

PROPOSED CODE OF ETHICS IN COOPERATIVE BRANCHING



Consultation Areas Attended by Coop-Members



	# of Coops	Pax
•CEO & Chairperson Summit in Palawan 2010 –	11	38
•CEO & Chairperson Summit in Vigan in 2011 -	13	27
•OM- Zamboanga -	15	20

366 pax
167 coops

	# of Coops	Pax
•OM- Dapitan -	29	58
•OM-Digos -	29	68
•OM-Cagayan -	24	52
•OM-Davao -	30	63
•OM-Caraga -	16	40






At a Glance: The cooperative Branching in Mindanao

Where are we now?

272 active affiliates



Legend:

-  Member / MSRTE users
-  Member / non-users
-  Head Office



At a Glance: The cooperative
branching in Mindanao

**Branches of
different coops are
established in
cities,
municipalities and
towns co-existing**



Sample Sites of Branches

Bukidnon (Maramag)
 Bukidnon (Maramag Main Office)
 Bukidnon (Maramag Business Center)
 Bukidnon (Quezon Business Center)
 Bukidnon (Maramag Business Center)
 Bukidnon (Quezon)
 Bukidnon (Sumilao Main Office)



Bukidnon (Valencia Business Center)
 Bukidnon (Quezon)
 Bukidnon (Valencia)
 Bukidnon (Sumilao Main Office)
 Bukidnon (Valencia)
 Bukidnon (Talakag Business Center)
 Bukidnon (Talakag)
 Bukidnon (Valencia Main office)
 Bukidnon (Valencia)
 Bukidnon (Damilag)

Medatrix Multi-Purpose Cooperative
 FICCO
 Maramag Community Credit Cooperative
 Oro Integrated Cooperative
 FICCO
 Sta. Catalina Multi-Purpose Cooperative (BAF)
 STAR Cooperative
 Bukidnon Government
 FICCO
 Medatrix Multi-Purpose Cooperative
 Maramag Community
 FICCO
 Sta. Catalina Multi-Purpose Cooperative
 Panabo MPC
 FARM Cooperative
 Medatrix Multi-Purpose Cooperative
 FICCO
 Oro Integrated Cooperative
 FICCO
 Mindanao Savings Cooperative
 Panabo MPC
 Oro Savings & Sharing Cooperative

26
 Coop
 Branches



Sample Sites of Branches

Davao City
Davao City (Agdao-Main Office)
Davao City (Bajada)
Davao City (Bajada)
Davao City (Bajada)
Davao City (Bankerohan)
Davao City (Buhangin)

King Cooperative
Agdao Multi-Purpose Cooperative
Tagum Cooperative
FICCO
Panabo MPC
FICCO
Agdao Multi-Purpose Cooperative

Davao City

27
Coop
Branches

Davao City (Mintal)
Davao City (Mintal)
Davao City (Panakan)
Davao City (Puan)
Davao City (San Pedro)
Davao City (Tibungco)
Davao City (Tibungco)
Davao City (Toril)
Davao City (Toril)
Davao City (Toril)
Davao City (Toril-Main Office)
Davao City (Ulas)
Davao City-Main Office
Davao City-Main Office

Agdao Multi-Purpose Cooperative
Agdao Multi-Purpose Cooperative
Agdao Multi-Purpose Cooperative
Agdao Multi-Purpose Cooperative
C
e Multi-Purpose
Tagum Cooperative
Toril Community Cooperative
Sta. Ana Multi-Purpose Cooperative
Sta. Ana Multi-Purpose Cooperative
Agdao Multi-Purpose Cooperative
Agdao Multi-Purpose Cooperative
Panabo MPC
Agdao Multi-Purpose Cooperative
Bansalan Cooperative Society
Panabo MPC
Toril Community Cooperative
Agdao Multi-Purpose Cooperative
El Grande Multi-Purpose Cooperative
Sta. Ana Multi-Purpose Cooperative (SAMULCO)



Sample Sites of Branches

Cabadbaran

Baug CARP Beneficiaries MPC

Cagayan de Oro (Puerto)
Cagayan de Oro City (Agora)
Cagayan de Oro City (Bulua)
Cagayan de Oro City (Carmen)

Oro Integrated Cooperative
Oro Integrated Cooperative
MSU-IIT Multi-Purpose
Oro Integrated Co

Cagayan de Oro City (Carmen)

Oro Integrated Co

Cagayan de Oro City (Carmen)

FICCO

Cagayan de Oro City (Carmen)

Bayo sa Balay F

Cagayan de Oro City (Carmen)

Multi-Pur

Cagayan de Oro City (Carmen)

Integrated Co

Cagayan de Oro City (Carmen)

Savings & Sha

Cagayan de Oro City (Carmen)

FICCO

Cagayan de Oro City (Carmen)

Panabo MPC

Cagayan de Oro City (Carmen)

FICCO

Cagayan de Oro City (Carmen)

Bukidnon Development MPC (Formerly CBAF)

Cagayan de Oro City (Carmen)

FICCO

Cagayan de Oro City (Carmen)

FICCO

Cagayan de Oro City (Carmen)

FICCO

Cagayan de Oro City (Carmen)

Oro Integrated Cooperative

Cagayan de Oro City (Carmen)

Misamis Oriental PNP Employees MPC

Cagayan de Oro City (Carmen)

Oro Savings & Sharing Cooperative

Cagayan de Oro City (Carmen)

Oro Savings & Sharing Cooperative

Cagayan de Oro City (Carmen)

Cagayan de Oro City (Carmen)

CDO

24

Coop
Branches



Coop Branches on Selected

Areas in Cagayan de Oro City

LAP-
PUERT
OBUGO
9

CAG.
DE ORO
CITY
24

COGON
5

BUL-
PATAG
CAR
5



COOPS W/
CREDIT SERVICE

COR-
TIANO
CAPIS
5

WHAT ARE WE OBSERVING NOW?

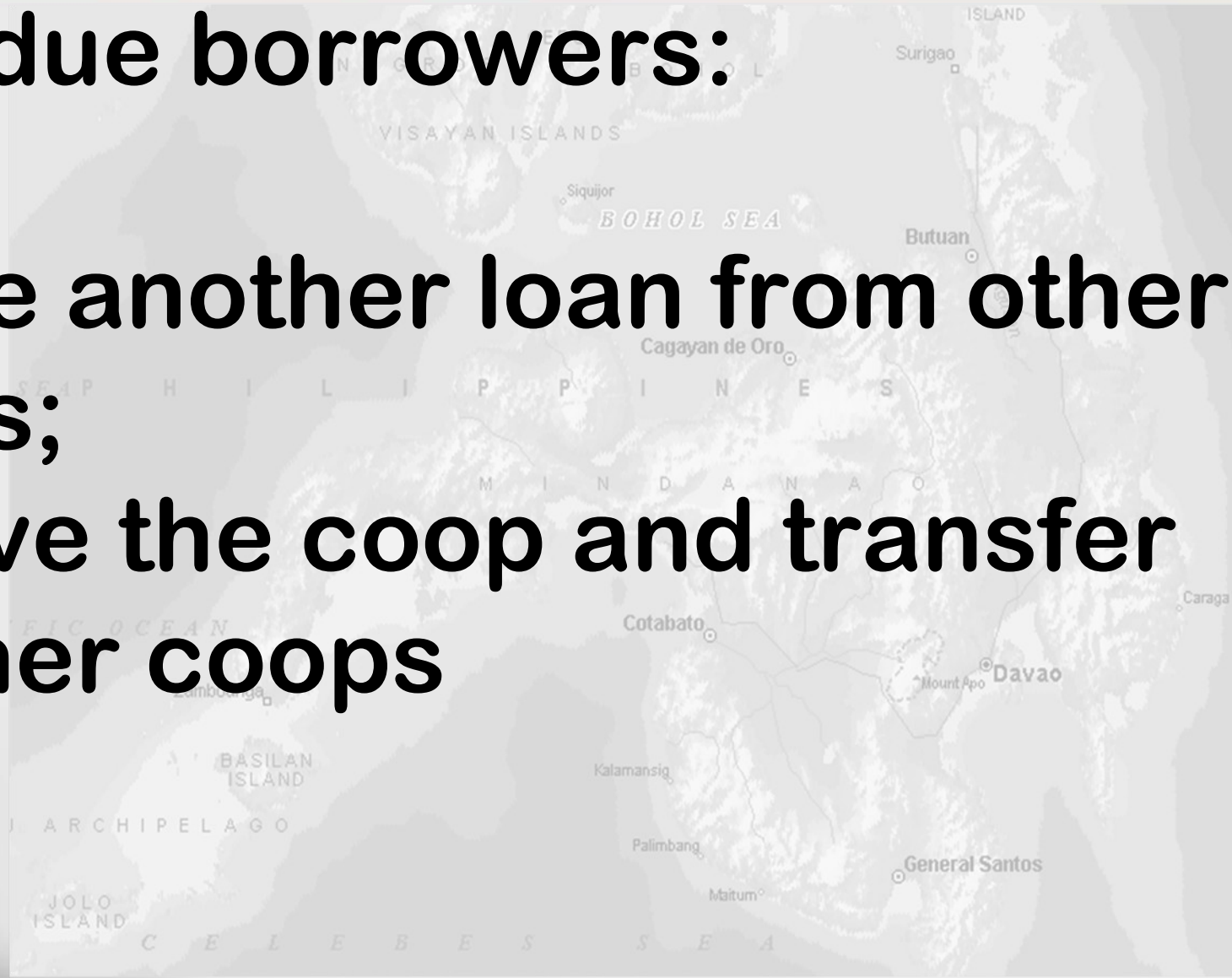
**Multiple memberships
are common (i.e. 1
individual becomes a
member of different
coops); nobody acts
on the matter**



WHAT ARE WE OBSERVING NOW?

Past due borrowers:

**c. take another loan from other
coops;
d. leave the coop and transfer
to other coops**



WHAT ARE WE OBSERVING NOW?

**Many coops
experience losses;
millions of members'
money are lost**



WHAT ARE WE OBSERVING NOW?

**In the last 4 yrs, more
coop branches were
opened in Mindanao;
the federation has no
authority to supervise/
control coop**



WHAT ARE WE OBSERVING NOW?

**Small coops are
struggling and
complaining about
because of this
development. But no
one cares for them**



WHAT ARE WE OBSERVING NOW?

**We seem to forget that
if one coop
dies, it is the image/
reputation of**



ALL COOPERATIVES

**MASS-SPECC as a federation
of 272 primary coops proposes
the adoption of:**

**DRAFT CODE OF ETHICS IN
COOPERATIVE BRANCHING**



Ethics is defined as:

- ✓ a set of values that serve to regulate behavior to ensure harmony between people.
(Desjardins)
- ✓ fundamentally rooted in what people believe to be GOOD or BAD and RIGHT or WRONG (Dictionary)



Code of Ethics

✓ means of expressing coop's collective commitment to a specific set of standards of conduct while offering guidance on how best to conform to these standards.



Code of Ethics

✓ Defines how cooperatives expect and require people concerned to resolve unethical behaviors



What the Code aims to accomplish for the Coop Movement?

- ✓ Protection of interest of cooperatives by preventing exploitative/unfair practices by other cooperatives



What the Code aims to accomplish for the Coop Movement?

- ✓ Ensure themselves that ethical practices are followed by their member-cooperatives



What the Code aims to accomplish for the Coop Movement?

- ✓ Stability of the coop
system and protection of
members' interest



Outline of the Code

Art 1: Fundamental Principles of the Code

Art 2: Service as a Primary Motive

Section 1: Operating a Cooperative Branch

Section 2: Basic Financial Coop Branch Operations

Section 3: Practices on Coop Members' Protection

Section 4: Competitive Financial Market

Section 5: Membership Recruitment & Development

Section 6: Reporting to the Network



Outline of the Code

Art 3: Business as a Subsequent End

Section 7: Collection of Data and Monitoring

Art 4: Advocating Cooperation

Section 8: Complementation and Cooperation among Coops

Section 9: Environmental Protection and Conservation

Art 5: Faithful Adherence to Laws and Regulations

Section 10: Compliance of Applicable Laws and Regulations



Outline of the Code

Art 6: Assessment and Evaluation

Section 11: Federation Assessment and Evaluation

Art 7: Compliance with the Code

Section 12: Compliance of Member Coops and
the Federation

Art 8: Commitment and Supervision

Section 13: Coop's Commitment and Supervision

Section 14: Reporting



Outline of the Code

Art 9: Rewards and Recognition

Section 15.1 Violations

Section 15.2 Reward and Recognition

Art 10: Separability Clause and Affectivity

Section 16: Separability Clause

Section 17: Affectivity





Thank You!

