



STA. BARBARA (FACOMA) MULTI- PURPOSE COOPERATIVE

Now & Then.....

The birth of Sta. Barbara FaCoMa MPC

By the virtue of Republic Act 821 which was signed into law on September 9, 1952, creating the Agricultural Credit and Cooperative Financing Administration (ACCFA), in charged with the promotion, organization and supervision of Agricultural Cooperatives. To carry out its objectives, the following policies were implemented:

- 1) To assist small farmers in securing liberal credit,
- 2) To promote effective groupings of farmers into cooperative association to enable them to market efficiently their agricultural commodities,
- 3) To replace agricultural on the basis of economic quality with other industries, and
- 4) To improve the standard of living of our people engage in agriculture.



It was in the early part of February 1956 when ACCFA representatives organized a group of 125 farmers in Santa Barbara, Iloilo into an association known as the **Sta. Barbara FaCoMa (Farmers' Cooperative Marketing) Inc.**, a meeting of prospective members was held at the market of Sta. Barbara, Iloilo wherein during the said meeting, the what, why and how of the proposed farmers marketing cooperative were explained and discussed thoroughly. After which another meeting was conducted at the same place, wherein the ACCFA representative selected fifteen (15) incorporators. These incorporators will provide the moving and influencing spirit in the organization of the cooperative.

The incorporators were:

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| 1. Mr. Zosimo Maravilla | 9. Mr. Jacinto Delgado |
| 2. Mr. Alejo Provido, Sr. | 10. Engr. Isa-ac Masangkay |
| 3. Mrs. Maria Mapanao | 11. Mr. Miguel Sotomil |
| 4. Mr. Cornelio Quidato | 12. Mr. Alfredo Sonalan |
| 5. Mr. Jose Somcio | 13. Mr. Jose Sullano |
| 6. Mr. Vicente Roco | 14. Mr. Eugenio Umadhay |
| 7. Mr. Donato Jamotillo | 15. Mr. Manuel Villalon |
| 8. Mr. Rodulfo S. Delgado, Jr. | |

The duly constituted body of prospective members, after a thorough deliberation and discussion, adopted a set of Articles of Incorporation and By-laws and subsequently elected eleven (11) members of the Board of Directors.

Board of Directors

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| 1. Atty. Juan Senupe | 7. Mr. Carlos Sudaria |
| 2. Atty. Rufo Sucaldito | 8. Mr. Alejandro Umahag |
| 3. Mr. Ramon Somcio | 9. Mr. Federico Sarate |
| 4. Mr. Melanie Silatory | 10. Mr. Delfin Soledo |
| 5. Mr. Teodulo Magbanua, Sr. | 11. Mr. Carmelo Suplido |
| 6. Mr. Constancio Simpas | |

The incorporators and members of the Board of Directors became the pioneers whose leadership and wholehearted and selfless services brought to the realization of the **Sta. Barbara FaCoMa Inc.**

The Sta. Barbara Facoma Inc. was organized with an authorized capital of P50, 000.00 divided into P10, 000.00 shares with a par value of P5.00 per share. One hundred forty one (141) shares were actually paid, valued at P705.00 with one hundred twenty five farmer-members constituting the cooperative's initial membership. It was registered with the Securities and Exchange Commission on May 11, 1956.

The Sta. Barbara (FaCoMa) Inc. became the medium through which the ACCFA extended its credit services in terms of production and commodity loans to the farmers, facility (for storage, and processing), marketing and other loans to the cooperative that would serve the farmers to attain the advantageous price for their produce.

After five years of operation, the Sta. Barbara Facoma Inc. acquired a lot with an area of 1.4 hectares located at Bangga Dama, Santa Barbara, Iloilo from Mr. Francisco Sumagaysay, Sr. by means of facility loan from ACCFA and a warehouse was constructed there at. Within that year Sta. Barbara Facoma Inc. became the distribution center of fertilizers extended on credit to farmers by the Rice and Corn Production Crash Program (RCPCP) of the government. Farmers from the

municipality and neighboring towns rushed to Sta. Barbara Facoma Inc. to avail the credit privileges by becoming members of the cooperative. This brought about the increase in membership, bigger loan volume and palay deposit of farmer-members.

Despite that the FACOMAs created in the different places of the country in the late 1950's and early 1960's reached a critical point which cause alarm to the national planners. So that in 1962 RA 821 was amended by RA 3844, ACCFA was change to Agricultural Credit Administration (ACA). To implement the spirit and intent of RA 3844, ACA formulated policies designed to revitalized, stabilize and strengthen the existing FACOMAs.

A Rice Mill Engine and warehouse building from San Miguel, Iloilo foreclosed by ACA was purchased by Sta. Barbara Facoma Inc. and established at Bangga Dama, Santa Barbara, Iloilo.

Services extended by the Sta. Barbara Facoma Inc

1. Crop Loan extended to farmers financed by ACA
2. Farm Improvement Loan (Carabao loan)
3. Consumer's Cooperative Store at Sta. Barbara Public Market
4. Compact Farms in Tagsing-Buyo and Bolong-Cabugao, which was composed of 72 hectares, facilities of 3 four-wheel drive tractors, 10 units of threshers and 3 big irrigation pumps.
5. Engaged in Palay trading, processing and warehousing.

In March 15, 1977 a fire broke out and razed to the ground all the buildings, facilities and palay deposit of the members. The total amount of damage was P1.5 million pesos. Because of the misfortune the cooperative called for a General Assembly on March 27, 1977 wherein the members agreed to revive its operation. The cooperative acquired another warehouse foreclosed by ACA a property in New Lucena, Iloilo through a facility loan. The warehouse building was blessed and inaugurated in 1978. The coop's office was also constructed annex to the warehouse. The members assisted Sta. Barbara Facoma Inc. by providing capital through pooling of their palay for trading operation payable after 6 months.

Due to the zoning ordinance of the Municipal Government, the lot of Sta. Barbara Facoma at Bangga Dama was classified as commercial area; hence, putting up a Rice mill in this lot was prohibited. The Board of Directors thru the assistance of ACA looked for another lot to housed its rice mill building. Atty. Rufo Sucaldito offered to sell his lot at Brgy. Cabugao Sur, Sta. Barbara, Iloilo with an area of 12,400 square meters. Another facility loan was extended by ACA to the coop to purchase the said lot and a rice mill with engine including a warehouse building from another ACA foreclosed property in Babalec, Bago City.

In April 19, 1977 the said rice mill including the warehouse building was inaugurated, during the 22nd Annual General Assembly of the Sta. Barbara Facoma, Hon. T. Azada, ACA administrator was the guest speaker. Doña Francisca Vda. De Maravilla cut the ribbon during the opening and blessing ceremony. During the business meeting, the general membership approved the proposed amendments to the Articles of Incorporation and By-Laws of the Coop thus increasing the par value of Shares of Stocks from P5.00 per share to P50.00 therefore increasing the authorized Capital Share to P2,000,000.00 and enabling the coop to increase its paid-up capital.

In Sept. 15, 1983 Sta. Barbara Facoma was registered with the Bureau of Cooperative Development (BCOD) and was later confirmed by the Cooperative Development Authority (CDA) as full-fledged Cooperative on February 21, 1992 under Cert. of Reg. RVI-FF-RR-024.

In 1982 The Government abolished ACA and all its activities were transferred to Land Bank of the Philippines (LBP). During that time, all financial assistance from the government temporarily stop. With no loaning operation and only rice milling and palay trading as its source of income, the Board of Directors together with the management staff sought for financial assistance from the Cooperative Development Loan Fund in the amount of 1 million pesos as operating capital, a marketing loan from the Philippine Veterans Bank in the amount of P140, 000.00, and a production loan from IRPP through the National Food Authority in the amount of P300, 000.00.

All of the forgoing loans were fully paid by the Sta. Barbara Facoma except for the facility loan from ACA. The officers and management staff assumed that the said loan went along with the abolition of ACA as they have requested to write off the said loan trough a Board Resolution addressed to the President of Land Bank of the Philippines. It turned out later that the said loan was still outstanding and the interest and penalties accumulated to about half a million pesos. This loan however was later settled by the coop thru the joint efforts of the Board of directors who pooled their resources to release the encumbrance from the mortgaged property.

In 1989, Land Bank of the Philippines extended a credit line to the cooperative using the lot title at Bangga Dama as collateral to extend loans to farmer-members as follows

- Production Loan- P2.5 Million
- Facility Loan- P1 Million
- Palay Trading- P4 Million

In 1990, the Facoma received three awards, namely:

1. Most outstanding small Farmers Cooperative Award in the Provincial level.
The prize was one (1) unit portable typewriter
2. Most outstanding Small Farmers Cooperative Award in the Regional level.
The prize was One (1) Cash Box
3. Most outstanding Small Farmers Cooperative Award in the National level.
The prize was one (1) unit Computer with Printer

In Oct. 5, 1991

Received another award as Most Outstanding Award of Recognition by the Cooperative Union of the Philippines (CUP) at Imus, Cavite by the Quedan Fund Board

In 1993

Sta. Barbara Facoma was awarded by NAPHIRE through the National Food Authority a Solar Dryer in the amount of P500, 000, 00.

Also in 1993, due to a series of natural calamities which occurred in the preceding years, farmer-members were unable to pay their loans thereby incapacitating the coop to pay its loan amortization to Land Bank of the Philippines. Having understood the plight of the farmers, LBP programmed the restructuring of the Coop's loan to 10 years and deployed its representative to monitor the business operation of the cooperative.

In 1998,

- Facoma was chosen as one the Pilot Cooperatives in Region VI to be assisted in capability building and coop strengthening thru the Rural Farmers and Agrarian Reform Support Credit Program (RASCP), a joint project of the Japanese Government and the Land Bank of the Philippines. A series of seminars, trainings and workshops participated by the coop's officers, management staff and active members were conducted. Internal control system was put in place. Its officers and management staff were re- oriented and trained in capability building and coop strengthening.

In line with its commitment to the coop, the LBP augmented the RASCP coop strengthening program by deploying a Project Assistant from the Integrated Rural Financing which focus on capability building thru self-reliance.

Sta. Barbara Facoma as an avid supporter of the National Food Authority (NFA) was recommended to be a recipient of an award from the Bureau of Post-Harvest and Research Extension Office (BPRE). In 1998, the cooperative was awarded by BPRE with one unit Moisture Tester and one unit Flash Dryer and in 1999, one unit 30-Tons Capacity In-Store Dryer.

In July 2000,

- Sta. Barbara Facoma was chosen as one of the top three Farmers Cooperatives in the country by the Bureau of Post-Harvest and Research Extension.

In 2004 a three-day Strategic Planning was conducted by the CDA personnel

Conceptualized the Coop's mission & vision

Drafted the Manual of Policies which became the basis/guidelines of the day to day operation of the coop

From 2004 to 2015, Facoma gradually experience excessive losses brought about by the following occurrence;

- In 2004, with the lapse of LBP 10 year program of restructuring of the Coop's loan in 1993, a foreclosure order was received by the coop because the farmer-members were not able to fulfill their obligations with LBP, Sta. Barbara Facoma acting as a conduit, suffered because the coop was not able to collect from the farmer-members.
- In order to release the mortgaged property a portion of lot at Bangga Dama was sold to the Senupe family to pay the 6 million obligation with Land Bank.
- In 2013, the Board of directors discovered that the coop treasury was fully depleted, although collectibles was almost 3M. Without capital and due to the failure of palay pooling scheme, with incurred payables amounting to more or less 3 million to farmer-members another portion of lot at Cabugao Sur, Santa Barbara was sold in order to pay all monetary obligations, the remaining amount was utilized as an additional capitalization.
- Recipient of the following post agri equipment from the Department of Agriculture
 - 1 unit Hauling Truck
 - 1 unit Recirculating Dryer located at the Facoma Ricemill, Brgy. Cabugao Sur, Santa Barbara, Iloilo
 - 1 unit RPC 1 (Rice Processing Center 1) constructed at the Facoma Ricemill, Brgy. Cabugao Sur, Santa Barbara, Iloilo

From 2013 to 2016 the financial statement although showed a negative result in operation, indicated a net surplus due to gain on sale of lot.

A breakthrough in 2017

With the adage Strong @61

A new set of Board of Directors, equip with vigor, with a slogan strong @61, set a ten point initiative as follows;

1. Revision of the Vision & Mission statements which is more relevant and expressive on the reasons for Facoma Santa Barbara existence and on what the cooperative wants in the future
2. Modification of Core Values " SB Facoma MPC CARES"
3. Improvement of the organizational structure and operating system
4. Full computerization program using the cooperative management system

5. Enhancement of loan services
6. Community involvement
7. Strengthening cooperative investments
8. Creation of special committee that will study FACOMA MPC Articles of Cooperation and Bylaws, Manual of Policies, Personnel Policies and procedures, comprehensive members benefits program and other activities that may require by the Board of Directors
9. Modification of Rice Processing Center 1
10. Continue the process of "CHANGE"
 - Appointment of Mr. Mario C. Suganob as OIC Manager
 - Recipient of 1 Million Fund from the Provincial Government through the Provincial Livelihood Project Fund
 - Revaluation of fixed assets with a face value of 3 times of market value specified in tax declaration
 - Membership with CLIMBS Life and General Insurance Cooperative
 - Certificate of Accreditation from the Department of Agriculture – DA CSO Accreditation No 2017 - 007

2018 Stronger @62

CDA Registration

- Certificate of Registration No. 9520-06014019
 - Certificate of Amendments of the AOC & Bylaws – Certificate No. 9520-06014019-2
 - Certificate of Recognition No. 60000000176 – Sta. Barbara (Facoma) Laboratory Cooperative of Santa Barbara, Iloilo
1. Manual of Operation of Sta. Barbara Laboratory Coop was presented to the BOD
 2. Financial assistance in form of loan from Land bank in the amount of five million pesos only (Php 5, 000, 000.00)
 3. Acceptance of the membership Barangay Council executing a MOA
 4. Resolution no. 91 - series of 2018 – construction of Commercial Buildings

Fully implemented the ten point initiative.

2019 Forward always go forward

1. Resolution no. 63 - 2019 LGU Accreditation, Santa Barbara, Iloilo
2. Resolution no. 65 - series of 2019 Philippine Crop Insurance Corporation (PCIC) accreditation
3. Resolution no. 84 - series of 2019 Sangguniang Panlalawigan Accreditation, Province of Iloilo
 - Recipient of 5M financial Assistance – to adhere to the Mangunguma Sapnayon Palay Price Support program of Gov. Arthur Defensor Jr. that aims to stabilize the income of palay farmers through stable support price for their palay produce.
 - Establishment of 3 units bahay kubo for rent at Php 3,000.00 per unit
 - Members Cleansing Process
 - In-active members with or without past due accounts that needed assessment for the continuance of their membership was identified and was informed of their status
 - All active members with past due accounts were identified and informed, hence compromised agreement was generated otherwise termination procedure was implemented.

END RESULT OF 2017, 2018, 2019

STATEMENT OF OPERATION FOR 3 YEARS SHOWCASE A POSITIVE RESULT/PERFORMANCE

2020 CONTINUE THE PROCESS OF CHANGE

1. Resolution No.09 - 2020, approval of the construction of Bahay Kubo /apartment at Php 1,000.00 rental per head.
2. Resolution No.10 - 2020, approving to enter/forged a partnership agreement with SSS and accept SSS payments
3. Resolution No.40 - 2020, approval of the hospitalization assistance to the Coop treasurer, Leila Preciosa in the amount of Php 20,000.00
4. Resolution No.53 - 2020, approving the establishment of flatbed dryers with the stated agreement/ guidelines provided for by the board of directors

IN OBSERVANCE OF BAYANIHAN TO HEAL AS ONE ACT

1. Resolution No.41 - 2020, approval of the release of hazard pay to employees rendering duty during the enhanced community quarantine implemented due to COVID-19 crisis amounting to Php 2,500.00 each
2. Resolution No.42 - 2020, approving to waive the penalty on the monthly amortization of the borrowers during the duration of the pronouncement of the Governor of the Province of Iloilo due to emergency crisis caused by COVID-19

3. Resolution no.43 series of 2020 approval of cash donation in the amount of Php 50,000.00 to the MAC PTD, (Municipal Advisory Council for Police Transformation and Development) wherein the selected recipients would be the barangay Tanods which are our force multipliers/ augmenters to the frontliners of the 60 barangays of the Municipality of Santa Barbara
4. Resolution No.63 - 2019 procurement of the tricycle in the amount of Php 67,000.00 for the transport of the Cooperative staff

COMMUNITY INVOLVEMENT

- Regular Donor to the activities of Sta. Barbara Parish Church
- Php 15,000.00 Financial Assistance granted to Inangayan Women's Group
- 3 Laboratory Coop Scholars
- Comprehensive Members Benefits
 - Php 3,000.00 Financial Assistance for Hospital Confinement
 - Php 15,000.00 Burial Assistance
- Initiated Barangay Gift Giving activities
- Patronizing the Products produced by DSWD Assisted Programs and Projects

SERVICES

- Rendering of Quality Services such as
 - Good Accommodation, convenience of Members availing of services, greetings of Staff to member coming to the office.
 - Alleviated level of Satisfaction of Members by providing good services.
 - Crop Loan to Farmers end time payment for Four (4) months period
- Competitive Palay Buying Price offered to Farmers members (Low Price of High Quality Rice)
- Join Best Practices of the LGU Programs such as Solid Waste Management Activities
- Chess Clinic Laboratory Coop
- Dialogue between Board of Directors, Management and Committees
- Conduct regular Ownership Meetings
- Encourage members for Investments (flatbed dryer)
- Moratorium to Monthly Amortization Space Rental
 - One month space rental assistance to Religious Group

Coop Profile

Name of Cooperative : **Sta. Barbara (FaCoMa) Multi-Purpose Cooperative**

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Iloilo, Philippines

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Contact person : Mario C. Suganob
Manager
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Ms. Julie S. Superio
Vice Chairperson
Cp No. 09052240357
e-mail add: juliesubere@yahoo.com

Board of Directors 2017 – 2020

Bienvenido M. Quebrar	Chairperson
Julie S. Superio	Vice Chairperson
Remedios I. Espina	BOD – member
Sally S. Cuello	BOD - member
Femy S. Saron	BOD – member
Joel B. Superio	BOD – member
Jyza Alexandra J. Superio	BOD Secretary
Mario Suganob	OIC Manager