

CURRICULUM VITAE
OF
WILHELMINA R. GONZALES
MANAGEMENT CONSULTANT * CERTIFIED PUBLIC ACCOUNTANT

PERSONAL DATA

Name : WILHELMINA R. GONZALES
Address : D' Zeta St., Greenville Subdivision, Bacolod City, Philippines
Tel. No. : Res. (034) 433-0505; Office (034) 433-1828; 0927-992-3928
Fax No. : (034) 433-0228
Birth date : April 8, 1938
Birthplace : Pontevedra, Negros Occidental
Civil Status : Single
Parents : Juan P. Gonzales †
Trinidad Riteza Gonzales

EDUCATIONAL DATA

Masters in Business Administration - Wharton School of Finance
1970 University of Pennsylvania, USA
As a Fullbright-Hays Scholar of the Department of
State, USA

Bachelor of Science in Commerce - Summa Cum Laude
1960 Major in Accounting
University of Negros Occidental – Recoletos

Certified Public Accountant - Passed CPA Board Examination
1961 Board Cert. No. 6589

High School Graduate - Negros Occidental High School
1954 7th Honors

Elementary Graduate - Valedictorian
Antipolo Elementary School

Computer Education - UNO-R, PICPA, FINEX Seminars

Seminars – Workshops

- Attended various training programs given by PICPA, FINEX, Bankers Club, Bangko Sentral ng Pilipinas, SEC, schools and various professional and socio-civic organizations either as participant, resource speaker or facilitator, in local, national and international levels.
- From 1998 to the present, have attended global meetings and conferences sponsored by the Women’s World Banking in India, USA, Dominican Republic, Thailand, Canada and in June 2007, attended the international Conference in Micro-Finance sponsored by the British Business Council in London, England. Will attend the Micro-Credit Summit 2011 in Valladolid, Spain in November 2011 sponsored by the Micro-Credit Summit Campaign.

HONORS AND AWARDS

- | | |
|------------|--|
| July 2011 | - Foundation Service Award
Negros Occidental CPA Foundation, Inc. |
| July 2010 | - NEDF Special Service Award
40 th Anniversary |
| July 2009 | - NWTF Service Award
25 th Anniversary |
| March 2009 | - Finalist – Exemplary Individual
Ramon Aboitiz Triennial Awards in the Visayas |
| May 2008 | - Honorary Life Member Award
PICPA – National |
| Oct 2008 | - Ang Banwahanon Award
City of Bacolod |
| 2005 | - Certificate of Attendance
Delegate, 2 nd Diocesan Synod
Diocese of Bacolod
From October 4, 2004 – January 20, 2005 |

- 2004 - Special Service Award
Negros Women for Tomorrow Foundation, Inc.
Given August 7, 2004
- 2004 - NOHS 1954 Golden Jubilee 2004
Plaque of Appreciation
Chair, Secretariat and Finance Committee
- 2003 - Certificate of Appreciation
Brgy. Antipolo, Pontevedra, Negros Occidental
- 2002 - PICPA Presidential Golden Award
For active participation and remarkable leadership as
Chair of the Committee on National Convention for
the year 2002, given on December 13, 2002 at the
Grand Ballroom, Valle Verde Country Club, Pasig City
- NOHS – Negros Occidental High School
Centennial Distinguished Award
For extraordinary accomplishments in the field of
Economics and Business and for exemplary services
as educator – academician and being active in
professional, civic and religious organizations thereby
bequeathing a legacy of honor and glory for her
Alma-Mater. Given April 19, 2002, Bacolod City
- 2001 - PICPA National Award for Most Outstanding CPA in
International Professional Involvement given during
the 55th National Convention in Clark, Pampanga last
November 27, 2001
- 2000 - Parangal sa Taong Banal 2000
Our Lady of Peace and Good Voyage Church
Antipolo, Pontevedra, Negros Occidental
- 1999 - Award of Recognition and Appreciation
La Consolacion College, Bacolod City
- 1998 - Caritas et Scientia Award
University of Negros Occidental – Recoletos
- 1996 - Service Award
25th Anniversary of NEDF

- 1992 - Beacon Award of Distinction
West Negros College, Bacolod City
- 1998-1989 - PICPA/NOCPAFI Service Awards
- 1984 - Outstanding Alumnus in Business and Industry
University of Negros Occidental – Recoletos
- Outstanding Alumnus in Management and
Accountancy
Negros Occidental High School
Bacolod City
- Outstanding Woman Achiever in Education
Soroptimist International Club
Bacolod City
- 1968 - Fullbright-Hays Scholarship Awardee
Institute of International Education
Department of State, USA
MBA Program at Wharton School
- 1960 - Summa Cum Laude – BSC, UNO-R
Bachelor of Science in Commerce
- PICPA AWARD for Most Outstanding Graduate in
Accounting (JPIA)
- Manuel Cusi Scholarship Award
UNO-Recoletos
- 1954 - 7th Honors – NOHS- Negros Occ. High School
- 1950 - Valedictorian
Antipolo Elementary School

Over the years, from 1972 onwards, have received various awards from socio-civic organizations like the Rotary Club of Bacolod, Bankers Association of the Philippines, Medical Association, Jaycees, NGOs, Provincial, City and Municipal governments for services rendered as consultant or resource speaker in their training programs in management, finance, cooperatives and management systems, micro-finance and good governance.

SOCIO-CIVIC INVOLVEMENT

CHAIRMAN - Negros Women for Tomorrow Foundation, Inc. (NWTFI)
- Dungganon Bank, Inc.

An NGO committed to reduce hard core poverty by helping the poorest of the poor of Negros Occidental and neighboring provinces through micro-finance which has served more than 200,000 members engaged in small business and has empowered more than 1,000,000 poor and their families.. We are on our 27th year of operation and are working on reaching 100,000 members by the end of 2011. Project Dungganon is the leading micro-finance institution in Negros Occidental whose track record in alleviating poverty is duly recognized by our government and its agencies that deal with the programs for the poor.

As an affiliate of the Women's World Bank, I have represented our Foundation in global, regional and local meetings and workshops either as participant or resource speaker. The members' common objective is to uplift the status of poor women and to empower them so that they can become productive and dignified members of society by making them self-sufficient through their various small businesses.

In these global meetings, as a CPA and management consultant, I have shared my expertise in accounting, finance and management in the world forum of women leaders which has enriched their knowledge in our fight against hardcore poverty. This, I believe is my greatest contribution to the field of micro-finance in this country and in the world.

In 2005, Dungganon Bank, Inc. popularly known as the poor man's bank in Negros Occidental was organized, fully owned by NWTFI. This is in line with the thrust of the BSP to integrate MFIs into the formal banking system.

PRESIDENT - Negros Economic Development Foundation, Inc - NEDF.

NEDF is another NGO which is working for development programs to achieve a better quality of life for the Negrenses by providing technical and financial assistance to the people of Negros Occidental. We are on our 41st year of service to our province. I have been with the Foundation since its inception serving as member of the Board of Trustees, Treasurer and member of the Executive Committee until my election as President in 2001.

Working for the poor has become an apostolate and I have never regretted the decision I made to devote part of my professional expertise to the poor for it is only by improving their lot that this country can move to progress in the third millennium.

GENERAL MANAGER - KALIM-AN –KATARUNGAN SANG MGA IMOL AMLIGAN NATION

My first exposure to micro-credit was in 1972 when upon the initiative of Hon. Alfredo Montelibano, Sr. all civic and professional clubs and the City of Bacolod organized the first NGO – popularly known as “**KALIM-AN**” coined after the words ***Katarungan sang mga Imol Amligan Naton (The Rights of the Poor Shall be Protected)*** The target beneficiaries were the poorest of the poor of Bacolod City – particularly the squatters of Banago and Magsungay. The project was quite successful but was later on dissolved for lack of funding.

MEMBER - Board of Trustees, Radyo Veritas (Bacolod) Inc.

DYAP 1143 Khz – Diocese of Bacolod

This diocesan radio station seeks to provide quality evangelization programs to help fulfill the spiritual, social, emotional and physical needs of the community to alter, unlearn, eliminate practices in the Philippines media culture that weaken it and promote those that strengthen it and build a strong moral foundation to elevate the media industry to a higher moral order.

MEETINGS, WORKSHOPS, SEMINARS ATTENDED – INTERNATIONAL LEVEL

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|------------|--|
| 1972- 1979 | - PICPA National Convention |
| 1980 | - Zonta Regional Conference
Bangkok, Thailand |
| 1981 | - Zonta International Convention
San Diego, California, USA |
| 1986 | - CAFA Regional Conference
Singapore |
| 1996 | - Study Tour in Bangladesh to observe the operations
of the Grameen Bank of Prof. Muhamad Yunus to
improve our replication of this model in our
foundation, NWTF |
| 1998 | - In March of that year, went as a delegate to the
global meeting of the Women’s World Banking
(WWB) in Ahmenabad, India
<i>Topic: Best Practice Workshop in Management and
Finance</i> |

- 1998 - In August of 1998, attended the workshop given by the Charter of the Asia-Pacific for Credit and Savings for the Hardcore Poor, Inc. (CASHPOR) on “The NGO Microfinance Standards”.
- 1999 - In August of 1999, attended the Women’s World Banking and CASHPOR Meeting of WWB Asian Affiliates. Held at the ADB Manila
- 2000 - In October 2000 attended the Global Meeting of Women’s World Banking in New York for Strategic Alliances and Financial Integration
- 2001 - In June 2001, attended the regional meeting of micro-finance practitioners held at AIM, Manila sponsored by CASHPOR and Grameen Bank of Bangladesh.
- 2001 - Attended the Global Meeting of the affiliates of the Women’s World Banking in Sto. Domingo, Dominican Republic from November 12-16, 2001
- 2003 - Attended global meeting of WWB, New York, USA
- 2005 - Attended Regional Meeting of WWB Affiliates in Morocco
- 2006 - Attended Micro-Credit Summit in Halifax, Canada
- 2007 - In June 2007 – attended Micro-Finance Summit in London, England
- 2008 - Attended the BSP seminar on Micro Credit
- 2009 - In April 2009, attended the Women’s World Banking Global Meeting/Reunion Global/Reunion Mondiale in New York City and Washington, D.C.
- 2009 - In May 2009 attended the global meeting of WWB in New York City and Washington D.C.

2011

- Will attend the Micro-Credit Summit 2011 in Valladolid Spain, from November 13-20, 2011 sponsored by the Micro-Credit Summit Campaign and will be back on November 27, 2011 after visiting isome affiliates and partners in micro-finance in Paris and in Rome, Italy.

PROFESSIONAL AFFILIATION

Director/ President, Negros Occidental CPA Foundation, Inc.
Past Regional Director, PICPA
Past President, PICPA Negros Occidental Chapter
Past President, FINEX, Negros Occidental Chapter
Member, Negros Business Forum
Past Director, NOHS Alumni Association

Has served as committee chairperson, member of the PICPA Ethics Board, Chairman of 2002 PICPA National Convention, has attended National, Regional and Local convention either as participant or resource speaker or facilitator. Has attended CAPA Conference in Singapore. Member of the Council of Elders for PICPA, Negros Occidental. Has become a Sustaining Life Member of PICPA since 2003 and became an Honorary Life Member of PICPA in May 2009.

EDUCATION – WORK EXPERIENCE

- | | |
|-----------------------------|---|
| CHAIRMAN | - Board of Trustees, La Consolacion College, Bacolod City |
| MEMBER | - Board of Trustees and Treasurer, West Negros College, Bacolod City |
| DEAN | - College of Commerce, UNO-Recoletos |
| DEAN | - College of Commerce, La Consolacion College |
| LECTURER and FACULTY | - University of St. La Salle, UNO-R, LCC, WNC Professional Lecturer in Accounting, Management and Finance |

PUBLIC PRACTICE

Principal, Gonzales Accounting & Auditing Office
NEDF Bldg., 6th St., Bacolod City

Auditor
Price Waterhouse & Company
New York City, USA
1970-71

Chief Accountant
First Farmers Association
Talisay City

GOVERNMENT SERVICE

Has served as:

- COUNCILOR** - Municipality of Pontevedra, Negros Occidental
- BARANGAY CAPTAIN** - Brgy. Antipolo, Pontevedra, Negros Occidental
- MEMBER** - Bids and Awards Committee, Province of Negros Occidental and Bacolod City
- MEMBER** - Bacolod City Development Council
- MEMBER** - Provincial Graft watch
- MEMBER** - Board of Trustees and Treasurer – BACIWA (Bacolod City Water District). BACIWA won the Most Outstanding Water District Award during that time

“I HAVE ALWAYS BELIEVED IN MAKING A DIFFERENCE IN THE LIVES OF THE PEOPLE THAT I HAVE TOUCHED AND OVER THE YEARS, I HAVE EXPERIENCED THE JOY OF SHARING MY TIME, EFFORT, EXPERTISE AND MY PERSON IN SERVING THE POOR TO FULFILL THE GOSPEL THAT IN SERVING THE LEAST OF OUR BRETHREN, WE DO THAT IN THE SERVICE OF OUR LORD AND OUR GOD.”

WILHELMINA R. GONZALES, CPA, MBA