SAN ISIDRO LABRADOR PARISH MULTI PURPOSE COOPERATIVE

BEST PRACTICES

* NO NOON BREAK, OFFICE STARTS AT 9:00 AM TO 6:00PM, TUESDAY TO SUNDAY/ during ECQ/GCQ continues service was provided (did not closed)

* THE PRACTICE OF GOOD GOVERNANCE applying the 4T's of GOOD GOVERNANCE

TRANSPARENCY (walang tinatago "malinaw") TRUTHFULNESS ("katapatan") TRUSTWORTHINESS ("mapagkakatiwalaan") TRIFTINESS ("pagkamatipid"

* **Members are the owners -** best benefits and best practices is the distribution of ISC/PR the dividends and patronage refund they deserved.

* SILPMPC has equitable <u>distribution of net surplus</u>; therefore all members are benefitted with dividends and patronage refund. For the year 2019 total ISC for distribution amounts to PHP 5,069,254.42 and PR for distribution PHP 2,138,699.73 increased of 19% from 2018 with 2,518 in membership. Total net surplus PHP 10,297,077.36 (as allocated): Reserve fund PHP 1,029,707.74 (10% NS), this can serve as sources on financial matters, for Cooperative education Training fund (CETF) PHP 1,029,707.74 (10% NS), for optional fund PHP 720,795.42 (7% NS) and for Community Development Fund (CDF) PHP 308,912.32 (3%NS).

* NO to TAX- continues support by voicing at the House of Representatives our dissent proposal of some Congressmen to <u>impose taxes on cooperative income, thus reducing</u> <u>dividends and services for the members.</u> Being part of the socio-political activity of the cooperative Sector, we joined the call for the continuing tax exemptions of the cooperatives.



NO TO TAX and a meeting with Congressman Salceda opposing to tax cooperative sector on capital gains, documentary stamps and interest income and he promised that cooperatives will still enjoy current tax exemptions.

* SILPMPC PROVIDED LOANS IN LOW INTEREST RATE, per Board Resolution #61 series of 2017 additional guidelines on the lending policies aside from the Regular loans, productive loans, other loans and BR 66, series of 2016 on Diminishing Balance

Km. 14 Mac Arthur Highway, Malinta, Valenzuela City Tele fax 443-5388 Tel # 443- 5685 (Carl Excerpt of the minutes of the meeting of the Board of Directors on August 20, 2017 Sunday at about 10:00 AM held at the 3rd floor of SILP-MPC office. With the majority of the Board being present a quorum to do business is duly constituted and approved BR 61 to wit:

BOARD RESOLUTION # 61, series of 2017 Implementing Rules and Regulations on the Lending Policies

"WHEREAS, the Board of Directors has approved additional IRR on the previous lending policies and made additional changes on the interest rate charge to the following special loans:

a. Appliance Loan/Furniture loans : from 16% to 12% per annum

- b. Travel Loan from 16% to 12% per annum
- c. Funeral Loan from 12% to 10% per annum

"WHEREAS, the Board of Directors has also made additional amount of loans to be granted to members with Class A-Gold standing;

a. Educational loan - maximum of 200K for class A-Gold/credit approval

- b. Maternity Loan maximum of 100K (CS)class A-Gold/credit approval c. Medical Loan maximum of 500K-class A-Gold/ BOD-Credit approval
- d. Travel Loan maximum of 100K class A-Gold/ GM approval e. Emergency Loan maximum of 30K- class A-Gold payable in 3 months

of the

- A approval

BOARD RESOLUTION # 66, series of 2016 IRR POLICY ON DIMINISHING BALANCE

"RESOLVED AS IT IS HEREBY RESOLVED, that the Board of Directors approved the IRR policy on diminishing balance.

PURPOSE:

The purpose of this policy is on how the cooperative will implement th members loan will be base on diminishing balance and the impact t cooperative.

OBJECTIVE:

To ensure that the loans of all members are being protected a cooperative implement the truth and lending act.

* CONTINUES LAUNCHNG OF NEW LOAN PRODUCT AND SERVICES was introduced to the General Assembly and was unanimously approved for members with raising animals like piggery, chicken and duckling farms, egg business, coconut (copra) which is the Agri Loan. These were farmers who manage to sell their products in the market and thus rely also on credit cooperatives as a source of financing for working capital and at the same time investment, so the cooperative introduces additional loan, the agricultural loan.



GA Resolution No. 03 series of 2019 BE IT RESOLVED, AS I IS HEREBY **RESSOLVED** that the member cooperative approved the proposed new business ventures as presented:

a. Travel fund savings which garnered a lot of approval as members participated on the international tours provided by the cooperative and they were also approved on travel loans if savings is not enough for the tour.

- b. Seniors savings or sa pagtanda savings
- c. OFW Savings
- d. Educational savings
- e. Health management savings (HMO)

5. SILPMPC ENCOURAGE SAVINGS DEPOSITS / TIME Deposit with good interest rate thus enhance the members the value of savings and thriftiness.

Board Resolutions # 78, series of 2015 IRR on Time deposit and Savings Deposit Policy

"RESOLVED AS IT IS HEREBY RESOLVED, that the Board of Div approved the implementing rules and regulations on the polic deposit and savings deposit policy as recommended by the Manage

PURPOSE:

The purpose of the IRR is to guide the management staff handling acceptance of time deposits and savings deposit and the amount computed on interest and service fee be collected big expenses on office supplies and the good interest ra depositors.

OBJECTIVE:

- To enhance the member the value of savings and thrift
- How savings and time deposit earned interest and may

* SILPMPC FOLLOWS THE CODE OF GOVERNANCE AND ETHICAL STANDARDS which the cooperative provided and hanged it in a big frame inside the cooperative office for officers and members to see the cooperative practice on good governance our way of providing good services to the members that SILPMPC officers must not abuse their being an officer.



* THE YEARLY CONDUCT OF GENERAL ASSEMBLY and the conduct of regular monthly meetings of all the Board of Directors, Committee Officers and the Management staff can also be one of the best services and practise we have to members as this way we were able to report the accomplishment done, the standing of the cooperative for members to be informed, the OWNERSHIP meetings held 3 x a year the yearly report through the souvenir program. Coop is open to all members with inquiry can check book of accounts etc.

- * Annual GA, every 3rd Saturday of March
- * 12 x a year for the BOD plus emergency meetings
- * 12 x a year for the Committee Officers
- * 12 x a year for the Management staff
- * 3 x a year for ownership meetings
- * 4 x a month for PMES every Sunday

* MEMBERS WERE INVITED TO BE AN OFFICER TO RUN ON VACANT POSITIONS / Electronic voting system.

* FREE T-SHIRTS, during General Assembly, yearly a new set of t-shirt is provided to members FREE to all participants – 1,037 t-shirts were distributed to all members who attended the General Assembly every year with budget total of PHP124, 800.00 charges to member's benefits.



* FREE RICE given to members yearly to all attendees @ 5 kilos / EACH. Charge to GA Expenses.



*** FREE RAFFLE PRIZES** (<u>not for sale</u>) our annual raffle draw of big appliances, like TV sets, refrigerator, washing machines, electric fans, rice cookers, bread toasters, cash , groceries, sacks of Rice at 25 kilos each, cell phones, souvenir programs, food, drinks and fruits, charge to GA expenses **for members to enjoy the benefits of attending the general assembly.**



* VOLUNTEER member's were given EXTRA T-SHIRTS being VOLUNTEERS, plus the GIFTS FOR EARLY BIRDS.

* EXTRA GIFTS WERE GIVEN TO MEMBERS WHO REGISTERED EARLY FOR THE FIRST 150 ATTENDEES (EARLY BIRD) CHARGE TO GA EXPENSES/SERVICES TO MEMBERS (magic pillow).



* MEMBERS INCENTIVE FOR RECRUITMENT – during GA, members with recruit were given incentive of PHP 100.00 for every recruit and 2019 has

170 members recruited by members. PHP 17,000.00 charge to members benefits.

* **MEMBERS IN GOOD STANDING WERE GIVEN AWARDS, certificate of recognition and gifts, charge to GA expenses/services to members** this is done during the annual general assembly recognizing their loyalty and dedication to the cooperative and this serve as impact to members when they are being recognized for their continues support.

GROCERY ITEMS WORTH PHP 2,000.00



And COMPORTERS/KING SIZE

* SILPMPC MEMBER'S DATA ARE

BEING PROTECTED UNDER DATA PRIVACY ACT:



* SILPMPC MEMBERS WERE PROVIDED WITH DISCLOSURE STATEMENT about their loan with the truth and lending act policy per BR # 49, series of 2014 and the display of the TRUTH AND LENDING ACT which is hanged inside the coop premises, serves as protection for loan takers for members that lacks awareness of the true cost of Credit by assuring full disclosure. <u>NO HIDDEN CHARGES.</u>

BOARD RESOLUTIONS # 49 SERIES OF 2014 POLICY IMPLEMENTING THE TRUTH AND LENDING ACT

"RESOLVED AS IT IS HEREBY RESOLVED that the Board of Directors has ap the memorandum circular NO: 2012-05, SERIES OF 2012, RULES IMPLEMENTIN LENDING ACT.

"RESOLVED FURTHER, that the purposes of issuing these rules, the me interest on loan receivables, the definition of terms and the information to be attached.

"RESOLVED FINALLY, that the Board of Directors is authorized to sign effects to the foregoing authority and purposes, in such manner, as the term beneficial to the best interest of its member and of the San Isidro Labrador



Hanged for members information and the Audited Financial Statement posted

* LOANS RELEASED IN CASH; they don't need to go to the banks.

* ALLOWED REPRESENTATIVE TO APPLY LOAN, WITHDRAW FROM SAVINGS WITH LETTER OF AUTHORITY AND MEMBERS ID OF THE COOPERATIVE AND CAN EVEN APPLY ON LINE.

* **PROVIDE PENALTY CONDONATION** to delinquent members who cannot afford to pay the fines and penalty but to pay the interest due for the loan restructured with <u>NO processing fee</u> charge, <u>NO service fee</u> charge, but for them to be obligated to pay the loan protection for 1CISP insurance.

* **LOAN MERIT**. The cooperative provides rebates of interest for members who pays on time on or before due dates. (3 months NO Rebates, but for example loans were fully paid on the 10th month, 2 months interest will be for rebate and can deducted to the principal).

* YEARLY, MEMBERS WERE TREATED FOR A FREE LUNCH to all who would be visiting the coop during feast day of San Isidro, our patron Saint. IN 2019 lunch expenses charge to members benefits amounting to PHP 22,943.51.

* **MEMBERS WITH KIDS WERE ENTITLED TO FREE "ALKANSIYA**", these are the Laboratory Coop members of the amazing kiddie savers. When their "alkansiya" is full the lab coop member deposited it to the amazing kiddie savers account and the cooperative gave them again a new one, teaching kids the value of savings.



* FOR DECEASED MEMBERS, WREATH AND CASH AIDE. Year 2019 cash aide and flowers (wreath) with a total of PHP 49,000.00 were given to the bereaved family. Charge to Members Benefits. (14 families benefitted).

* FOR MEDICAL BENEFITS, members were given cash aide for medicine at 1,000.00 to 5,000.00 depends on the medicines. For year 2019 benefitted 8 members amounting to PHP 28,000.00 charge to members benefits/social services.

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BOARD RESOLUTION # 14 SERIES OF 2019
 Financial Ausistance to Members Undergoing Medical Treatment
 "RESOLVED AS IT IS HEREBY RESOLVED, that the Board of Directors has approved
the request of the families of:
 <u>Mr. Raffy dela Cruz</u>
 and
 <u>Mrs. Sheila Pillone</u>

tho are both undergoing medical treatment and that each shall be granted th
mount of Five Thousand Pesos Only (Php 5,000.00);
 "RESOLVED FURTHER that the allocation of the said budget shall be generation
on the Community Development Fund of the Cooperative;

RESOLVED FINALLY that the Board of Directors is hereby authorized to sign, deli d give effects to the foregoing authority and purposes in such manner, as the te

* SILPMPC CONTINUOUSLY CONDUCTING PRE MEMBERSHIP Education Seminar (PMES) for FREE with snacks and Ownership Seminar with FREE with snacks.

* THE EDUCATION COMMITTEE INCLUDE ON THE PMES THE OTHER SERVICES THE COOPERATIVE RENDERED TO ITS MEMBERS: Life Insurance, HMO, Loan protection, accident and etc.

1. INSURANCE: SILPMPC members are insured with 1CISP on Life and Non Life insurance. We have assigned staffs who are responsible in checking the insurance of all members that includes the following:

A. Loan protection plan - Loan Guaranteed Fund (LGF) members loan are protected just in case a member passed away, the beneficiaries of the members, the co-makers will not be held responsible on the loan taken;

B. Life protection plan- Mutual Aid Benefits or the Group Year Renewable term (GYRT, members are enrolled for mutual aid in case of members death in the sum of PHP 30,000.00 with the 1CISP for beneficiaries of members paying PHP 250.00 /yearly on premium with one (1) year contestability. The cooperative automatically enrolled members who forget to renew their GYRT for them to be totally protected and the cooperative pays in advance their premiums advising them thru call and text.

C. HMO/Health Protection Plan - ICOOP Health – Members are protected with 1coop health insurance with 1CISP in cases of members hospitalization worth PHP30,000.00, paying the yearly premium of the following:

PHP 3,600.00 for members 13 to 65 years old/yearly PHP 7,200.00 for members 66 to 70 years old/yearly PHP 10,800.0 for members 71 to 75 years old/yearly

* INSURANCE LOAN NO INTEREST The yearly premium as service to our members can be loan able to member's payable in 6-12 months term with NO

INTEREST. Coop service to members for them to have a 1COOP Health (HMO) but needs to pay the 2% service fee and the Php 50.00 processing fee. **The HMO has one (1) year contestability:**

A. With **1COOP Health (HMO)** members can have **their FREE check up anytime (NO LIMIT) with the accredited hospitals**,

B. **PHP 10,000.00/year is the limit for the laboratory check up** after 1 year of contestability;

C. **Hospital Confinement of PHP 30,000**.00 after deductions of Phil health, senior citizens or PWD discount. Existing illness is not covered but emergency cases, like respiratory illness, dengue, and diarrhea is accepted, and can still be used in 3 x in a year in cases of infections of the previous sickness. The cooperative can renew their 1COOP health in cases they cannot report to the cooperative office thru a letter of authority when informed if they still wanted to continue their HMO card:

* 1CISP STUDENT AND INSURANCE for Laboratory Cooperatives.



* ACCIDENT INSURANCE PLAN - PHILIPPINE NATIONAL RED CROSS – Members are also insured on accident insurance, RIDERS employees are members they are given free accident insurance enrolled with Red Cross and the members of the mediation and Conciliation Committee who attends hearings with the Barangays using their motorcycles.

* **HOSPITALIZATION PLAN ACE MEDICAL CENTER** We also provide hospitalization for members in cases they are confined with our accredited hospital the Allied Care Experts (ACE) Medical Center they will just show their ID and the hospital will be provided with letter of authority that they can charge the bill to SILPMPC in cases a member is confined on an emergency cases with NO money to pay. Can be loan to the cooperative payable in low interest rate. Members are given 20% discount for seniors and PWD deducted on their bill plus another 20% for ancillary services for being member of the cooperative and 10% for not seniors and not PWD.

BOARD RESOLUTIONS # 25, SERIES OF 2016 Investment to ALLIED/ACE MEDICAL CENTER

"RESOLVED AS IT IS HEREBY RESOLVED that on the accomplishment report of the 18" annual general assembly last March 19, 2016, as approved by the general consent of the members, SILPMPC will invest to Allied/Ace Medical Center.

"RESOLVED FURTHER, that the bond amounting to Three Hundred Thousand (PHP300,000.00) pesos will be provided for the cooperative members/ officers for hospitalization expenses in cases of confinement. The bond will not earned interest but members of the cooperative will be given discount on the availment of the facilities of the medical center as part of members benefits and a percentage of rebates will be for the cooperative. Said bond is consumable whenever the cooperative send members with letter of authority from the cooperative indicating the amount in be use by the member who will be confine to the Ace medical center and the cooperative to replace the bond again.

-liver and to give effect

* HELP MEMBERS HOME MADE PRODUCTS THROUGH SELLING with no limit of products displayed at the cooperative office, free of charge and free receipt as their sales were being deposited to their savings account and a percentage on the sales of commodities were given to the

cooperative as coops other income.

STUFF TOYS /COOP MEMBERS MADE PRODUCTS/Chicharon/Suka



Dishwashing Liquid and Healing sensation (healing balm) in 4 Variances very saleable (made by member daughter/chemist).



* MEMBERS WERE GIVEN THE OPPORTUNITY OF JOINING THE COOP ACTIVITIES, Team Building in Boracay and Lakbay Aral International wherein 15 members joined the Tri-City tour to Singapore, Malaysia and Indonesia in 2019 with the officers. In Japan in 2018 we have 10 members plus 1 kid and Korea in 2017 and Thailand in 2016. They were given the opportunity of applying for TRAVEL LOAN if their Travel Fund Savings is not enough for the travel given a low interest rate FREE in the processing of their travel VISA by giving Certificates of deposits they have from the cooperative.



* MEMBER'S WERE BEING INVITED TO SEMINARS CONDUCTED BY THE CITY GOVERNMENT FOR SMALL ENTREPRENEUR LIKE THE GO NEGOSYO AND THEY WERE GIVEN ALLOWANCE IN PARTICIPATING PLUS FREE TRANSPORTATION.



* SILPMPC LOAN PACKAGES:



* CONTINUES LIVELIHOOD TRAININGS "EMBOTIDO AND CHICKEN NUGGETS" FOR MEMBERS AND NON MEMBERS OF THE COMMUNITY.



* **PROVIDED FREE HAIR CUT, ORGANIZED BY SILPMPC IN COLLABORATION** with the Catholic Women's League (CWL, KC and SILPMPCoop) are church organization under the Commission on Social Actions <u>for Lab coop, member's kids of the cooperative and the community.</u>



* **FREE TULI** conducted by the cooperative in collaboration with the Knights of Columbus, (KC, CWL and SILPMPCoop) were under the Commission on

Social Action. For the male Lab coop members, children of members and the community of the Cooperative where the coop operates.



* WITH FREE DAILY MONITORING OF BLOOD PRESSURE AND BLOOD SUGAR.



* AS A FINANCIAL INSTITUTION ADOPTED RISK MANAGEMENT PLAN/BUSINESS CONTINUITY. Through Board Resolution #98, series of 2015. Risk management plan on cases of fire and other calamities, members will not be worried as the cooperative will remain open for them, like during the ECQ, GCQ as a financial institution we remain open as we think of the members need during the trying times. We have used the community development fund for rice distribution to the members, Cash donation to the City Government of Valenzuela for the community and donations of PPE, cash assistance for medicine and cash assistance to the bereaved family of members who died during the hard time. In a Special meeting duly called on July 5, 2015 at 1:40pm for the purpose neu at S117 br of principal office, with the presence of the Board of Directors, Committee Chairmen and hired Officers, at which a quorum was duly constituted, voting and acted upon throughout, the following resolution were duly made and approved to wit;

BOARD RESOLUTION #98 SERIES OF 2015 RISK MANAGEMENT PLAN

WHEREAS, the scoop of the risk management plan shall cover the risk factors that will determine the responsibilities of its officers and the management staff for the continues operation of the cooperative;

WHEREAS, the objective of the risk management plan has been established to formulate measures on the possible risk concerning the needs of the cooperative and the awareness of everyone on how we can protect and manage carefully its operation to continuously maintain the viability and sustainability of the cooperative;

THEREFORE, BE IT RESOLVED, that the BOD and different committees of the SILPMPC has identified the principal risks facing the cooperative and shall be aware of the assigned duties has identified the principal risks facing the cooperative and shall be aware of the assigned duties and responsibilities on the formulated a risk management plan as set forth in a risk matrix and responsibilities on the formulated a risk management plan as set forth in a risk matrix thereby acknowledged and adopts the tracked hereto;

attached hereto; **DESOLVED FINALLY**, that the Board of Directors hereby acknowledged and adopts the directors hereby acknowledged acknowledged

ISK EVENT	EXISTING CONTROL	CONTINGENCY
ISK EVENT). <u>Climate Change</u> 1.1 earthquake 2.2 Fire	EXISTING CONTROL 1. Identify evacuation area located at SILPMPC ground floor 2. Back-up files at the old coop office, San Isidro Labrador Parish 3. Availability of the risk team 4. Business as usual with 24 hrs. 5. Availability of cash, revolving fund and petty cash and the collection of the day 6. with generator for back up power 7. With Emergency light 8. with fire extinguishers 9. Records must be kept int a bank vault in cases of fire and other cases of calamitited and must be updated 2x a week 10. Oclamic Con	 The old coop office will be used alternative evacuation center Back-up files at the house of the manager / TReasure Dace Officers who are not heavily da will report to work within 24 hrs. business will resume after 24 h The treasurer and manager will to work within 24 hrs. The guard will secure the place

* SIGNAGE FOR MEMBER'S SAFETY WERE BEING PUT UP INSIDE THE COOP premises for them to be cautious. Our concern for the welfare of the members in cases of fire, earthquakes and the priority for senior citizens, PWD's and pregnant women.



OTHER SERVICES FOR THE COOPERATIVE MEMBERS AND WELFARE:

THE CREDIT INFORMATION SYSTEM ACT WAS PROPERLY DISCUSSED DURING PMES, OWNERS FORUM AND THE GA THUS THEY HAVE TO SIGN THE FORM ALLOWING THE COOPERATIVE THAT THEIR DATA COULD BE POSSIBLY BE FORWARDED TO THE CREDIT BUREAU IN CASES OF DELINQUENT ACCOUNT.

> BOARD RESOLUTION # 33, series of 2016 RA 9510, CREDIT INFORMATION SYSTEM ACT

Be an IRR to the Lending Policy-Addendum) to BR # 77, series of

"RESOLVED AS IT IS HEREBY RESOLVED that the Board of I made additional implementing rules and regulations (IRR) regarding the ma participation of all the cooperatives large and medium category to register and of the Credit information System Act per RA 9510.

"RESOLVED FURTHER that the cooperative will register the me Php55.00 per member register and that members are required to sign on the wa failure for them to pay loans and being delinquent their names will be regis credit bureau. If loans are fully paid their names will be remove from the delinquent creditors. All members are required to submit 2 valid government

"RESOLVED FINALLY that this resolution will be included on the policy and to be approved by the General Assembly on 2017 as this as an add the Lending Policy as per Board Resolution # 77, series of 2015 and that the directors is authorize to sign, deliver, and to give effects to the foregoing author purposes, in such manner, as the terms and conditions are beneficial to the best inter an Isidro Labrador Parish Multi-Purpose Cooperative.

* As a Parish Based/Community Cooperative, members who were also the parishioners and members of church organizations were invited to attend church activities like the Christmas party in the parish wherein the cooperative share its blessings to the parishioners of the community thru donation of raffle prizes (2 Washing machine and "Pamaskong Handog" for the community. (with the officers of the credit committee and the Mediation Comm. and with Father Bogs and GM).



THE SOCIAL RESPONSIBILITY OF SILPMPC, to the community every year during Holy Week, in partnership with the Commission on Social Action of San Isidro Labrador Parish, Malinta, Valenzuela, by serving hot-warm food to the community, parishioners; and members of the church organization; members of the cooperative and church goers who are practicing the *Visita Iglesia*.





* SILPMPC PAYS ATTENTION ON THE HEALTH of the children by its yearly project of gift giving of apple and candies to the 500 kids of the community, an apple a day keeps doctors away as the saying goes. The elderly were also given apples and roses to the community/parishioners thus keep the development of the kids and the seniors who participated on the outreach.





* OUR FITNESS PROGRAM for Health and Wellness:

SILPMPC activity for the members and community the cooperative launched **a fitness program** through the Zumba exercise on a 3 times a week basis thus promotes a healthy standard of living for all at all ages.

It is a free activity for all, open to members and non-members of the cooperative members are growing and now have 66 participants the fees for the Zumba instructors is being financed by the cooperative with FREE ZUMBA Tshirt. THE ZUMBANATICS OF SILPMPC





* ENCOURAGE MEMBERS OF GROWING OUR OWN FOOD.

* We encourage Urban gardening improved our lives. Plants in the gardens help reduce air pollution and beneficial to our health, absorbing carbon dioxide, releasing clean energy. Organic vegetables gives nutritious food for us to eat. This can be an a source of income if having a good harvest. Though urban gardening cannot feed lots of people we were able to contribute in alleviating food for our family. So we urge our member as part of our services to plant in their vacant lot if they have or in plastic containers. We supported them of seedlings taken from the Department of Agriculture of the City Government. In 2019 we won 3rd placer in Urban Gardening, vegetables planted in the backyard of a member and cash.



In 2018 our member won PHP 5,000.00 for having abeautiful garden with fruit bearings and vegetable on the 3rd floor of their house planted in plastic containers.



* WE HAVE DISTRIBUTED TO OUR MEMBERS A CARD (size of a card) for dates to remember. For our members to participate on the program on our care for environment.

	DATES TO REMEMBER
San Isic	tro Labrador Parish Multi Purpose Cooperative
March 21	World Planting Day (Encourage Urban Farming
March 22	World Water Day
March 27	Earth Hour Day 8:30 PM local time/1hour lights off)
April 7	World Health Day
April 22	Philippine Earth Day
April 24	Arbor Day (Plant a tree this Arbor day)
June 5	World Environment Day (beat plastic pollution)
June 21	World Clean Day (raising awareness on pollution)

* WE urge our member to conserve water. The value and the importance of water in our lives. "Every drop is important, conserve before it runs out".

Water is life, we use it for drinking, washing etc. Let's take as an example on what is happening now to the whole world that frequent washing of hands "**every hour**" is very important.

We are no longer buying bottled waters but instead provided <u>free drinking water</u> for our members and employees a Purified, Mineral and alkaline water purifier for all the members and employees which cost less.



* SILPMPC members and employees also were advised during meetings of electrical consumption and using LED Lights a big help. Led lights technology which is more

efficient as it is low in energy consumption, longer lifespan, reduced maintenance cost and higher safety, demand less energy from power plants and fewer gases emitted.

During the Earth Hour Day which falls on March 27, the cooperative participated on the 1 hour lights off which started at 8:30 in the evening Philippine timeand encourage also members to participate, posted on face book A one hour can make a big difference as the earth need an action for the world on climate change. One hours lights off thus reduces our energy bill.

 Encourage cleaning by posting of tarpaulins TAPAT MO LINIS MO and CITY MO LINIS MO







THE UNSEEN VIRUS NOT EXPECTED TO COME:

* For our additional services to members we have provided precautionary measures in the combat of COVID-19 our care for member's welfare. In order for us to secure the safety of our members and employees we followed the health protocols of IATF.



1. Wearing of face mask, 2. Washing of hands 3. Used of thermal scanner in checking the temperature of each individual entering the coop premises. **Foot mat** 4. **Provided hand sanitizer**, alcohol on every table and counters.

5. Logbook and form to fill up for members for easy tracing. 6. Social Distancing.



7. **Tables were covered by acylic plastic** that serves as our divider between the members and employees. Alcohol dispenser provided on every table,



8. **DISENFECTING OF COOP PREMISES** doors, stairways and members are advised to not touch the railings and walls



* THE COOPERATIVE HAS POLICY ON SUCCESSION, MEMBERSHIP STRUCTURES, ADMINISTRATION AND EDUCATION AND TRAINING FOR CONTINUES OPERATION OF THE COOPERATIVE.

BOARD RESOLUTION # 32, SERIES OF 2012 POLICY ON SUCCESSION: ORGANIZATION, MEMBERSHIP STRUCTURES ADMINISTRATION AND EDUCATION AND TRAINING

"RESOLVED AS IT IS HEREBY RESOLVED that the Board of Directors has approved and adopted the Policy on Succession which was formulated and framed by the Board of Directors to wit:

DECLARATION OF POLICY:

I. The Right of Succession/Continuity of Existence

The SILPMPC is a legal personality allowed to exercise such powers granted by the laws of its creation and only such powers that are not contrary to law, morals and public policy.

It has the capacity for continuous existence despite the death, replacement, resignation of it members, Board of Directors and/or of its officers for it has a personality separate and distinfrom those who compose it.

II. As Creature of Law

The San Isidro Labrador Parish Multi-Purpose Cooperative, SILP-MPC is a Cooperative d organized and existing under and by virtue of Republic Act #9520 known as the Philipp Cooperative Code of 2008; under the Cooperative Development Authority, it is an autonomy and duly registered association of persons with a common bond of interest who have volunta joined together to achieve their social, economic and cultural needs and aspirations by ma the capital required, patronizing their products and services

* We encourage the mgmt staff of recycling (bond papers) by using again the other side during meeting when hard copies were needed as this way we can save money on office supplies. We also make small sizes cutting the clean portion for computations purposes on loans etc. (One way of reducing waste.)

* Unused papers must be segregated through proper waste disposal and SILPMPC provided boxes separating the -recycle, "nabubulok at di nabubulok" (waste segregation) which is being address to the members during owners forum and on PMES.



SHARING OF LEARNING TO OTHER COOPS Care for our environment - RAISING AWARENESS ON Pollution- Coffee sachets and other plastic materials were separated for our Eco brick making is now included on our PMES and taught members of the proper segregation of bottles, plastic (reuse and proper reduction). Eco Brick making was shared to primary cooperatives.



As the focal person on Committee on environment of the Valenzuela Cooperative Development Council (VCDC), Eco Brick making was introduced to the primary cooperatives. **VCDC awarded** the Committee a Certificate of Recognition on **Cares for the environment**, as this way we were able to share SILPMPC projects to the other cooperatives who has been interested as after they have participated we have them enrolled with the Eco Brick International, "GOBRICKS".



A Secret from the meeting of the Board of Directors on May 9, 2019 (flutesday) at 8:00 PM held of the branc being present, a quorum to do business is duly constituted and approved the sold a BOARD RESOLUTION #21 SERIES OF 2019 REAR RESOLUTION #21 SERIES OF 2019 RESOLVED AS IT IS HEREBY RESOLVED that the Board of Directors has approved the focult of the Eco-Bricks Making to be facilitated by the Committee of the Eco-Brick

ESOLVED FURTHER, that several Cooperative Sectors of Valenzuela

The primary cooperatives that join the workshop and successfully finished inserting the plastic waste with prescribed weight and bottle size, they later registered their made eco bricks to Eco brick International "GOBRICK".



Northville MPC

Santa Lucia MPC



San Juan dela Cruz Parish Savings and Credit Cooperative



Pag-asa MPC

Our Lady of Fatima Cooperative

For His Glory MPC

San Isidro Labrador MPC with Sto. Rosario MPC & other cooperative like Holy Cross joint the activities for the Eco Brick Making a total of 16 coops.



* Other Best Practices: our care for the environment Using LED Lights a big help to the environment:

A. SILPMPC electrical lights (incandescent and fluorescent) were replaced by Led lights technology which is more efficient as it is low in energy consumption, longer lifespan, reduced maintenance cost and higher safety, demand less energy from power plants and fewer gases emitted. **Regular check up on electrical wirings.**

B. During the Earth Hour Day which falls on March 27, the cooperative participated on the 1 hour lights off which started at 8:30 in the evening Philippine time. A one hour can make a big difference as the earth need an action for the world on climate change. This is a symbol of our commitment on how we can protect the earth by doing a one hours lights off thus reduces our energy bill.

C. Air condition unit - We minimize electrical consumption by turning off two (2) airconditioning units 2 hours before the closing time; have its **regular maintenance**, every **3 months and Keeping ducts clean and airflow clean.**

* IN PROTECTING OUR CITY - Our environment Free of Rabies: – Yearly, SILPMPC has committed in providing free pet vaccination (anti-rabies) to the community/pet owners, for the City of Valenzuela to be <u>A CITY FREE OF RABIES</u>. Protecting pets and human deaths due to rabies.



* Continues trainings AID TRAININGS, DISASTER PREPAREDNESS THAT WE MUST BE READY FOR NOW...... FIRES, EARHQUAKE, PANDEMIC DISEASES, TERRORISM, WARS, ETC.

* **INSIDE THE COOPERATIVE BUILDING A SIGNAGE** on how to operate the fire extinguisher is put up on every floor and inside the offices for everyone to know the use of the said equipment during fire, the exit where to go in cases of fire.



* Signage for member's health and safety were being put up inside the coop premises for them to be cautious. Our concern for the welfare of the members in cases of fire, earthquakes and for our senior citizens and PWD's.



* SILPMPC is not only best in providing financial products and services to members but continuously provides a helping hand to people with ambition in life to grow. We generate employment and with this we give income to the government remitting withholding taxes every month and taxes remitted taken from officer's honorarium, hired the services of an agency for security guards and part time cleaner, Remittance of SSS contribution, Pag-ibig contribution and Phil Health contribution to the government agencies, and to the City Government, Mayors/ Business permit (yearly), so it's not only we generate employment but we help the National Government on paying our taxes on time.





* CERTIFICATE OF RECOGNITION was awarded to SILPMPC on October 26, 2019, by the City government for the high utilization rate of the senior's high school students from SILPMPC. For our continues support in accepting the OJT's for the work immersion program of DepEd as in this way students are being prepared for a decent work in the future



SHARING OUR BEST PRACTICES TO THE COOPERATIVE SECTOR is one way of helping our small brother by big brother for others to learn our best practices on how from being a small cooperative reached to become a large millionaire cooperative in category during the Valenzuela Cooperative Congress and the Dangal ng Valenzuela wherein SILPMPC was assigned to share our Best practices with the cooperative sectors of Valenzuela with lots of guest from the City Government and one guest from the Cooperative Development Authority (CDA).



* WITH GAD COMMITTEE

(SILPMPC provided a GAD Center located at the ground floor of the cooperative, wherein the member made products were being displayed, an space for Women's Desk, and for mothers breastfeeding area.



SILPMPC Objectives on GAD:

- 1. That SILPMPC will observe gender responsive governance
- 2. That SILPMPC will promote gender equality and women empowerment
- 3. That SILPMPC will integrate GAD in planning and application of coops activities

4. That SILPMPC will help the members to further understand the importance of GAD as a component of the social impacts to the cooperative.

- 5. GAD Committee will mainly responsible in promoting gender equality and women empowerment among members.
- 6. Conduct Gender analysis and prepare project gender action plans
- * Yearly conducting CHRISTMAS GATHERINGS for laboratory cooperative.

Kiddie savers attendees	Male	40	Clowns Male	2	2
	Female	39	Parish staff	Male	1
Work Immersion Trainees	s Male	7		Female	2
	Female	8	COOP staff	Female	13
Management officers	Male	5	Helpers	Male	4
Guardians -male/female		79	Total attende	ees 2	200



* OUR COOPERATIVE OTHER SERVICES AND PRACTICES SHARING OUR RESOURCES TO THE "BRIGADE ESKUWELA" PROJECTS OF DepEd for students to have a QUALITY EDUCATION providing clean and conducive school environment is a necessity thus SILPMPC is in partners with schools and Barangay's.

CANUMAY WEST AND DALANDANAN ELEMENTARY SCHOOL



MALINTA AND VALENZUELA NATIONAL HIGH SCHOOL



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