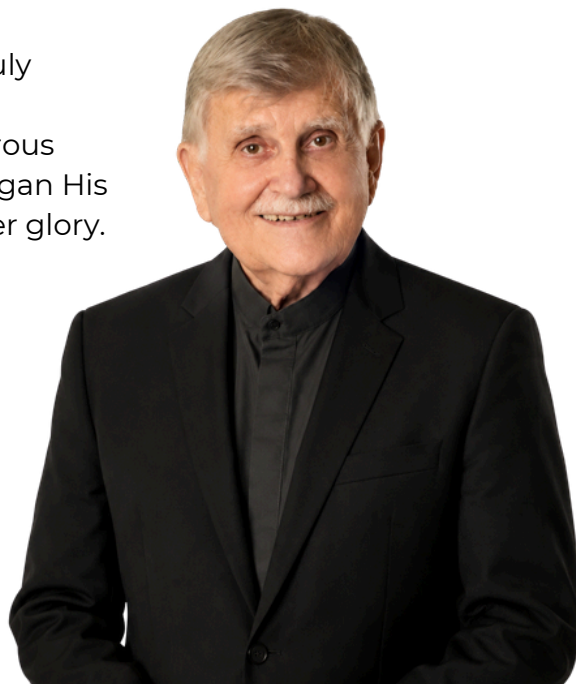
In four years, we will celebrate our 50th Anniversary - our Golden Jubilee. More than a milestone to be marked, it is a sacred moment to be prepared for. More than a celebration of longevity, it is a call to renewal, purification, and recommitment. What better preparation can there be than to re-dedicate ourselves to the Lord?

If gold is precious, then faith tested by time, purified by sacrifice, and made fruitful by love is even more so in God's eyes. As the Psalmist reminds us, His commands are "more than gold, more than pure gold." Towards our jubilee season, let us seek not only to honor our history but also to deepen our obedience and surrender to God's will. Let us make ourselves even more available to Him - as servants, as brothers and sisters in community, and as witnesses to the Gospel in our families, workplaces, parishes, and society.

May this journey toward our Golden Jubilee be a truly formative time for each BCBP member, marked by renewed prayer, greater zeal for mission, and generous service to those in need. And may the Lord, who began His good work in us, bring it to fulfillment for His greater glory.

With my prayers and blessings,

Fr. Herb



Our Shepherd's Call

Come Forth As Gold

(Job 23:10)

Luis Jose P. Ferrer
Chairman of the Board of Trustees
(2024-2026)

Dear Brothers and Sisters in Christ,

As we reflect on our shared journey in 2025, the words, "Come Forth as Gold" (Job 23:10) remind us that God refines His people through faith, service and mission.

Inspired by the Lord, we in the BCBP continue to increase our number and expand our community's territory. Our mission to bring businessmen and professionals and their families to the Lord, to form servant leaders and share Christ's love to all, has reached more communities in the Philippines and abroad. Amid challenges, the Lord has strengthened our unity, deepened our discipleship, and opened new opportunities for evangelization.

Together, may we continue to shine as witnesses of hope, transformation, and God's enduring grace. Let us then remain faithful stewards of His calling, courageously stepping forward with hearts fervently on fire for mission.

To God be all the Glory.

Yours in Christ,

Luis



Our Shepherd's Call

Where There Is Gold

(Gen 2:11)

Anecito D. Serrato
President (2024-2026)

Dear Brothers and Sisters in Christ,

Congratulations! 2025 was another productive and grace-filled year!

Looking back, our hearts are filled with gratitude for the Lord's faithfulness and abundant blessings. Through His grace, we opened more communities, further intensified our formation and leadership programs, better responded to our growing pastoral needs, and established the direction of our community through the National Strategic Plans for 2026-2030. Many challenges and opportunities came our way, with God guiding us with wisdom and strength. Indeed, 2025 is marked by growth, grace, and God's providence.

As we gear up for 2030, we are called to deepen our relationship with God, strengthen our families, and enrich our community life.

First, by anchoring our relationship upon God. All our plans and aspirations will bear fruit only if they are rooted in prayer, discernment, and complete dependence on the Lord. Under His guidance, we can trust that He will provide the prudence, courage, and grace we need for the mission entrusted to us.

Second, by recognizing the vital role of our families in our service. Behind every servant-leader is a family that supports, sacrifices, and journeys with him. While we serve the community, let us also invest time in nurturing and strengthening our family: our first ministry and the foundation of our witness as Christians.

Third, by building a vibrant and caring community. The challenges ahead are daunting, but together in the Lord's counsel, we can accomplish them. As we share our talents, support one another, and actively participate in community life, we will surely realize our aspirations for 2030.

Moving forward, continually united in faith, hopeful in spirit, and committed in service, the Lord who has blessed us thus far will surely lead us toward greater fruitfulness. Here's to a joyful celebration of our Golden Jubilee in 2030 and beyond.

God bless us all.

In Christ's abiding love,

Ani



National Service Directorate for Mission

Faith Forward – Reaching the New Generation for Christ

Jayvee De La Fuente, NSD

2025 Highlights

Aligned Mission work across whole Community, specifically the conduct of BCBP Breakfast

- Roll-out of new Breakfast modality (Breakfast after Dark, Dinner, Luncheon), across 53% of Chapters and Outreaches
- Breakfast Head Workshop with 154 attendees (Jul 19-20, LNP Formation Center) to
 - align conduct of the Breakfast
 - strengthen internal connections toward united evangelization efforts
 - intensify service spirit and zeal in Mission servants



National Grand Breakfast with Cardinal Ambo David

(April 2, 2026, at Marriot Hotel)

- Attended by 725 members & guests

<https://www.youtube.com/watch?v=oSGY6fKyMG0&t=5398s>



National Service Directorate for Mission

Faith Forward – Reaching the New Generation for Christ

Jayvee De La Fuente, NSD

BCLP and Basic Formation Program

72% of Chapters & Outreaches
conducted BCLPs

1,499
new Members in Formation

48% of Chapters & Outreaches
completed Basic Formation
Program

790
new Committed members



National Service Directorate for Mission

Faith Forward – Reaching the New Generation for Christ

Jayvee De La Fuente, NSD



Christ's Young Professionals Expansion

TAPAT DAPAT CoffeeTalks April 26, 2025



NAC45 CoffeeTalks May 24, 2025



Grand CoffeeTalks with RJ Ledesma July 26, 2025



National Service Directorate for Mission

Faith Forward – Reaching the New Generation for Christ

Jayvee De La Fuente, NSD

2026-2027 Strategic Frameworks

Develop certifiably Spirit-led BCBP disciples and mold young business owners and professionals into drivers of mission and marketplace transformation.

- Define a member's/leader's journey through a roadmap covering formation and service requisites
 - Review available current programs and cascade to leaders
 - Document the roadmap
- Institutionalize and ensure strict compliance with the Basic Formation program
 - Assign Basic Formation Head for each chapter
 - Revise and release updated Basic Formation manuals
- Build a Pastoral Mission Center dedicated to forming strong, Spirit-led missionaries
- Study and develop the structure of the Pastoral Mission Center

Expand international footprint through collaboration with UNIAPAC and like-minded groups through the Institute for Business Transformation (IBT), while growing Asia Pacific and North America communities

- Assist BCBP International Foundation Inc. (BIFI) Asia Pacific in fully training Mission teams for Auckland, Sydney, South Korea, and Poland.
- Support BIFI Asia Pacific in specifically targeting locals/natives in South Korea, Sydney, and Auckland, and opening new missions in Europe, particularly in Poland.

Strengthen existing evangelization modalities (Breakfast, C-Talks, Coffeetalks) to appeal to influential, high-impact change agents from key business and professional sectors

- Thoroughly review and revise Manuals, specifically for Breakfast, C-Talks, Market Evangelization Program (MEP) and Brotherhood Christian Life Program (BCLP), toward a single, cleaned-up source for consistency.
 - Release new Manuals
 - Set up Mission Leader's Portal
 - Cascade through a Mission Congress
 - Institutionalize C-Talks, and roll out in relevant areas/regions
- Develop clear and unified Digital Evangelization strategy and playbook to lead key targets to Breakfast, C-Talks and Coffeetalks.
 - Set up Digital evangelization team
 - Develop socials playbook for external-facing channels
 - Retool BCBP socials
- Promote 2030 Golden Jubilee Year via a National Breakfast

National Service Directorate for Formation & Leadership Development

Walking the Discipleship Journey

Roy Calleja, NSD

2025 Highlights

Formation & Leadership Development Programs Conducted :

Philippines

- Spiritual Gifts Workshop - Southern Mindanao Region
- Basic Joy of Discovery (JOD) and Teachers' Training - Metro Manila, Southern Tagalog, the Visayas, and Southern Mindanao
- Leaders On-Boarding - North Metro Mla Regions (NMMR) 1 & 2
- Virtual Leaders On-Boarding
- Leaders Off-Boarding - Zamboanga Region
- BCBP Way of Life -Baguio Chapter

International (USA & Guam)

- Discipleship Leadership Devlp't Workshops (DLDW)
- Spiritual Gifts Workshops
- Action Group Leaders' Training
- Steward Leaders' Training



National Strategic Planning Retreat (NSPR 7)

- Attended by MANCOM-BOT members, Regional Council Directors (RCDs) and wives (Aug22-24, PHINMA, Tagaytay)
- Established Long-Term Objectives from 2026 to BCBP's Jubilee Year 2030



Set Up and revitalized the Regional Teaching and Training Centers (RTTC) in Mindanao, Palawan and Central Luzon



National Service Directorate for Formation & Leadership Development

Walking the Discipleship Journey

Roy Calleja, NSD

2026-2027 Strategic Frameworks

Implementation of National Strategic Planning Retreat (NSPR) 7, Long-Term Objectives No. 2 by institutionalizing the following:

- Formation and Leadership Development Directorate as content creator for talks
- Regional Teaching and Training Centers (RTTC) in all Cluster Areas as a delivery mechanism for all talks
- Set up RTTC Heads in Cluster Areas
- Complete Joy of Discovery (JOD) Teams for Bible Study

Regional Teaching and Training Centers (RTTC) and Joy of Discovery (JOD) to be integrated into the Formation Academy by the end of 2027

- After Evaluation, Formation and Leadership Development Directorate

Develop programs for Pastoral Care of Special Groups:

- Organize retreats and formation talks tailored for Senior Leaders, Widows, and Widowers.
- Appoint Ministry Heads to oversee and ensure the effective implementation of programs.
- Provide training for Pastoral Leaders responsible for guiding and supporting these members.

National Service Directorate for Family Life

Christ-Centered BCBP Families

Jun and Cecile Gacias, NSD

2025 Highlights

Parenting and Family Retreat

- Conducted Brotherhood Christian Parenting Course (BCPC) Speakers' Workshops for: Bohol (Mar), Dumaguete (Oct), and Bicol (Oct)
- Implemented Brotherhood Christian Family Retreat (BCFR) National Run for: Bicol (Nov), Davao (Oct), and South Metro Manila Area-Alabang Region (Oct)
- Mentored new Service Teams for future BCFR runs and reunions
- Conducted successful area-wide BCFRs in Southern Tagalog, North Metro Manila, Central and Northwest Luzon.



BKIDS Activity Contest

- Documented children's activities centered on Fellowship, Faith Formation, Social Action, and Saving Mother Earth



New Programs

- Initiated manual creation for:
 - Brotherhood Christian Marriage Retreat (BCMR) 2 (for couples married for 10 years)
 - BCMR 3 for couples married for 20 years)
 - Grandparenting Course
- Developed Topic Outline for BCMR 4 (for Senior Couples)



National Service Directorate for Family Life

Christ-Centered BCBP Families

Jun and Cecile Gacias, NSD

2026-2027 Strategic Frameworks

Inclusion in the Basic Formation Program

- Formal incorporation of Brotherhood Parenting Course (BCPC) into the Basic Formation Program (May 2026)

New Programs

- Complete Manual Creation
 - Q2 2026: BCMR 3 and Grandparenting Course
 - Q3 2026: BCMR 2 and BCMR 4
- Pilot Runs
 - Q4 2026: BCMR 3 and Grandparenting Course
 - Q1 2027: BCMR 2 and BCMR 4
- Manual Roll-out in Q2 & Q3 2027

Brotherhood Christian Family Retreat (BCFR) Program Continuity and Area Expansion

- BCFR run for Service Teams of North Eastern Luzon, Central Visayas, Eastern Visayas, Western Visayas, and Northern Mindanao areas (Sep 2026)
- BCFR Run for North Metro Manila Area-Palawan Region (Nov 2026)
- Provide support to Service Teams independently conducting BCFRs: Cebu (Jun 2026), Bicol (May 2026), and SM (Aug 2026)
- Mentoring of new presenting families in North Eastern Luzon, Central Visayas, Eastern Visayas, Western Visayas, and Northern Mindanao areas (Q1 2027)

National Service Directorate for Social Action and Advocacy

Loving as God Loves

Noel De Los Reyes, NSD

2025 Highlights

Social Action Ministry

The BCBP tie-up with the Tanging Yaman Program (TYP) and the PHINMA Scholarship Program were suspended due to a low success rate and limited community-scholar relationships beyond BCBP's role as funder. Thus, a new BCBP Scholarship Program was launched.

- Don Bosco College-Technical Vocational Education and Training (DBC-TVET) - Thirteen scholars are taking up vocational courses, with 10 funded by the BCBP National Office and 3 by the BCBP Canlubang Chapter.
- PHINMA Education - Four Senior High School graduates from the Sisters of Mary Schools (Philippines) are recipients of college scholarships at Southwestern University (SWU) and Cagayan de Oro College (COC) under PHINMA Education.
- Tahanan ng Panginoon Education Assistance Program (TEAP) - Fifteen incoming college freshmen are provided a monthly allowance of PhP800 each, with a BCBP member mentoring them. The scholars are enrolled in State Universities and Colleges (SUC).



Advocacy Ministry

The Ministry envisions the Be Honest Advocacy as a nationwide movement. Relaunched in 2022 as Be Honest/Tapat Dapat with Honesty Champions, BCBP has shifted from leading the campaign to coalition-building to advance honesty and good governance.

- Coalition with organizations – Engaged with Advocates for National Interest (ANI), Alyansang Nagkakaisang Mamamayan (ANIM), Church Leaders Council for National Transformation (CLCNT), Mayors for Good Governance (M4GG), Center for National Budget, and the Citizen's Budget Tracker/People's Budget Coalition.
- Trillion Peso March – BCBP became one of the convenors of this major anti-corruption movement as a result of the exposé on the flood control project's anomalies
- Anti-Corruption Awareness Provincial roadshows – Partnered with ANIM, local cause-oriented organizations, and some Catholic Dioceses to initiate a series of Anti-Corruption Awareness in Jagna, Tagbilaran, Iloilo City, and Bacolod City, and the Association of Generals and Flag Officers (AGFO) at Camp Aguinaldo.



National Service Directorate for Social Action and Advocacy

Loving as God Loves

Noel De Los Reyes, NSD

2026-2027 Strategic Frameworks

Social Action Ministry

- Expand Reach of BCBP Scholarship Program
 - Increase the number of beneficiaries annually by setting clear growth targets per chapter
 - Partner with potential schools and parishes to identify deserving candidates
- Strengthen Mentorship for Scholars
 - Assign a dedicated BCBP mentor for every scholar to provide academic, spiritual, and personal guidance
 - Conduct quarterly mentor-scholar check-ins to track progress and address challenges

Advocacy Ministry

- Institutionalize the Be Honest/Tapat Dapat (BHTD) Advocacy
 - Include a BHTD segment in every BCBP Anniversary Celebration (BAC) to reinforce commitment
 - Feature testimonies, pledges, and creative presentations to engage members
- Promote National & Local Engagement
 - Ensure active BCBP participation in anti-corruption efforts through partnerships with government, Church, and civil society
 - Mobilize chapters to join local initiatives and report outcomes
- Increase Anti-Corruption Awareness
 - Conduct regular Anti-Corruption Awareness Roadshows in collaboration with parishes, schools, and civic groups
 - Develop educational materials (videos, brochures, testimonies) for consistent messaging

National Service Directorate for Senior Leaders

No Retirement in Service

Alex Madrid, NSD

2025 Highlights

Onboarding and Kamustahan of Senior Leaders (OKS)

- Aimed toward alignment on community roles, rules of engagement, and expected discipline. Central & North Western Luzon Area (Jan18), Northern & Southern Panay Region (Feb23), North Eastern Leyte / Samar Region (Nov22), South West Leyte Region (Nov23), and Singapore (Virtual, Nov26)



Pastoral Care for Senior Leaders and Onboarding of Pastoral Heads

- Conducted at the Mella Hotel, Las Piñas City (Mar. 30)



Online Recollection with Fr Herb Schneider, S.J. (Dec. 20)



National Service Directorate for Senior Leaders

No Retirement in Service

Alex Madrid, NSD

2026-2027 Strategic Frameworks

ORGANIZE:

- Enhance pastoral care for Senior Leaders (SLs)
Include an update on their fitness for service in Brother's Keeper 3 (BK3).
- Develop and establish the Mentor-Mentee program as a continuation of the BCBP leadership formation initiatives and Leaders Targeting efforts.
 - Legacy and formation — Senior leaders share experiences and values, guiding younger members in both leadership skills and spiritual formation.
 - Collaborative learning — Mentors and mentees work together on real projects, combining training with feedback and encouragement.
 - Succession and continuity — Intentional preparation of younger leaders to assume future roles, ensuring the mission and culture are carried forward.

COORDINATE:

- Pursue cooperation with other National Service Directorates where SLs maybe helpful

ENGAGE:

- Regular off-boarding of outgoing Chapter Heads/Senior Leaders (SL)
- Formation talks and Retreats on strengthening relationships
- Identification and assignment of SLs in different services such as Regional Service Coordinator (RSC), Speakers for Regional Teaching and Training Center (RTTC), Joy of Discovery (JOD), Reviewer for Chapter Review Visitation (CRV)
- Involvement of SLs in visitations of senior members

National Service Directorate for Institute for Business Transformation

Changing the Face of Business

Dondi Roa, NSD

2025 Highlights

BNVC Growth

- Regions On-Boarded:
 - Palawan Region, 23 attendees (Jan. 29, Puerto Princesa)
 - West Negros Region, 10 attendees (Apr. 3, Bacolod City)
 - Panay Region, 42 attendees (Apr. 6, Mandurriao)
- Business as a Noble Vocation Courses (BNVC) Completed:
 - Southern Tagalog Region (STR) 2A and 2B for Batangas/Quezon/Mindoro, 14 graduates (Aug. 14, Lipa City)
 - STR 1A & B for Cavite/Laguna, 19 graduates (Aug. 26, Silang)
 - STR 1A for Laguna/South Calamba, 14 graduates (Sep. 11, Calamba)
 - Panay South Region, 15 graduates (Nov. 19, Iloilo)
 - Total BNVC graduates - 226



Right Start and End for the Year

- Institute for Business Transformation (IBT) Review and (NSPR 7) Planning Retreat (Feb. 21-23, PHINMA Tagaytay)
 - Attended by 24 active leaders in IBT program implementation
 - Reflections on the program's history, current state, and future direction
 - Output: State of IBT Program & Long-Term Objectives (LTOs) for NSPR 7
 - Year-end Kamustahan - attended by 55 BNVC Alumni



C- Talk Business Forum conducted by BCBP Makati Chapter

Attended by 61 members and guests, the third pilot C-Talk business forum was held in August at the Discovery Primea Hotel, Makati City with Guest Speaker, Jose Rene D. Almendras, former Cabinet Secretary and Ayala Group executive.



National Service Directorate for Business Transformation

Changing the Face of Business

Dondi Roa, NSD

2026-2027 Strategic Frameworks

Institutionalize Business as a Noble Vocation Course (BNVC) as regular activity within BCBP and beyond

- Year-round BNVC Runs within BCBP
- Continuing BNVC On-Boarding within BCBP
- Program Development for BNVC Public Run

Regular C-Talks

- Launch C-Talks Business Forum in major cities and metropolitan areas
- Approved C-Talk manual will serve as guide for implementation

“Organization 2026” Planning Workshop

- Framing the Institute for Business Transformation (IBT) as an independent organization
- Service Guilds for Lawyers and Accountants

National Service Directorate for Communications & Digital

Strengthening Community Identity

Jonathan Reyes, NSD

2025 Highlights

Enhanced Member Engagement through Brother's Keeper 3 (BK3) Platform

- 99% of members' data collected
- BK3 Proficiency Workshops conducted
 - Davao Region (Jun. 18)
 - North Metro Manila Area (Jul. 19)
 - Alabang South Chapter (Aug. 2)
 - Cebu Area (Virtual, Sep. 27)
 - Southern Mindanao (Virtual, Dec. 2)
- Improved events and attendance report in BK3



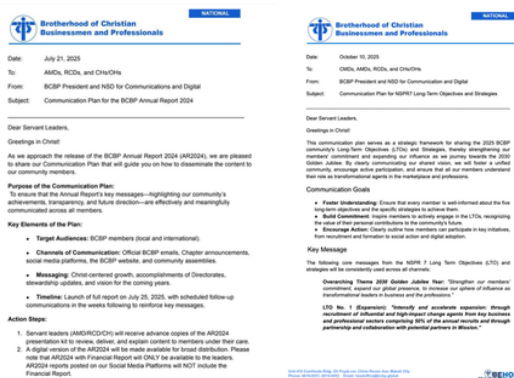
Comprehensive BCBP Brand Book

- Standard BCBP identity across all local and international chapters
- Single reference for branding, marketing, social media, presentations, and official publications
- Clear guidelines on proper use of BCBP logo, colors, typography and visual identity to ensure consistency and professionalism



Standardized Communication Plan for Memos and Guidelines

- Ensured clarity, consistency and organization for BCBP's internal communication
- Improved coordination and information flow
- Maximized use of all messaging platforms



National Service Directorate for Communications & Digital

Strengthening Community Identity

Jonathan Reyes, NSD

2026-2027 Strategic Frameworks

Equip Leaders with Skills for Digital Transformation

- Conduct Digital Leadership Onboarding Programs
- Strengthen adoption of BCBP digital platforms
- Encourage data driven decision making

Create Digital Video Library of Talks and Teachings

- Easy access to recorded talks and teachings sessions
- Furnish standard format of all formation talks
- Support for digital evangelization initiatives

Integrate BCBP Information Management Platform

- Provide reliable source of BCBP Manuals
- Reduce duplication and inconsistencies
- Easy access for community leaders and members

Conduct a Strategic Planning Weekend for the BCBP Kapatiran team

- Assess and review Kapatiran's historical presence to draw lessons and inspiration and deepen our understanding of its purpose in the community.
- In line with NSPR7, explore future directions and engage members in creative, mission-aligned discussions to surface innovative ideas and bold approaches.
- Consolidate an actionable roadmap for the 3 teams — Content, Social Media and Creatives and implement practical plans with clear priorities, timelines, and responsibilities.

National Women's Council

Cultivating Grace

Tess Serrato

2025 Highlights

Laudato Si' Certified Environmental Trainer (LS-CET) Program

- An educational and formation program inspired by Pope Francis's 2015 encyclical '*Laudato Si'*' attended by 25 Environmental Champions (May 1-4, Don Bosco School of Technology, Parañaque)
- Trained participants towards environmental stewardship and becoming community change-makers



Brotherhood Ladies' Leaders Retreat (BLLR)

- Conducted for new women leaders in Chapters/Regions
- Focused on roles and responsibilities



Save Mother Earth Webinar - Small Steps, Big Change

- Attended by 120 Women Council members (Feb. 8)
- Provided learnings on Theology, Ecology, and technological innovations to save Mother Earth



Save Mother Earth Advocacy Implementation

- Various environmental programs conducted by Chapters/Regions
 - Upcycling of BCBP T-shirts
 - Tree planting & growing
 - Coastal clean-up



National Women's Council

Cultivating Grace

Tess Serrato

2026-2027 Strategic Frameworks

Environmental Education Program

- Basic teachings on environmental care
- Expand learnings on Theology, Ecology, and new technologies for environmental care
- To be conducted year-round for all Chapters

Tree Planting and Growing

- Continuing activity prescribed for all members
- Hands-on process teaching patience, responsibility, and value of long-term investments in environment
- Goal: 2,000 trees

Brotherhood Ladies' Leaders Retreat (BLLR)

- Intended for new women leaders in all Chapters
- Focus on learning the roles and responsibilities of women leaders

Head Office

Growth and Improvements

Joffe Almoro, Managing Director

2025 Highlights

Staffing requirements completed

Full team of twelve staff established to strengthen back-office support for the Board of Trustees (BOT) & Management Committee (Mancom)

6 Finance staff, 2 Executive Assistants, 1 Utility staff, and 1 BK3 Help Desk Asst (outsourced) under the Finance & Admin Manager and Managing Director.



Effective Business Communications & Presentation Workshop

- Beth Ginete, HR & Training Consultant, conducted a second-run workshop for the four newly hired office staff, ensuring proper onboarding and skills development.

Google Workspace Upgrade:

- Leveraged new application feature (Notebook LM) for enhanced productivity.

UNIAPAC Documentation

- Completed requirements for the 28th UNIAPAC World Congress; Manila remitted €4,500 surplus share to UNIAPAC International.

Conference Room Upgrade

- Improved seating and installation of an upgraded audio/video recording system.

Additional Stock Room:

- Acquired another 36-sqm room (Unit 408) to serve as a filing room for the growing needs of the office.



Head Office

Growth and Improvements

Joffe Almore, Managing Director

2026-2027 Strategic Frameworks

Head Office: Expand ability to provide back-office support for the evolving needs of an equally growing community.

Upgrade Resources: Add space, functionality, and enhanced hardware/software systems to strengthen operations.

Empower Staff: Equip office staff to meet the requirements of the BOT, Mancom, and the Chapters/ Regions.

Nurture Faith: Conduct the Brotherhood Christian Life Program (BCLP) and other spiritual formation teachings for the main office staff to ensure service flows from both competence and Christ-centered conviction.

BCBP International Foundation, Inc.

Go Out to All the World

Serge De La Fuente, BIFI President

2025 Highlights

ASIA PACIFIC (APAC)

PV Beley, AMD

VIETNAM MISSION

- Launched last July, BCLP #1 was concluded in December with 18 graduates committing to the Basic Formation Program.

AUSTRALIA MISSIONS

PERTH

- BCLP # 3 conducted (November).
- Breakfast after Dark (BreAD) launched (June)
- The Action Group Leaders Training (AGLT) conducted (September)

MELBOURNE

- Mission breakfast launched (October)

SINGAPORE CHAPTER

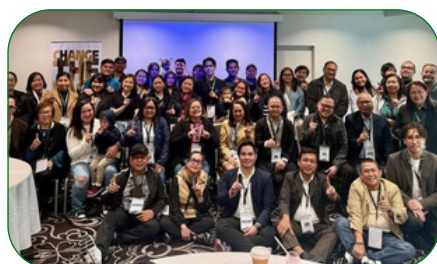
- BCLP 10 conducted 1st half of 2025
- Action Group Leaders Training (AGLT) and Brotherhood Christian Marriage Retreat (BCMR) were conducted
- Installation of new Chapter Head & governance team (August).
- Organized a Soup Kitchen to help needy Singaporeans (April).

GUAM CHAPTER

- Pastoral Care and the Action Group Leaders Training (AGLT) workshops conducted (July)
- Steward Leaders Training (SLT) workshop conducted for governance (December)

BANGKOK OUTREACH

- Completed BCLP (June)
- Brotherhood Christian Business Retreat (BCBR) (December)



BCBP International Foundation, Inc.

Go Out to All the World

Serge De La Fuente, BIFI President

2025 Highlights

CANADA

Etchin Sumagang, AMD

- Breakfasts and Formation Talks conducted in Mission Areas: Niagara, Vancouver, Winnipeg, Calgary & Edmonton, Montreal
- BCLPs Completed: Saskatoon (May), Southwest & Waterloo (June), Montreal (June); GTA East #9 (June), Vancouver Mission (July), GTA East #10 (Nov), Edmonton, Calgary
- Chapter Anniversaries and Celebrations: Canada (GTA) (13th), Edmonton (11th); Christ the King Praise & Worship (14th) with 200+ attendees.
- Contribution to Calamity Fund: Donated a total of ₱387,004.50 (₱294,340 to BCBP Cebu, ₱92,665 to BCBP Calamity Fund).
- Formation and Leadership Development: “Speak Your Best” GTA West, with 49 attendees (Jan), “The Great Commissioning” GTA East (Feb 15), AGL Training, Pastoral Care, DGL Training & Empowerment (Southwest); BCMR Calgary (June); Praise & Worship & Music Retreat GTA; 5-Year Strategic Evangelization Planning (Senior Leaders); Calgary Planning (Sept); Consultative Meetings with Canada Senior Leaders, GTA, Calgary & Vancouver members.



BCBP International Foundation, Inc.

Go Out to All the World

Serge De La Fuente, BIFI President

2025 Highlights

USA

Eric Cordeta, AMD

From pastoral care to new missions, leadership training to anniversaries, BCBP's journey across North America reflects a living witness: faith shared, communities strengthened, and the marketplace transformed through Christ-centered service. BCBP USA donated a total of \$11,287.00 to the BCBP Calamity Fund.

East Region

- Mission and Breakfasts – Pastoral Care for Metro Washington, DC (MWDC) turned over to Chicago (1st Q); BCLP #11 conducted in Chicago & Chicago North (April). The Canada and Chicago mission teams visited Ann Arbor, Michigan, and met with Bishop Earl Boyea, followed by a fellowship with the Filipino community Kapulungan ng mga Katolikong Pilipino (KKPM). The Inaugural Breakfast was held on June 13–14, 2025.
- Formation Teaching and Leadership Development - Steward Leaders Training (SLT) & Brotherhood Ladies Leaders Retreat (BLLR) conducted. A Consultative Assembly with BCBP President Ani Serrato & BIFI President Serge de la Fuente followed.

West Region

- Mission and Breakfasts: The Los Angeles County Chapter conducted the BCLP with 10 graduates (May).
- Formation Teaching and Leadership Development - Las Vegas Chapter, BCLP #6 graduates completed Free to Follow the Lord Weekend and the Brotherhood Christian Business Retreat (BCBR). The San Francisco Bay Chapter held the Discipleship Leadership Development Workshop (DLDW) Retreat and Brotherhood Ladies Leaders Retreat (BLLR) in Wrightwood, CA. The Los Angeles County Chapter conducted the BCLR (Oct).
- Chapter Anniversaries and Installation of new Governance: San Francisco Bay Area (Sept), Las Vegas (Sept), and Los Angeles County Chapter (Oct), with couple sharer, Chairman Luis and Susan Ferrer. President Ani Serrato installed the new Chapter Head and Governance of the Los Angeles County Chapter (Oct).



BCBP International Foundation, Inc.

Go Out to All the World

Serge De La Fuente, BIFI President

2026-2027 Strategic Frameworks

Mission

- Develop evangelization strategies to effectively establish truly local communities of businessmen and professionals by 2027.
- Formulate effective ways to engage and maintain non-Filipino members, considering cultural, language, event atmosphere, and other relevant factors.
- Create guidelines for appropriate Breakfast sharings and talks.

Organization

- Select focused leaders and servants with the active participation of international senior leaders to sustain the BCBP's mission and culture.
- Decentralize decision-making according to the principle of subsidiarity, aligned with the BCBP Vision, Mission, and International Strategic Planning Retreat (ISPR).

Formation and Family

- Adapt Formation programs to the local environment, ensuring cultural relevance and contextual sensitivity.
- Prioritize experiential learning, not limited to informational sharing.
- Establish advocacies that respond to the specific needs and capabilities of local communities.
- Roll out family and youth programs.

BCBP Bathed in God's Love and Guidance

Roy Calleja, NSD For Formation

Every five years, BCBP leaders come together for a very important activity. There have been eight of these to-date, starting in 1992, followed by another in 1995. Thereafter, this occurred every five years. Each one began with an assessment of the previous one/s, and ended with mapped directions for the next period. This is NSPR, the National Strategic Planning Retreat.

Indeed a retreat, as underlying the task of charting the next five years is the mission to discern the Lord's views of and desires for our community.

As attendees conduct a status review of the long term objectives established in previous NSPRs, they are wrapped in prayer. As they use these assessments, along with other inputs, to discern the directions for the task at hand, they submit themselves to the Lord. As they craft a comprehensive document that details the BCBP's goals and directions for the immediate future, they are bowed before the Lord's will.

NSPR 7, which was held on August 22-24, 2025, covers the period from 2026-2030. This retreat is very important. 2030 is the 50th birthyear of the BCBP. A Jubilee year. Thus more than ever, NSPR 7 was approached with the belief that the Holy Spirit already knew the directions for the BCBP moving forward. The attendees blanketed themselves more completely in prayer, seeking heavenly protection against voices competing with the voice of God. The entire weekend was entrusted, dedicated to the discovery of what the Lord wills for the BCBP.

The process, in brief, went this way:

1. NSPR is attended by all RCDs, MANCOM and BOT members, as well as the Board of Advisers and their wives - the people entrusted with leading the community as a whole.
2. Prior to the retreat proper, there was pre-work. This included materials and questionnaires on



personal calling, charisms, blessings, struggles, and discernment... all in relation to BCBP and its role in its members' transformation journeys.

3. A review of NSPR 0 through NSPR 6, essentially the chapters of our history, was undertaken to trace how the Lord has been guiding the BCBP. In addition, the regional summaries from the most recent Chapter Review and Visitation (CRV) reports were examined to provide a clear picture of the present.
4. Building on this foundation, the discernment process began, following the framework shared by Fr. Mon Bautista, SJ, during a previous retreat. Guide questions were answered, small-group circles were convened, and key issues were discussed — all carried out within the embrace of both personal and communal prayer.
5. As these cycles of reflection, conference and synthesis took place, a picture of the way forward for the BCBP emerged: who and where we want to be; our strengths and giftedness, and how we ought to use them; our concerns and issues and our ways through them... all in the light of the pointers and signs of God's will for us.
6. Culminating the weekend's journey, we arrived at a 5-point document that charts our community's roadmap. In a word: NSPR 7. Thanks be to God.

Such went the weekend. It was work. It was fellowship. It was prayer. It was a blessing. The Lord, as always, did not disappoint. From all the reflections, notes, discussions, debates, and clarifications, one observation immediately emerged, and it was extremely powerful: when the on-site discussion summaries were compared with the collated results from the pre-work questionnaires, both spoke with one voice. The assets and the weaknesses, the opportunities and dangers, the challenges and the provisions of the Lord. Before and after the retreat, our leaders' hearts saw the same BCBP, discerned the same ways forward, and heard the same voice of Guidance. God be praised!

NSPR 7 Long-Term Objectives (LTO)

LTO 1 - Intensify and accelerate expansion: through recruitment of influential and high-impact change agents from key business and professional sectors comprising 50% of the annual recruits, and through partnership and collaboration with potential partners in Mission.

LTO 2 - Deepen pastoral care and formation of leaders & members to support and serve in the BCBP Mission through their active participation in formation and leadership development tracks as shown in the BK3 and living out the BCBP Way of Life as certified by the Pastoral Leaders.

LTO 3 - Restructure and strengthen BCBP organization and support services.

LTO 4 - Enhance BCBP's societal influence through its Advocacy and Social Action programs.

LTO 5 - Champion sustainable business transformation through the BCBP Institute for Business Transformation (IBT) by advocating Christian Social Thought through the Business as a Noble Vocation Course (BNVC) and other IBT Programs.

BCBP International Foundation Inc. International Strategic Planning Retreat 2 (BIFI ISPR2)

Serge de la Fuente, BIFI President

In December 2019, a Consultative Assembly was convened in New York, USA, during which a SWOT Analysis was conducted for all BCBP communities in North America. The results of this assembly were intended to serve as input for a strategic planning retreat originally scheduled for mid-2020. However, the onset of the pandemic necessitated a postponement.

Eventually, in November 2021, we held the first BIFI International Strategic Planning Retreat (ISPR1). By design, the next ISPR would have been set for 2026, five years after the inaugural retreat. Yet, with BCBP's NSPR7 completed in 2025, we discerned the importance of synchronizing our planning cycle with our mother community. Thus, BIFI conducted its ISPR2 in 2025, ensuring alignment and coherence with BCBP's strategic direction.

ISPR2 was conducted over three (3) half-day morning sessions to accommodate our brethren in North America, where evening coincides with daytime in the Philippines. To ensure inclusivity, the retreat was held in a hybrid format, with Metro Manila participants gathering in person at the B Hotel in Muntinlupa City, while others joined virtually via Zoom. The sessions were held on August 31, September 1, and September 8, 2025.

The ISPR2 Committee was headed by Joffe Almoró and included the following:

- BIFI Board of Directors, led by our Chairman Emeritus, Fr. Herb Schneider, S.J.
- Area Managing Directors (AMD), Regional Council Directors (RCD), and International Mission Coordinators of the Philippine-Sponsoring Areas for BIFI Asia-Pacific Area
- CANADA -AMD, RCDs, and Senior Leaders
- USA - AMD, RCDs, and Senior Leaders



The ISPR1 in 2021 marked a turning point for our international organization. It enabled us to establish greater order in our structures, adapt the BCBP programs to the international environment for more effective implementation of the BCBP Way of Life, and align the opening of new missions and recruitment of members more closely with the pursuit of the BCBP vision and mission.

Building on this foundation, ISPR2 proved to be both important and, in many ways, historic. As BCBP looks ahead to its Golden Anniversary in 2030, BIFI also anticipates a milestone in 2029 when BCBP Los Angeles, the first BCBP international mission, will celebrate its Silver (25th) Anniversary. Thus, both BCBP and BIFI will commemorate landmark events within the next five years.

ISPR2 Long-Term Objectives (LTOs):

LTO 1 - Establish truly local communities of Businessmen and Professionals in the global Marketplace.

LTO 2 - Strengthen BCBP International Communities, empowering them to effectively live out the vision, mission, and way of life of the BCBP.

LTO 3 - Develop a more responsive, self-sufficient/self-reliant, and sustainable BIFI organization by the end of 2027.

The strategies and action plans for these LTOs will be fleshed out during the first half of 2026.



Cardinal Ambo Challenges BCBP to Renew Society

Jayvee De La Fuente, NSD for Mission

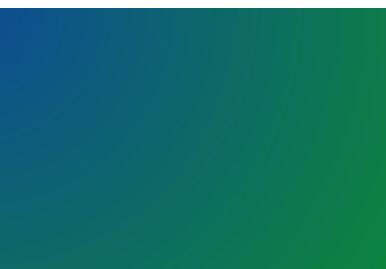
More than 700 BCBP leaders, members, and guests came together at the Marriott Manila on April 2, 2025, for the BCBP National Grand Breakfast. In faith and fellowship, everyone eagerly anticipated the morning's highlight: His Eminence, Cardinal Pablo Virgilio "Ambo" David, who delivered an inspiring message on the theme, "Faith in Action."

When the moment came, Cardinal Ambo reminded the audience that Christian discipleship cannot remain confined within church walls. While service in parish ministries is important, he emphasized that the greater mission of lay Catholics is to bring the Gospel into the wider world, thus into business, government, the professions, and every sphere of society where people can influence culture and shape the future.

Drawing from Christ's call to be "salt of the earth" and "light of the world," he urged BCBP members to view their professions not just as careers but as vocations. Business, enterprise, and professional work, he said, can become pathways to holiness when guided by faith, integrity, and a commitment to uphold human dignity.

He also turned his focus on public life and leadership. Cardinal Ambo called on the laity to embrace politics as a vocation of service rather than personal gain. He challenged organizations such as BCBP to help form leaders who will model ethical governance, accountability, and genuine concern for the common good.





One of the most powerful moments of the address came when Cardinal Ambo turned the spotlight on the audience itself. Speaking directly, it seemed, to everyone in the room, he challenged them to examine their own business practices and leadership decisions. Posing a probing question that struck at the heart of personal and corporate integrity, the audience was made to ponder on whether their conduct truly reflected the values they professed as Christians. The question permeated the room, prompting a moment of silence and introspection that underscored the Cardinal's central message: faith must be evident not only in what we believe, but in how we live, lead, and do business every day.

In this context, He highlighted BCBP's long-standing "Be Honest" advocacy, stressing that honesty, more than an ideal, should have concrete expression in policies and systems that promote justice, transparency and accountability, whether in public or in private life. Cardinal Ambo also underscored that the mission of evangelization extends beyond preparing souls for heaven. Quoting the Lord's Prayer, he reminded everyone that Christians are called to help build God's Kingdom "on earth as it is in heaven." Faith must therefore inspire transformation not only in individuals, but also in society's economic, political, cultural, scientific and technological spheres.

Highlighting the importance of synodality - of walking together in faith - Cardinal Ambo said that lasting renewal is achieved through communities united in mission. Guided by the Gospel and Catholic Social Teaching, believers are called to work together for a more just, compassionate, and hopeful world.

He concluded with a stirring reminder that God not only invites His people to believe in Him but also entrusts them with a role in His work of renewal. The National Grand Breakfast thus became more than a gathering—it was a call to mission, challenging everyone present to bring faith into the marketplace and become instruments of transformation in the Church, society, and the world.

BCBP says NO to Corruption

Noel De Los Reyes, NSD Social Action and Advocacy

The Trillion Peso March Movement emerged in 2025 as a broad-based citizens' campaign against alleged large-scale corruption in government infrastructure spending, particularly flood control projects. From a single protest/march, it evolved into a continuing social movement advocating transparency, accountability, and institutional reform.

The immediate catalyst for the movement was the growing public outrage over allegations that massive government expenditures for flood control projects had been plagued by irregularities, including:

1. Alleged “ghost” projects,
2. Substandard construction,
3. Favoritism in awarding contracts, and
4. Misuse of public funds.

Reports circulating in 2025 claimed that approximately ₱1.9 trillion had been spent on flood control programs over 15 years, with allegations that a substantial portion had been lost to corruption. These allegations resonated strongly because many communities continued to experience severe flooding despite the enormous public investment.

In response to these allegations of widespread corruption, the Church Leaders Coalition for National Transformation (CLCNT), an interfaith alliance of Catholic, Evangelical, and mainline Protestant faith-based groups led by Catholic Bishop Jose Colin Bagaforo, organized a protest march on September 21, 2025. Dubbed The Trillion Peso March, it was attended by thousands and culminated with a program at the People Power Monument.

The BCBP played a significant role in the Trillion Peso March. The white ribbon symbol, prominently used by protesters, was conceived by Jun Lozada, a member of the BCBP Ortigas Chapter.

With the relative success of the September 21 mobilization, the Trillion Peso March Movement (TPMM) was formally organized and was successfully launched the following month at the historic Club Filipino with the CLCNT as lead convenor and BCBP as one of the original convenors.

In a statement jointly released by its Chairman and President, the BCBP made the assertion that “By joining....the BCBP declares that we will not remain silent. Standing firm in our values, we shall use our voice to demand transparency, accountability, integrity, thus proper stewardship of the nation’s resources.”





Statement of the Brotherhood of Christian Businessmen and Professionals (BCBP) on Joining the Trillion Peso March Movement

The Brotherhood of Christian Businessmen and Professionals (BCBP) stands in solidarity with the Filipino people in calling for honesty, accountability, and integrity in government. Guided by our core advocacy “Be Honest” and our mission to bring Christ into the marketplace and the nation, we join the Trillion Peso March Movement as an act of faith, as a moral imperative.

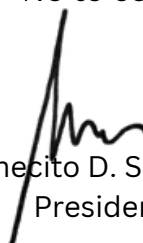
Over the recent years, trillions of pesos in public funds - taxes collected from hardworking Filipinos – have been allocated for programs and projects intended to uplift the poor, strengthen our infrastructure, and secure the nation’s future. Yet, the persistent misallocation, misuse, and abuse of these funds have been robbing our people of schools, hospitals, roads, jobs, and opportunities for a better life. This is not only a matter of governance; it is a profound moral issue that strikes at the very heart of justice and truth.

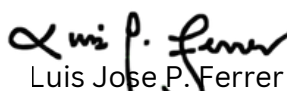
As Christian businessmen and professionals, we are called to lead by example. Silence in the face of corruption is complicity. Indifference allows injustice to flourish. By joining the Trillion Peso March Movement, the BCBP declares that we will not remain silent. Standing firm in our values, we shall use our voice to demand transparency, accountability, and integrity, thus proper stewardship of the nation’s resources.

This movement is not about partisan politics; it is about principle. It is not about power; it is about people - especially the poor and the vulnerable who suffer the most when public funds are wasted, or worse, stolen. The Trillion Peso March Movement is a cry for reform, a call for righteousness in governance, and a collective prayer for a Philippines where honesty prevails and corruption has no place.

We therefore reaffirm our commitment to live out the BCBP covenant through honesty and integrity, and to invite others in government, business, and civil society to live out these values themselves. With our Christian faith as our foundation and our love for God and country as our motivation, we march for truth. We march for justice. We march for a better Philippines.

No to corruption. Yes to integrity. Yes to a nation renewed in God.


Anecito D. Serrato
President


Luis Jose P. Ferrer
Chairman



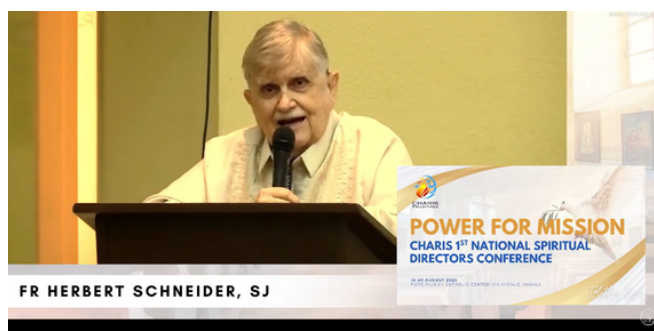
Partners in Mission & Partner Organizations

Joffe Almoro, BCBP Managing Director

As part of its partnership with Sword of the Spirit Community, BCBP conducted the Power from on High Retreat for 70 BCBP Leaders at the Ligaya ng Panginoon Center (LNP), Taguig. The program was later extended to all Chapter Heads, Regional Council Directors, BOT & Mancom during the 2025 National Leaders' Retreat in September, held at the Sacred Heart Center, Cebu City.

BCBP Leaders also took part in the LNP 50th Anniversary celebrated at the World Trade Center Manila on July 20, 2025, with BCBP Pres Ani Serrato, Chairman Luis Ferrer, BIFI President Serge Dela Fuente, BOT Members Joey Avellana, Frank Khouri & PV Beley, and Managing Director Joffe Almoro.

The Community maintained its active participation in CHARIS Philippines, notably during the Spiritual Directors Conference (SDCon) held on August 19, 2025, at the Pope Pius Center, organized by the St. Peter Community. BCBP Spiritual Director Fr. Herb Schneider served as a panelist, affirming BCBP's commitment to nurturing spiritual depth and contributing to the broader renewal movement in the Church. His presence underscored how BCBP leaders continue to serve not only within the community but also in the wider Body of Christ.



In September 2025, former BCBP BOT Chairman Bobby Atendido was elected to the Laiko Board during its 75th Anniversary and 24th National Biennial Convention at the University of Santo Tomas. This milestone marked the first BCBP representation in a decade, since Brother Jun Catan's (former Chapter Head of Manila) tenure, symbolizing a renewed voice for BCBP in the national lay movement.

In continuing its mission to transform the marketplace, BCBP BOT, former President Joey Avellana, and BCBP Office Managing Director Joffe Almoro attended the Financial Executives Institute (FINEX) Partners Recognition event on October 9, 2025, at Jade Garden, Makati. This participation highlighted BCBP's continuing dialogue with the business sector, affirming its advocacy for integrity, stewardship, and "business as a noble vocation." By standing alongside financial leaders, BCBP reinforces the call to transform the marketplace through values-driven leadership.



International Partners in Mission

PV Beley, AMD APAC

The BCBP has long nurtured a fraternal bond with the Catholic Business Executives and Professionals (CBEP) of Thailand, a Catholic community of prominent and influential business leaders who bring faith into the heart of organizations. This partnership, rooted in shared values, opened the door for BCBP to join UNIAPAC through the gracious invitation of a past CBEP President.

After months of prayerful planning and collaboration, the partnership between BCBP and CBEP bore fruit in the form of a milestone workshop conducted on June 7–8, 2025. At the sprawling and serene Baan Phu Wan complex of the Archdiocese of Bangkok, a dedicated team of BCBP leaders facilitated the Brotherhood Christian Business Retreat (BCBR) for their leaders. For CBEP's purposes, this program was named the Catholic Business Wisdom Enhancement Program, reflecting its aim to deepen faith and sharpen business leadership through Christian values.

The team of speakers was composed of three former BCBP Presidents, Bobby Laviña, Joey Avellana, PV Beley, and Regional Council Director for SMMR2, Dench Decino. They brought depth and conviction to the sessions, with PV Beley facilitating and moderating the exchange of insights. The presence of Bangkok's Archbishop Francis Xavier Vira Arpondratana on June 8 added a profound spiritual dimension, reminding all that business leadership, when guided by faith, becomes a true mission field.



This workshop was historic, being the very first international mission program conducted by the BCBP. More than an event, it served as an affirmation of how the Spirit moves across borders, uniting Catholic business leaders in the pursuit of integrity, service, and the transformation of the marketplace.

The retreat signaled that BCBP's mission is not confined only to our community in the Philippines. We are all part of a larger call to inspire and empower Christian business communities worldwide, affirming that “Business as a Noble Vocation” is a universal mission that transcends cultures and nations.



Wider Wings For The Lord's Work

Joey Avellana, IBT Executive Director

An account of grace and providence as BCBP stands in fellowship with the Dicastery for Promoting Integral Human Development, towards more participation in God's unfolding work in business and the professions.

The Dicastery for Promoting Integral Human Development is the Vatican office that helps the Pope promote the holistic well-being and God-given dignity of all people. Its focus areas are social justice and human rights, vulnerable populations, care for creation, healthcare and charity, and economic justice. And within this latter area, BCBP finds particular resonance.

In October, 2024, the 28th Uniapac World Congress held in the Philippines was hosted by BCBP. Among the speakers was Sister Alessandra Smerilli, the Director General of the said Dicastery, who delivered "The Many Forms of Inequality and the Role of Business," covering themes closely aligned with its mission.

Six months later, Uniapac International convened the Jubilee for Entrepreneurs Conference in Rome. As a member organization, BCBP was represented by President Ani Serrato, and Uniapac International Marketing and Communications team members Joey Avellana and Rodien Paca. The timing augured well: it was the Sede Vacante period, allowing the delegation to pay respects at the Papal Basilica of St. Mary Major, the late Pope Francis' resting place. Plus, Joey Avellana, having reached out to Sr. Alessandra to request a meeting, had received a positive reply.

That meeting occurred on May 2, 2025. The BCBP trio presented Sr. Alessandra with a copy of Word And Life Publications' three-volume Protagonists of the Christianization of the Philippines, which includes a chapter on BCBP, as well as fragrant Cebu mangoes. By all accounts, the visit was warm and cordial, with Sr. Alessandra appreciative and engaged in meaningful dialogue.



Following this, the three-man delegation sent her a thank-you letter, highlighting BCBP's recent international mission activities, including: a Value-Driven Business Conference with CBEP Thailand attended by 21 entrepreneurs; South Luzon Area's Breakfast Mission in Ho Chi Minh, Vietnam that gathered 45 businessmen and professionals; and various initiatives in the United States, including spiritual formation in Los Angeles, pastoral training in Metro Washington and New York City, and an Inaugural Breakfast as well as a leadership formation in Ann Arbor, Michigan, the city where the Holy Spirit first breathed upon BCBP through Fr. Herb Schneider's attentive heart.

Collectively, these efforts reflect BCBP's expanding global engagement and openness to deeper collaboration in support of the Dicastery's transformation-oriented work. The potential to serve as a partner in studying how evolving global realities affect business and the professions is ripe for the picking.

At its core, this reflection returns to a central insight: work is vocation. It is a divine calling that shapes identity, lifestyle, and one's place in society, especially for business leaders who influence markets, workers and their workplaces. In today's context, marked by rapid technological change and the growing impact of AI on employment, migration, and workplace dynamics, collaboration with the Dicastery – whose focus largely intersects with the mission and charism of the BCBP – becomes even more meaningful in upholding human dignity.

Postscript: Whether planned or serendipitous, Joey Avellana and Rodien Paca had a reunion with Sr. Alessandra when she was again a speaker in Madrid business forum. This adds another layer to these encounters which, whether in Manila, Rome, or Madrid, invite contemplation. May they be read as providential signs (dare we say portents? instructions even?) for the future work of BCBP? Reader, what say you?



Regional Joint Breakfast



Lenten Recollection by Bishop Broderick Pabillo



Consultative Meeting with Pres. Ani



Regional Men's Breakfast



AREAS IN ACTION

NORTH METRO MANILA



AREAS IN ACTION

SOUTH METRO MANILA



AREAS IN ACTION

NORTH EASTERN LUZON



AREAS IN ACTION

BICOL



AREAS IN ACTION

**CENTRAL AND
NORTHWEST LUZON**



Be Honest Mall Walk - April 2, 2025



AREAS IN ACTION

SOUTHERN TAGALOG



AREAS IN ACTION

CEBU



Fruit bearing Tree
Planting
BCBP Bohol area



Distribution of hygienic
kits, rice, canned goods and
used clothings to the
abused girls of BCIC or Bohol
Crisis Intervention Center



BUREAU OF JAIL MANAGEMENT AND PENOLOGY
BOHOL DISTRICT JAIL- FEMALE DORMITORY
"Changing Lives, Building a Safer Nation"
@bcbp @bcbp-gov.ph @bcbp Bohol



BCBP East and Panglao
Island FAMILY Youth &
Kids Camp 2025 at IJs
Farm. Fatima Cortes
(May 31 to June 1, 2025)

AREAS IN ACTION

CENTRAL VISAYAS



AREAS IN ACTION

EASTERN VISAYAS

Aug. 9, 2025 Consultative meeting with AMD Apol, RCD Mars and San Carlos Chapter Governance Team



AREAS IN ACTION

WESTERN VISAYAS



AREAS IN ACTION

NORTHERN MINDANAO



AREAS IN ACTION

SOUTHERN MINDANAO



AREAS IN ACTION

ASIA PACIFIC



AREAS IN ACTION

CANADA



AREAS IN ACTION

USA

BCBP BOARD OF TRUSTEES 2024–2026



LUIS FERRER
CHAIRMAN



ANI SERRATO
PRESIDENT



FRANK KHOURI
MEMBER



ED PAMA
MEMBER



MAR SIAO
MEMBER



JOEY AVELLANA
MEMBER



BOYET CRISTOBAL
MEMBER



AL MAMONONG
MEMBER



EDGAR RAMILO
MEMBER



RUDY LOREÑA
MEMBER



ERIC BACAL
MEMBER



ARVIN SANTILLAN
MEMBER



PV BELEY
MEMBER
EX-OFFICIO



DOY NUNAG
CORPORATE
SECRETARY



FR. HERB SCHNEIDER
SPIRITUAL
DIRECTOR

BCBP MANCOM 2024–2026



ANI SERRATO
PRESIDENT

CLUSTER MANAGING DIRECTORS



FRANK KHOURI
LUZON 1 CLUSTER



ED ANCHETA
LUZON 2 CLUSTER



JOJO MANIWAN
VISMIN 1 CLUSTER



FRANK MONTELIBANO
VISMIN 2 CLUSTER

NATIONAL SERVICE DIRECTORS



JAYVEE DE LA FUENTE
MISSION



JONATHAN REYES
COMMUNICATIONS AND DIGITAL



JUN GACIAS
FAMILY LIFE



ROY CALLEJA
FORMATION & LEADERSHIP DEVELOPMENT



NOEL DELOS REYES
SOCIAL ACTION & ADVOCACY



DONDI ROA
INSTITUTE FOR BUSINESS TRANSFORMATION



ALEX MADRID
SENIOR LEADERS

OTHER MANCOM MEMBERS



JOFFE ALMORO
MANAGING DIRECTOR



JUG GALLARDO
TREASURER

BCBP MANCOM 2024–2026

AREA MANAGING DIRECTORS



VIC ANTONIO
NORTH METRO MANILA



ARIES SAYSON
SOUTH METRO MANILA



GERRY BALOT
NORTHEASTERN LUZON



BOYET CRISTOBAL
CENTRAL & NORTHWEST LUZON



TOM CECILIO
BICOL



GEN DE VERA
SOUTHERN TAGALOG 2



DON ALARCON
SOUTHERN TAGALOG 1



SOC FUCANAN
CENTRAL VISAYAS



JESS CAGARA
CEBU



JOSEPH ESCALONA
EASTERN VISAYAS



APOL CHAN
WESTERN VISAYAS



NANING ESTANISLAO
SOUTHERN MINDANAO



ROD LLACER
NORTHERN MINDANAO

BIFI BOARD OF DIRECTORS



PHILIPPINES



USA



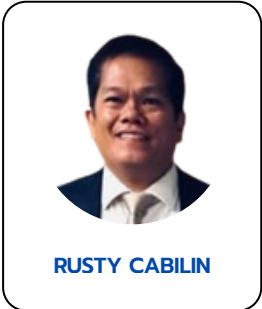
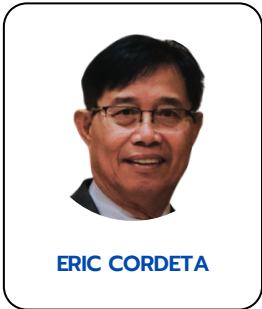
ASIA PACIFIC



CANADA



BIFI MANCOM



ADVISORY COUNCIL



MANOLET SIOJO
PRESIDENT
2003-2005



BOBBY LAVIÑA
PRESIDENT
2006-2008



BOBBY ATENDIDO
CHAIRMAN
2009-2011



MANNY JIMENEZ
PRESIDENT
2012-2014



BONG PELAEZ
CHAIRMAN
2012-2014



ROY CALLEJA
CHAIRMAN
2015-2017



JOEY AVELLANA
PRESIDENT
2015-2017



TITO SERAFICA
CHAIRMAN
2018-2020



JOFFE ALMORO
PRESIDENT
2018-2020



CAESAR ALTAREJOS, JR.
CHAIRMAN
2021-2023



PV BELEY
PRESIDENT
2021-2023

Finance & Treasury

Sustaining Responsible Stewardship

By Jug Puno-Panlaqui Gallardo

2025 Highlights

Strengthened Governance and Financial Discipline

- 3rd consecutive year of timely filing of Income Tax Return (ITR) and Audited Financial Statements (AFS) with the Bureau of Internal Revenue (BIR)
- 3rd consecutive year of timely filing of the Audited Financial Statements (AFS) with the Securities and Exchange Commission (SEC)
- Successful conduct of Treasurer's Onboarding across seven (7) Areas/Regions (Southern Tagalog 2, Eastern Visayas, Davao, Western Visayas, North Metro Manila, Northeast Mindanao, and South Metro Manila)

Deepened Stewardship and Tithing Culture

- Increased National Tithing Percentage: 79% in 2025 from 74% in 2024
- Chapters with 80% tithing benchmark increased from 61 to 72, while Chapters reaching 100% tithing compliance rose from 12 to 14

Sustained Growth in Resources for Mission

- 9% year-on-year growth in tithes and National Operating Fund (NOF) collections, demonstrating deepened commitment and strengthened support for mission works, formation programs, programs & services, family ministries, and operational needs at both National and Chapter levels

Sustaining Responsible Stewardship

By Jug Puno-Panlaqui Gallardo

2026-2027 Strategic Frameworks

Fortify Compliance and Transparency

- Sustain excellence achieved in 2025 through punctual filing of tax returns, audited financial statements and General Information Sheet
- Pursue certification from the Philippine Council for NGO Certification (PCNC) thereby reinforcing commitment to transparency, accountability, and donor confidence in all financial processes

Integrate BCBP Information Management Platform

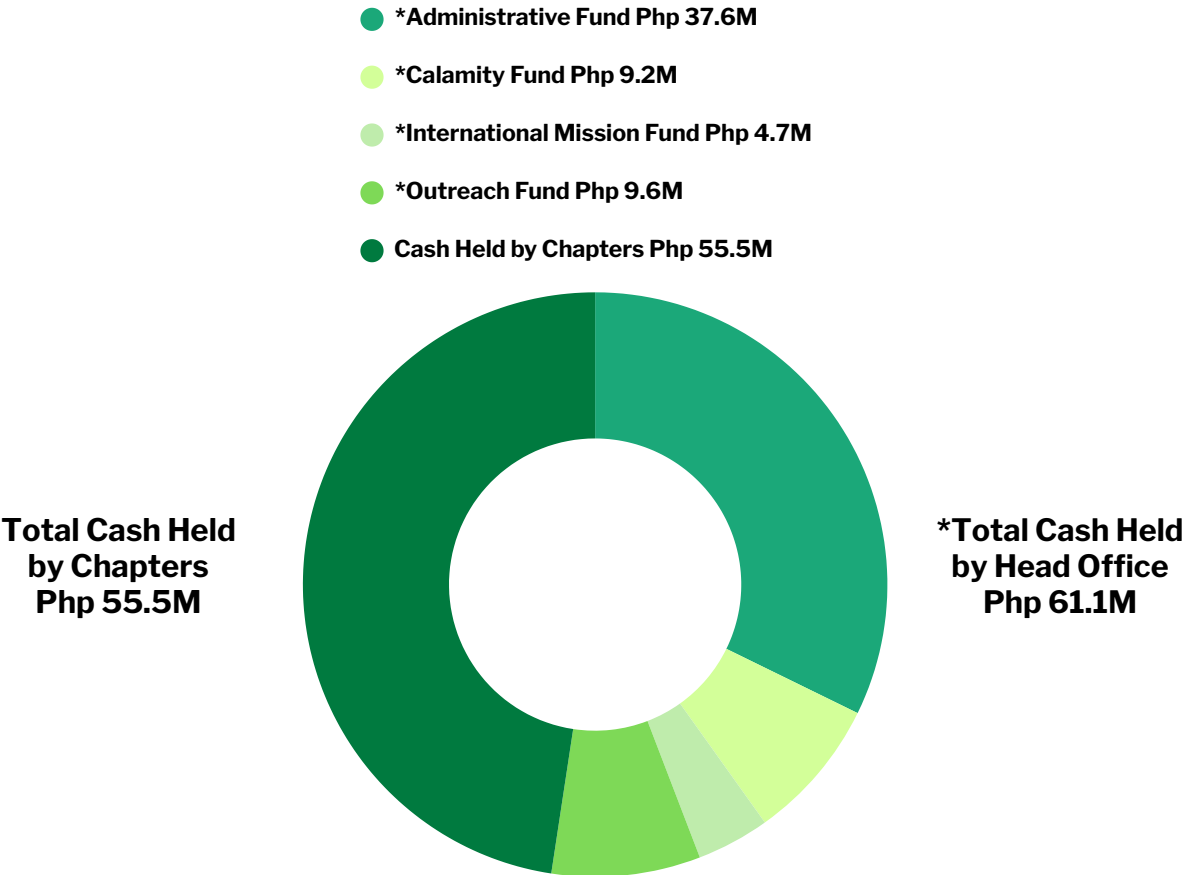
- Equip more Chapter and Outreach leaders with financial best practices via continued roll-out of Treasurer's Onboarding and Workshop Program (Targeted Areas/Regions: Bohol East & West, Northeast Luzon 1, Central & Northwest Luzon, Northern Panay, Bicol Area, Northeast Luzon 2, Southern Tagalog 1)
- Attain at least a 10% increase in National Operating Fund (NOF) contributions through enhanced awareness campaigns, accountability frameworks, and a shared sense of ownership

Updates, Refinements and Implementations Fiscal Excellence

- Thoroughly review and publish updated Finance & Treasury Manual by Quarter 3
- Stay responsive by drafting, refining, and rolling out policies in real time, ensuring emerging challenges are met with clear, up-to-date guidance
- Launch Financial Health Metrics for Chapters and Outreaches: a dashboard for monitoring fiscal well-being, identifying improvement areas, and celebrating milestones

Financial Highlights

Cash Position



As of December 31, 2025, the BCBP holds a total cash and investments balance of **Php 116.6M**. This cash balance is comprised of the following:

1. Cash Held by the Head Office: Php 61.1M

The Head Office maintains a cash balance of Php 61.1M, thoughtfully allocated to serve both operational needs and strategic reserves:

a. Administrative Fund: Php 37.6M

This core fund covers our daily operations, covering staff support, office expenses, technology enhancements, formation events, and other national-level programs. By prudently managing this fund, we sustain the heartbeat of the BCBP’s national initiatives and empower our teams to deliver excellence in service.

b. Restricted – Calamity Fund: Php 9.2M

Dedicated exclusively to disaster relief and recovery, this reserve enables rapid, Christ-centered response whenever calamity strikes, affecting our members. Whether mobilizing emergency grants, coordinating relief logistics, or partnering with local leaders, the Calamity Fund ensures we stand ready to extend compassionate support at a moment’s notice.

Financial Highlights

Cash Position

c. Restricted – International Mission Fund: Php 4.7M

This restricted fund supports our mission efforts by bringing Christ into the marketplace beyond Philippine shores.

d. Restricted - Outreach Fund: Php 9.6M

Outreach Funds are held in trust by the Mother Chapter to support approved outreach activities. When the Outreach becomes a Chapter, these funds serve as its seed capital.

2. Cash Held by Chapters: Php 55.5M

As of December 31, 2025, our Chapters collectively steward Php 55.5M in cash — resources that keep the heartbeat of BCBP alive at the grassroots. This balance empowers each Chapter to live out its unique calling, serving members through mission, formation, family ministries, programs, and operations.

By entrusting these funds to local leaders, we uphold a culture of accountability, collaboration, and mission-focused stewardship—ensuring that every peso at the Chapter level yields meaningful impact in our communities.

Impact:

This balanced liquidity position ensures that BCBP is **financially resilient, mission-ready, and responsive to both planned initiatives and unforeseen needs.**

Tithes

Tithes Collection



Tithing is our joyful response to God’s abundant blessings—a faithful practice of giving back what is His to support the work of Christ through the BCBP Community.

Total tithes for CY 2025 grew to **Php 151M** from Php 138M in 2024, showing an impressive **growth rate of 9%**. The growth in tithes reflects a deepening faith commitment, vibrant participation across our community, and a culture of stewardship rooted in trust in God’s provision.

Rooted in scripture and carried out in gratitude, Tithing remains the primary funding source for:

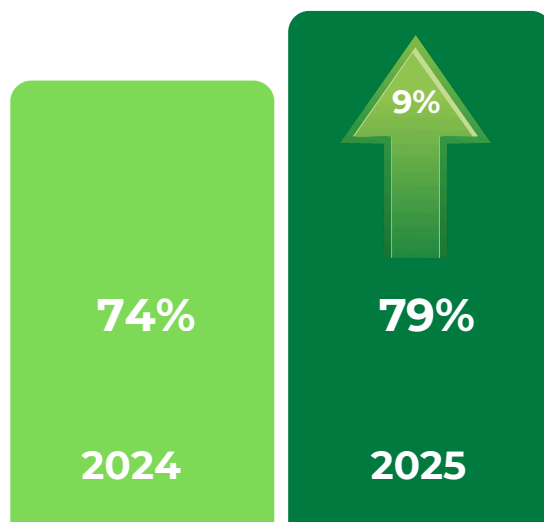
- Mission and evangelization programs
- Formation and Family ministries
- Programs & Services
- Administrative and Operational purposes

Impact:

Beyond financial growth, this reflects a **spiritually maturing community**, where giving is both consistent and mission-driven.

Tithes

National Tithing Percentage



National Tithing Percentage – Improving Engagement

Higher tithing participation indicates stronger alignment with stewardship values.

The national average tithing percentage as of December 31, 2025 stands at **79%**, reflecting a positive growth from 74% recorded in 2024, signaling the continued commitment and generosity of our members in supporting the mission and stewardship initiatives of the community.

While progress is evident, opportunities remain to:

- Close the gap toward the **80% target**
- Strengthen formation and stewardship education

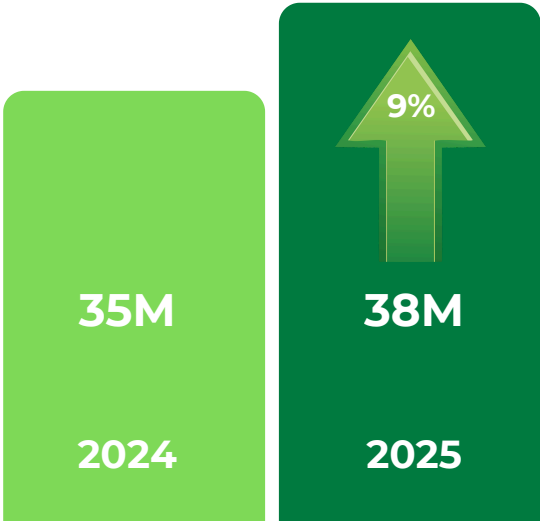
Impact:

Improved participation enhances **financial sustainability** and **spiritual maturity** across the BCBP network.

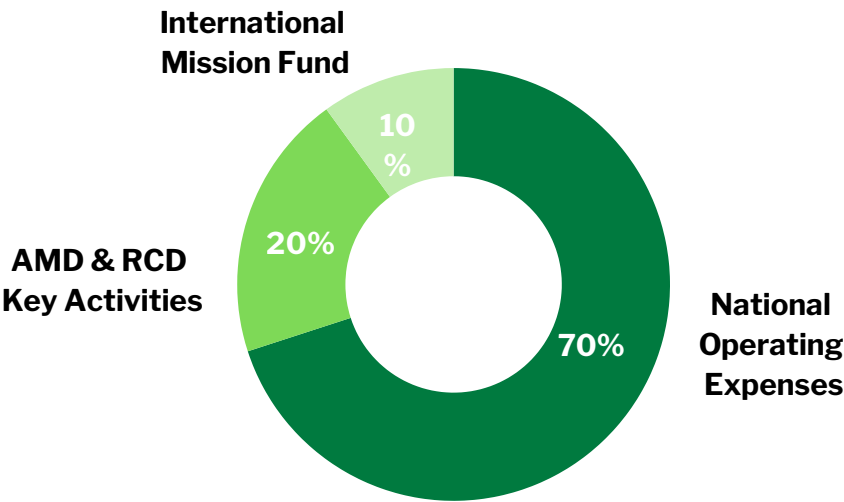
Financial Highlights

National Operating Fund (NOF)

NOF Collection & Expenses



The **National Operating Fund (NOF)** recorded solid growth, supporting the expanding needs of national programs and leadership initiatives. As of December 31, 2025, total NOF collection reached **Php 38M**, reflecting a remarkable **growth of 9%** compared to Php 35M in 2024.



Concise overview of how your contributions to the NOF are strategically allocated

Impact:

This ensures that resources are **aligned with mission priorities**, enabling effective execution at both national and Area/Regional levels.

Financial Highlights

National Operating Fund (NOF)

A. National Operating Expenses – 70%

- **Head Office Operations:** Ensuring the smooth functioning of our central hub to facilitate efficient communication, coordination, and overall organizational management (e.g., staff salaries and benefits, rental and utilities, pantry and office supplies, transportation, taxes and licenses, audit fees, capex, donations, etc.).
- **BOT & MANCOM Meetings:** Quarterly essential meetings of the BOT and MANCOM to strategize, plan, and make informed decisions for the organization's advancement.
- **President/Chairman Pastoral Visits:** Enabling our leadership to engage with local and international communities, ensuring a personal and pastoral touch in our organizational efforts. This includes the presence to Chapter elevation and CH/Governance Team installation.
- **National Service Directorates (NSD) Key Activities:** Supporting the core activities of our National Directorates (Mission, Formation, PSD, Family Life, etc.) to enhance their effectiveness in delivering on organizational goals.
- **National Leaders Retreat (NLR):** Providing resources for impactful retreats that foster leadership development, collaboration, and strategic planning among our National Leaders.
- **Chapter Review Visitations (CRV):** Supporting visits to various Chapters and Outreaches for reviews, assessments, and strengthening the local operational structure.

B. AMD & RCD Activities – 20%

Funding relevant and essential initiatives related to Area and Regional programs, enabling them to carry out pivotal tasks that contribute to our broader objectives.

C. International Mission Fund (IMF) – 10%

Providing assistance to our mission efforts by bringing Christ into the marketplace in a global setting.

Valdes Abad & Company

(Formerly: Valdes Abad & Associates)

certified public accountants

CJV Building 108 Aguirre Street, Legaspi Village, Makati City, Philippines

Branches:

Cebu and Davao

Phone: (632) 8892-5931 to 35

(632) 8519-2105

Fax: (632) 8819-1468

Website: www.vacpa.ph

BOA/PRC Reg. No. 0314

SEC Accreditation No. 0314-SEC



INDEPENDENT AUDITOR'S REPORT TO ACCOMPANYING FINANCIAL STATEMENTS FOR FILING WITH THE BUREAU OF INTERNAL REVENUE

The Board of Trustees

THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.

Unit 416, 4th Floor, Comfoods Building

Sen. Gil Puyat Avenue, cor. Chino Roces Avenue

Makati City 1200

We have audited the financial statements of **THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.** for the year ended December 31, 2025, on which we have rendered the attached report dated April 10, 2026.

In compliance with Revenue Regulations V-20, we are stating the following:

- The taxes paid or accrued by the Foundation during the year are shown in the financial statement attached to the annual income tax return.
- No partner of our firm is related by consanguinity or affinity to any of the principal board members of the Foundation.

VALDES ABAD & COMPANY, CPAs

BOA/PRC Reg. No. 0314

Issued on July 15, 2024, Valid until July 14, 2027

BIR Accreditation No. 08-002126-000-2024

Issued on April 5, 2024, Valid until April 5, 2027

SEC Accreditation No. 0314-SEC

Issued on November 29, 2022, Valid until December 31, 2026

For the firm:

ORLANDO ROMANO N. SAGUN

Partner

CPA Registration No. 95831, Valid until May 31, 2028

TIN No. 181-521-244-000

PTR No. 10777155, Issued Date: January 13, 2026, Makati City

BOA/PRC Reg. No. 0314/P-003

Issued on July 15, 2024, Valid until July 14, 2027

BIR Accreditation No. 08-002126-003-2024

Issued on April 5, 2024, Valid until April 5, 2027

Makati City, Philippines

April 10, 2026

Valdes Abad & Company

(Formerly: Valdes Abad & Associates)

certified public accountants

CJV Building 108 Aguirre Street, Legaspi Village, Makati City, Philippines

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(632) 8519-2105

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Website: www.vacpa.ph

BOA/PRC Reg. No. 0314

SEC Accreditation No. 0314-SEC



INDEPENDENT AUDITOR'S REPORT TO ACCOMPANYING FINANCIAL STATEMENTS FOR FILING WITH THE SECURITIES AND EXCHANGE COMMISSION

The Board of Trustees

THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.

Unit 416, 4th Floor, Comfoods Building

Sen. Gil Puyat Avenue, cor. Chino Roces Avenue

Makati City 1200

We have examined the financial statements of **THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.** for the year ended December 31, 2025, on which we have rendered the attached report dated April 10, 2026.

In compliance with SRC Rule 68, we are stating that the Foundation has no stockholder or member or trustee owning proprietary shares.

VALDES ABAD & COMPANY, CPAs

BOA/PRC Reg. No. 0314

Issued on July 15, 2024, Valid until July 14, 2027

BIR Accreditation No. 08-002126-000-2024

Issued on April 5, 2024, Valid until April 5, 2027

SEC Accreditation No. 0314-SEC

Issued on November 29, 2022, Valid until December 31, 2026

For the firm:

ORLANDO ROMANO N. SAGUN

Partner

CPA Registration No. 95831, Valid until May 31, 2028

TIN No. 181-521-244-000

PTR No. 10777155, Issued Date: January 13, 2026, Makati City

BOA/PRC Reg. No. 0314/P-003

Issued on July 15, 2024, Valid until July 14, 2027

BIR Accreditation No. 08-002126-003-2024

Issued on April 5, 2024, Valid until April 5, 2027

Makati City, Philippines

April 10, 2026

Valdes Abad & Company
(Formerly: Valdes Abad & Associates)
certified public accountants

CJV Building 108 Aguirre Street, Legaspi Village, Makati City, Philippines

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SEC Accreditation No. 0314-SEC



INDEPENDENT AUDITOR'S REPORT

The Board of Trustees

THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.

Unit 416, 4th Floor, Comfoods Building
Sen. Gil Puyat Avenue, cor. Chino Roces Avenue
Makati City 1200

Opinion

We have audited the financial statements of **THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.** which comprise the statements of financial position as of December 31, 2025, and the related statement of receipts and expenses, statement of changes in general fund balances, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.** as of December 31, 2025 and of its financial performances and its cash flows for the year then ended in accordance with Philippine Financial Reporting Standards for Small and Medium Entities (PFRS for SMEs).

Basis for Opinion

We conducted our audit in accordance with Philippine Standards on Auditing (PSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Foundation in accordance with the ethical requirements that are relevant to our audit of the financial statements in the Philippines, the Code of Ethics for Professional Accountants in the Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Philippine Financial Reporting Standards for Small and Medium Sized Entities, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Foundation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Foundation or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Foundation's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements

As part of an audit in accordance with PSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- (i) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error; to design and perform audit procedures responsive to those risks; and to obtain audit evidence that is sufficient and appropriate to provide a basis for the auditor's opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- (ii) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. In circumstances when the auditor also has a responsibility to express an opinion on the effectiveness of internal control in conjunction with the audit of the financial statements, the auditor shall omit the phrase that the auditor's consideration of internal control is not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- (iii) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- (iv) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If the auditor concludes that a material uncertainty exists, the auditor is required to draw attention in the auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify the opinion. The auditor's conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause an entity to cease to continue as a going concern
- (v) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

VALDES ABAD & COMPANY, CPAs

Page 3 of 3

Report on Bureau of Internal Revenue Requirement

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on Note 21 to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in our audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Other Matters

The financial statements of **THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.** for the year ended December 31, 2024 were audited by another independent auditor whose report dated April 10, 2025 expressed an unqualified opinion on those financial statements.

VALDES ABAD & COMPANY, CPAs

BOA/PRC Reg. No. 0314

Issued on July 15, 2024, Valid until July 14, 2027

BIR Accreditation No. 08-002126-000-2024

Issued on April 5, 2024, Valid until April 5, 2027

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For the firm:

ORLANDO ROMANO N. SAGUN**Partner**

CPA Registration No. 95831, Valid until May 31, 2028

TIN No. 181-521-244-000

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Issued on April 5, 2024, Valid until April 5, 2027

Makati City, Philippines
April 10, 2026

**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN
BUSINESSMEN AND PROFESSIONALS, INC.**

(A Non-Stock, Non-profit Organization)

STATEMENTS OF FINANCIAL POSITION

(In Philippine Peso)

(with comparative figures as of December 31, 2024)

ASSETS	Notes	December 31,	
		2025	2024
CURRENT ASSETS			
Cash and cash equivalents	4	79,526,488	73,984,644
Short-term investment	5	13,614,526	17,819,192
Receivables	6	552,813	2,798,519
Other current assets	7	511,987	591,432
Restricted assets	8	23,426,179	18,201,876
Total Current Assets		117,631,993	113,395,663
NON-CURRENT ASSETS			
Physical property, net	9	1,533,755	1,880,364
TOTAL ASSETS			
		119,165,748	115,276,027
LIABILITIES AND FUND BALANCES			
CURRENT LIABILITIES			
Payables	10	274,888	1,632,402
FUND BALANCES			
Restricted funds			
Donation fund	11	844,685	809,485
Outreach fund	11	8,705,558	6,815,387
Calamity fund	11,12	9,195,303	7,244,239
International mission fund	11,13	4,680,633	3,332,765
Total Restricted funds		23,426,179	18,201,876
General fund		95,464,681	95,441,749
Total Fund Balance		118,890,860	113,643,625
TOTAL LIABILITIES AND FUND BALANCES			
		119,165,748	115,276,027

See Notes to Financial Statements

**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN
BUSINESSMEN AND PROFESSIONALS, INC.**

(A Non-Stock, Non-profit Organization)

STATEMENTS OF RECEIPTS OVER EXPENSES

(In Philippine Peso)

(with comparative figures as of December 31, 2024)

For the Year Ended December 31,	Notes	2025	2024
RECEIPTS			
Tithes	14	144,949,183	132,206,035
Love offerings	14	6,402,943	5,701,802
Other receipts	14	4,531,831	3,496,072
Interest	4	567,296	407,376
Total Receipts		156,451,253	141,811,285
EXPENSES			
Mission	15	58,526,764	64,582,333
Programs and services	16	29,632,526	27,396,931
Formation	17	38,308,605	25,647,389
Family	18	9,184,155	7,715,768
Administrative	19	16,335,879	15,460,124
Total Expenses		151,987,929	140,802,545
EXCESS OF RECEIPTS OVER EXPENSES		4,463,324	1,008,740

See Notes to Financial Statements

**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN
BUSINESSMEN AND PROFESSIONALS, INC.**

(A Non-Stock, Non-profit Organization)

STATEMENT OF CHANGES IN GENERAL FUND BALANCE

(In Philippine Peso)

(with comparative figures as of December 31, 2024)

	General Fund
BALANCE AS OF DECEMBER 31, 2023	94,433,009
Excess of receipts over the expenses	<u>1,008,740</u>
BALANCE AS OF DECEMBER 31, 2024	95,441,749
Transfer of fund	(4,924,680)
Funds from new chapters	484,288
Excess of receipts over the expenses	4,463,324
BALANCE AS OF DECEMBER 31, 2025	<u>95,464,681</u>

See Notes to Financial Statements

**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF CHRISTIAN
BUSINESSMEN AND PROFESSIONALS, INC.**
(A Non-Stock, Non-profit Organization)

STATEMENTS OF CASH FLOWS
(In Philippine Peso)
(with comparative figures as of December 31, 2024)

For the Year Ended December 31,	Notes	2025	2024
CASH FLOWS FROM OPERATING ACTIVITIES			
Excess of receipts over expenses		4,463,324	1,008,740
Adjustments for:			
Depreciation	9	1,012,436	1,151,961
Interest income	4	(567,296)	(407,376)
Operating loss before working capital changes		4,908,464	1,753,325
Changes in assets and liabilities:			
Short-term investments		4,204,666	6,411,557
Receivables		2,245,706	1,547,034
Other current assets		79,445	(293,435)
Restricted assets		(5,224,303)	(18,201,876)
Accrued expenses and other liabilities		(1,357,514)	328,448
Donation fund		35,200	736,253
Outreach fund		1,890,171	1,706,896
Calamity fund		1,951,064	786,306
International mission fund		1,347,868	250,561
Interest received		567,296	407,376
Net Cash Used in Operating Activities		10,648,063	(4,567,556)
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisitions of property and equipment		(665,827)	(115,115)
CASH FLOWS FROM FINANCING ACTIVITIES			
Transfer of funds		(4,924,680)	-
Funds from new chapters		484,288	-
Net Cash From Financing Activities		(4,440,392)	-
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS		5,541,844	(4,682,670)
CASH, BEGINNING		73,984,644	78,667,314
CASH AND CASH EQUIVALENTS, ENDING		79,526,488	73,984,644

See Notes to Financial Statements

Financial Highlights

Advisory to the 2025 Audited Financial Statements

A full text of the Audited Financial Statements (AFS) is maintained and stored in the Head Office.

Members may view the AFS for transparency and in the spirit of trust and openness, which are essential for the growth of the community.

Members wishing to review the AFS may visit the Head Office at Unit 416, 4th Floor, Comfoods Building, Sen. Gil Puyat Avenue cor. Chino Roces Avenue, Makati City, during office hours upon prior written notice. Our Team will be more than happy to assist you in understanding the financial reports.

This approach helps us safeguard the integrity of the information. Your understanding and cooperation are highly appreciated.

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