



A CO-OPERATIVE JOURNEY TO SUCCESS

2017 Gawad Parangal National Winners



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FOREWORD

As of December 31, 2017, there are already 27,626 registered cooperatives in the country with some 14 million active members, all believing in social solidarity economy. They come from all walks of life: farmers, fisher folks, women, workers, lumads, small vendors, drivers, the vulnerable sector and even persons with disabilities (PWDs). They collectively believe that Cooperativism can draw them out from the onslaught of hunger and poverty and put them in the mainstream of development process. Together, they build social enterprises and create an emphatic society, a society where people take care for one another.

The spirit of Cooperativism shines through amidst the darkness of poverty and social inequities. Where poor are poor because they are powerless to craft their own destiny, where hunger looms because of social injustice as the mode of production and basic utilities are controlled by a few, where people are in dire economic difficulties because of lack of opportunities, skills and capabilities. It is during these times when cooperatives thrive best.

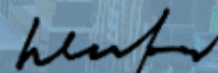
Their successes were so amazing, but it is not unbelievable either, because cooperatives' DNA, being members-owned, value-based and sustainable is designed to withstand during the most difficult times in the history of men and destined to scale even immeasurable heights when pooling their meager resources for a unified cause, that is, social justice, equity and economic development for everyone. To achieve that objective, they have to pool together whatever meager resources they have and harness their collective potentials and experiences, and have to believe in their selves that the "people united can never be defeated".

The Philippine Cooperative movement is already over a hundred years old. Since then, Cooperatives were known as

institutions that provide support and marketing avenue for farmers, grant credit and loans to members for providential and productive purposes. Cooperatives are also the countervailing force against usurers and the loan sharks. One hundred years' experience has opened up our perspective that the cooperatives have more to offer to make lives of every Filipino better by treating cooperatives not only as conduit of loanable funds/capital for members but also as catalyst of change, by letting other sectors, especially the vulnerable, embrace Cooperativism.

Currently, we have 26 types of cooperatives in the country, harnessing the people's collective potentials and capacities. Cooperativism has become the countervailing force that develops the collective potentials of the people towards food security, job generation, ecological integrity, inclusive growth, and sustainability. Through their cooperatives, all the sectors are now advancing their inherent right as citizens of this country and as responsible members of the community of the Earth.

Each of them has a good story to tell, but there are handful of them who walked the extra mile to help their members, the community where they operate, and to advance Cooperativism. These stories are not ordinary. These are stories of the poor and the vulnerable who have become empowered for people, planet, prosperity and peace. Through the CDA's Cooperative Research, Information and Training Division (CRITD), this book compilation showcases the awardees of the "2017 Gawad Parangal". Discover their stories that are worthy of emulation: "A Cooperative Journey to Success".



USEC. ORLANDO R. RAVANERA
Chairman
Cooperative Development Authority



Lamac, Pinamungajan, Cebu

LAMAC MULTIPURPOSE COOPERATIVE



PROFILE OF THE COOPERATIVE			
Type of Co-op	Multipurpose Cooperative		
Year Registered	1974 with BCOD January 30, 2001 – re-registered with CDA		
Years of Existence	43 years		
Bond of Membership	Residential		
Membership Composition	ARBs, Driver/Operators, Elderly, Senior Citizen	4Ps Beneficiaries, Livestock grower	Barangay Officials and Employees
	PWD, OFW, Retired Employees, Famers	Entrepreneurs, Fisherman/ fisherfolks	Govt. employees, Miners, Teachers, etc.

PROFILE OF THE COOPERATIVE				
Number of Members	Male	Female	Total	
	Regular	20,071	50,332	70,403
	Associate	0	0	0
Number of Employees	Male	Female	Total	
	239	175	414	
Area of Operation	Visayas and Mindanao			
Number of Branches	24 branches			
Number of Satellite Office	None			

- LAMAC is a secluded and isolated valley southwest of Cebu; 14 km. to the town of Pinamungajan and 42 km. via Lutopan to the City of Cebu. Lamac populace were mostly farmers whose problem was to acquire their basic needs and services;
- The former Lamac Samahang Nayon was organized by 70 farmers mobilizing an initial capital of P3,500.00 in 1973;
- The first economic activity of the Lamac Samahang Nayon Inc. was the marketing service w/c started last 1973 with Narcisa P de Gracia, as the Founding Manager & Perfecto Tuquib, as the Founding President.
- On March 13, 1992, LMPC was registered as an Agricultural Multi-Purpose Cooperative with the Cooperative Development Authority;
- From 1995 until 2010, LMPC won various awards such as Land Bank of the Phils. Gawad Pitak and RCBC Gawad Sikap, RAFI Triennial Award, NLDC Sipag Award. The prizes spent for the expansion of the cooperative operations such as installation of the new water system, procurement of the lot for the housing project, construction of Cooperative Training Center .
- The Cooperative is now a unifying force in Lamac and Pinamungajan, establishing alliances and networks with other barangays, the municipality itself, and with other organizations and agencies;

COOPERATIVE BRANCHES

Poblacion, Pinamungajan Cebu	Poblacion, Barili, Cebu	San Carlos City, Negros Occidental
Luray 2, Toledo City	San Vicente Street, Bogo City, Cebu	Sitio Cantipla, Sudlon 2, Cebu City
Aliwanay, Balamban Cebu	Barangay 5, Tuburan Cebu	Barangay 14, Bacolod City, Negros Occidental
Poog, Toledo City, Cebu	Poblacion, Dalaguete Cebu	Zone 5, Sogod, Southern Leyte
Pakigne, Minglanilla, Cebu	Poblacion, Oslob Cebu	Zone 4, Baybay Leyte
Poblacion III, Carcar City Cebu	Yati, Liloan, Cebu	Poblacion 1, Tagbilaran City Bohol
Ibarra St., Parian, Cebu City	TungaTunga, Maasin City, Southern Leyte	Centro, Ubay, Bohol
Humay-Humay Road Gun-ob, LapuLapu City Cebu	Centro, Tubigon Bohol	Barangay 1, Kabankalan City, Negros Occidental

business ACTIVITIES



Consumer Store

Hidden Valley Mountain Resort

Lending

Housing

Bakery

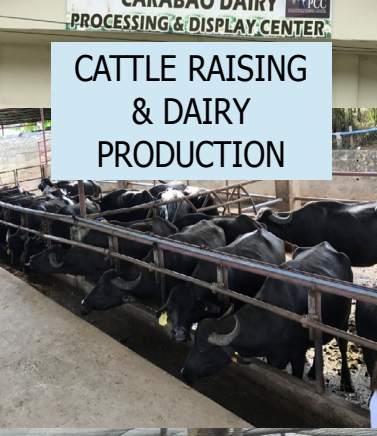
AGRI-BUSINESS PRODUCTION

PIGGERY



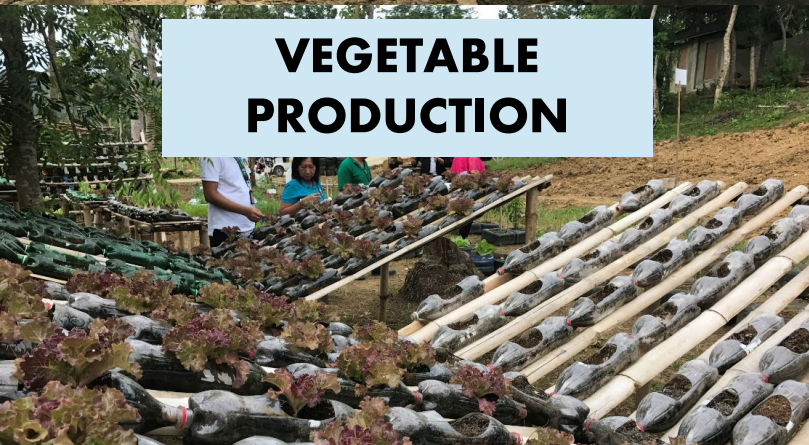
LAMAC MPC
CARABAO DAIRY
PROCESSING & DISPLAY CENTER

CATTLE RAISING & DAIRY PRODUCTION



CACAO PRODUCTION

VEGETABLE PRODUCTION



COCO COIR PRODUCTION

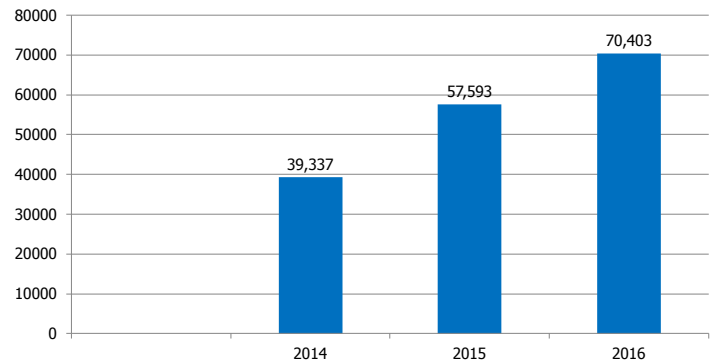


PRODUCTS PRODUCED BY THE COOP

- CACAO
- CASSAVA
- VEGETABLES
- CUTFLOWER
- COCO SUGAR
- DAIRY MILK



MEMBERSHIP GROWTH (2014- 2016)



FINANCIAL HIGHLIGHTS

	2014	2015	2016
Total Assets	950,032,400	1,233,361,767	1,406,896,284
Deposit Liabilities	349,580,649	210,589,040	789,870,410
External Borrowings	264,556,627	380,835,193	347,113,848
Total Liabilities	633,307,025	876,778,638	955,679,673
Networth	316,725,374	356,583,148	451,216,611
Net Surplus	19,151,560	22,236,490	27,100,864
Revenue	137,674,965	187,621,705	194,339,491
Paid-up Capital	295,810,785	333,916,757	422,392,213

Benefits/ incentives to members

Mortuary Aid System & FONUS	A way of showing interpersonal relationship among members of the cooperative in times of death by extending financial assistance and funeral services through insurance at a very affordable annual premium
KOMBATI (Agri Microfinance)	Micro-agricultural loan product for farming households, accessible and affordable financial services that offer technical and marketing assistance to member farmers
Hidden Valley Resorts	Established for member and staff for training and recreation usage promoting camaraderie
Scholarship Program	Granted to selected sons and daughters of the coop diamond members especially to indigenous families
Financial Literacy	An advocacy giving emphasis on the importance of managing financial and changing mind setting towards savings
Collecting Agent of Electric bill payments	A service offered to members and non-members of the coop in paying their electric bills with ease and convenience
Housing Projects	Addressing the need of decent housing for its members, the coop provides low-cost house and lot for sale to members thru provident loans
Postal Services	The coop is accredited with postal services wherein the coop is authorized to pick up and deliver the mails for Brgy. Lamac

Community Development Programs

- **FENCING OF THE LAMAC ELEMENTARY SCHOOL**
- **GIFT GIVING & FEEDING OF THE ELDERLY DURING PINAMUNGAJAN FOUNDING ANNIVERSARY**
- **PABAHAY PROGRAM IN LEYTE**
- **GIFT GIVING & FEEDING OF INDIGENT FAMILIES IN BARANGAY CABIANGON & TAJAO**
- **GIFT GIVING OF PRISONERS OF TOLEDO & PINAGMUNGAJAN**
- **HELP BUILD A TOILET**
- **ELECTRIC AND WATER BILL PAYMENT (BRGY. GOVT. BUILDING AND CHURCH)**



Partnership/linkages with Other Cooperatives and Organizations and Programs/Activities Established

Busog, Lusog, Talino (BLT) School Feeding Program	This feeding program was in partnership with Jollibee Group Foundation and LGU of Pinamungajan with the goal of eradicating hunger among school children. As UN World Programme addressed, "Hunger is a key hindrance to learning."
Immunization	A child health program in partnership with the Barangay Health Unit
Local Poverty Reduction Action Plan (LPRAP)	Coop joined as representative in the coop sector for planning and budgeting for community improvement
Concreting of Roads	The coop became the CSO Representative in the local planning bodies for the implementation of the infrastructures like concreting of barangay roads
OTOP Store	A One Town One Product Store in partnership with DTI and Pinamungajan LGU. Selling town's best and local delicacies made by women organizations in the locality
Assist in the procurement of the Pre-and Post Harvest Facilities and Equipments for Farmers	Assisting in realizing the Farmers' Organizations needs of Pre and Post Harvest Facilities to make their production easy and abundant through the LGU BUB Project

ASSISTANCE TO COOPERATIVES (Big brother/Small brother program)

**MARAGUSAN GROWERS MPC
APRIL 29, 2016**



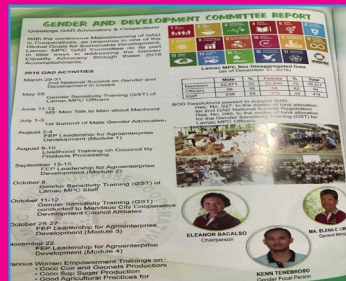
**ST. JOHN THE BAPTIST MPC
MAY 18, 2016**



Environmental Development Programs

- REFORESTATION
- PAPER CONSERVATION
- SOLID WASTE MANAGEMENT
- WATER CONSERVATION
- COMMUNITY BASE FOREST MANAGEMENT IN PARTNERSHIP WITH DENR
- WATER MANAGEMENT
- ENERGY CONSERVATION
- VERMICULTURE
- TREE PLANTING
- LINIS DAY
- BIOGAS SYSTEM FROM PIG FARM
- REGULAR STREET CLEANING
- USE OF RECYCLED/INDIGENOUS MATERIALS (EMS FASHION SHOW)

Gender and Development Programs



Awards & Recognition

Gawad Parangal Special Citation on Outstanding Community Devt. & Involvement Program	CDA	National	2016
Gawad Pitak Platinum Award (Agribased category)	Land Bank of the Philippines (LBP)	National	2016
Gawad Pitak Special Award on Outstanding Environmental Preservation, Conservation and Mgt.	Land Bank of the Philippines (LBP)	National	2016
Gawad Parangal Most Outstanding Primary Co-op	CDA	Regional	2016
Membership Recognition	ACCU	International	2015
Villar Sipag Award on Poverty Reduction as 20 Most Outstanding Community Enterprise	Villar Foundation	National	2015
Top Common Shareholder	NATCOO	National	2015
Villar Sipag Award on Poverty Reduction	Villar Foundation	Regional	2015
Best COOP PITCH Award	International Co-op	International	2016
Membership Recognition	ACCU	International	2016
Gawad Parangal 1 st Place Most Outstanding Primary Co-op (Large Category)	CDA	National	2016
Membership Recognition	Association of Asian Confederation of Credit Union (ACCU)	International	2014 2015 2016
Gawad Parangal 1 st Place Most Outstanding Primary Co-op (Large Category)	Cooperative Development Authority (CDA)	National	2014 2016 2017
Gawad Parangal Special Citation on Outstanding Community Devt. & Involvement Program	CDA	National	2014
Top Credit Patronizer	NATCCO	National	2014
Gawad Parangal 1 st Place Most Outstanding Primary Co-op (Large Category)	CDA	Regional	2014

BEST PRACTICES OF THE COOP

Culture of Spirituality

- Monthly Mass in every Lamac MPC Branch Offices
- Annual Retreat and Recollection for all Officers and Employees
- Lamac MPC spearheaded all Church related activities such as: Parish Anniversary, Fiesta, Sinulog Festival, Lamacan Festival and Sta. Cruzan
- All Branch Offices sponsored the Novena Masses of the Parish
- Encourages all Staff and Officers to be part of the Church such as: Lectors, Psalmists and Choir
- Church sponsorship in all areas of operations
- Encourages married employees to join in Couples for Christ Community and Single for Christ for the single employees
- Presence of the Holy Calvary in the resort for staff, officers and members as a place for reflection and meditation

Good Governance

- Strict implementation of DOSRI Policy among officers and staff
- Presence of Governance Manual

Succession Planning

- Creation of Lamac MPC Youth Laboratory Cooperative
- Development of Succession Planning Policies and Procedures

Quality Membership

- Members evaluation
- Presence of the Members Evaluation Policy and Criteria

Performance Management System

- Incentive scheme for staff based on performance
- Branch evaluation criteria in every office
- Loyalty awards for staff and officers
- Travel incentive for staff and officers

Methodical Planning

- Presence of well-defined Annual Plan and Development Plan
- Annual Planning and Assessment
- Revisiting and redefining Strategic Plan
- Presence of Strategic Plan

Public Private Partnership

- Accreditation with the City and Municipal Development Cooperative Council
- Partnership with LGUs and NGOs

Members Recognition

- Kooperatibanhong Ugmad Ganti Ihatag (KUGI) – search for successful Micru-entrepreneurs, Small & Medium Entrepreneurs and Farmers
- Recognition of Pioneer Members
- Loyalty Award for Members
- Grocery allowance for pioneer members

LARGE SCALE CATEGORY



BARBAZA MULTIPURPOSE COOPERATIVE

Barbazaza, Antique

PROFILE OF THE COOPERATIVE

Type of Co-op	Multipurpose Cooperative		
Year Registered	1965		
Years of Existence	52 years		
Bond of Membership	Residential		
Membership Composition	Entrepreneurs	Driver/ Operators/ Conductors	Livestock growers ARBs
	Elderly/SC/ PWD	Coast Guard Housekeeper	Farmers Fisherfolks
	Teachers Youth, OFW		

PROFILE OF THE COOPERATIVE

Number of Members	Male	Female	Total	
	Regular	16,288	21,631	37,919
	Associate	8,133	10,409	18,542
Number of Employees	Male	Female	Total	
		53	65	118
Area of Operation	Western Visayas (Region 6)			
Number of Branches	Nine (9)			
Number of Satellite Office	One (1)			



Brief History

- Concerned on fulfilling their mission to touch the lives of the poor to Christianize the people in the community, and establish parochial secondary schools, the Mill Hill Missionaries initiated to organize a credit union in Barbazaza.
- 1964 Rev. Fr. John Tielen, curate of the town, organized fifteen (15) parochial leaders including himself to form a credit union on July 20, 1964 with an initial capital of Six Hundred Twenty-Five Pesos (P 625.00)
- Trainings and Seminars on Cooperatives were conducted by Rev. Fr. Gerardus Johannes Pijnapple, Parish Priest of the Municipality of Laua-an and Bishop Cornelio De Wit acted as Diocesan Credit Union Coordinator.
- 1965, May 20 - Barbazaza Credit Cooperative Union, Inc. (BCCUI) was registered with the Bureau of Cooperative Development.
- After a decade of being housed under the convent, BCCUI office was transferred to the municipal multi-purpose building for free, through the courtesy of the late Mayor Carlo Gindap.
- 1976 - To cater to the basic needs of the members, a consumer store, Barbazaza Kilusang Bayan sa Pamimili, Inc. (BKBPI) was organized.
- 1989 – a lot was purchased in Bgy Ipil for palay trading

and post harvest facilities project.

- 1992 – BCCUI and BKBPI were approved to be consolidated and renamed as BARBAZA MULTI-PURPOSE COOPERATIVE in a General Assembly. It was re-confirmed by the CDA on September 11, 1992
- 1997 – The main office located at Cubay, Barbazaza, Antique was first occupied
- 1998 – The COOP CABLE TV was inaugurated. Its services was expanded to five other towns up to San Jose, Sibalom and Hamtic which kept the members abreast with the latest news, education, sports and entertainment.
- 2002 - With the approval of the CDA on the amended By-laws, the operation of the cooperative was expanded to other towns. Culasi Branch (2004), Sibalom Branch (2007), San Jose Branch (2008), Balasan, Iloilo Branch (2010), Barotac Viejo (2012) and Caticlan, Malay, Aklan Branch (2013). Molo Branch (2014)
- 2015 – Kalibo Branch Office, the 9th Branch located at So-Pure Multipurpose Center, Bulwang, Numancia, Aklan was inaugurated.
- Guided by its Vision, Mission and adopting COOP-PE-SOS Standards, BARBAZA MPC, a multi-awarded coop, is paving the way towards transforming and empowering the community – the reason for its birth.



Most trusted cooperative with united and empowered members

We commit to deliver excellent programs and services and promote cooperativism as a way of life.



Competence with Accountability and Responsibility towards Excellence in Service (Barbaza MPC CARES)

Business ACTIVITIES

Financial Services

1 Depositing Services

TYPES OF DEPOSITS

- Regular Savings
- Time Deposit
- Deposit on Share Capital
- Baby Bank
- Special Purpose for the Savings Aflatoun
- Endowment Savings Program for OFW and OFW Families



2 Lending Services

BMPC provides 15 Loan Windows for Agriculture, Business, Education and other special loans.



ELECTRONIC PROGRAM



1 Coop Mobile Banking



2 POS Transactions



3 Money Transfer



4 COOP ATM



5 Payment Center

INDUSTRIAL SUPPORT



COMMUNICATION SERVICES

1 CATV and Internet

Area of Coverage: 8 Municipalities
Channels: 80 Separate Channels
Active Subscribers as of 2016:
CATV 8,544 INTERNET 1,455



2 Coop Community Channel

- With 3 daily live programs:
1. Good Morning Antique
 2. COOP Balita atbp.
 3. The Interview



pharmacy



learning center



Agri-aqua Program

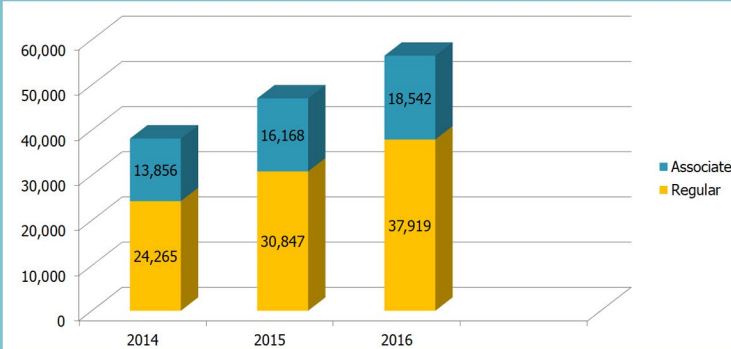
1 Otoshiami Project

The project is purposely for the welfare of fisher folks and the community. Supports 15 Fisher Folks as regular labor with PhilHealth and Insurance Benefits

2 Marketing and Post Harvest Facilities

This program reaches out especially to its farmer members through, Palay, Corn, Abacca, and Rice, trading and by providing post harvest facilities such as warehouses and solar dryers

MEMBERSHIP GROWTH (2014- 2016)



FINANCIAL HIGHLIGHTS

	2014	2015	2016
Total Assets	769,496,315	1,002,260,820	1,239,243,920
Deposit Liabilities	281,704,154	356,673,989	474,549,897
External Borrowings	121,037,932	151,568,207	150,514,765
Total Liabilities	485,680,228	275,918,077	340,868,565
Networth	283,816,087	384,154,732	484,306,378
Net Surplus	47,816,305	61,715,097	79,335,391
Revenue	136,627,531	172,230,172	206,787,516
Paid-up Capital	203,464,781	275,818,077	340,868,565

benefits/incentives to MEMBERS

- Mutual Aid**
- LEMONS**
- COLISAP**
40k and 60k
- FONUS**
- CLIMBS INSURANCES**

MEMBER'S HEALTH AND PROTECTION





1 Scholarship Program

6 College
16 High School
15 Tulong Dunong Grantees by CNPL



2 SPES Program

20 SPES Beneficiaries
(19 Students and 1 Out of School Youth)



3 ADOPT - A - SCHOOL PROGRAM

No. of Schools Adopted: 28
No. of Students Benefited: 1,515



4 AFLATOUN PROGRAM

No. of Schools Savers: 20



5 BRIGADA-ESKWELA

No. of Schools Supported: 21 Public Schools
Amount Disbursed: 15, 627.50



6 Accredited Institution for OJT Programs of State Colleges and Universities

No. of OJT: 10 College Students



7 KABARKO Youth Outreach Project

Christmas Gift Giving Activities by Youth at remote areas.

8 Job Generation

7 Job Fairs Attended, 17 Regular Hires,
67 Project Based Hires, 10 Laborers

9 Blood Letting and Coop Blood Bank



42 Donors, 8 Beneficiaries

10 Feeding Programs

11 ZUMBA Exercise for TOKHANG Surrenderees in Coordination with LGU and MPS

12 Medical and Dental Missions



13 FARMER'S GROUP



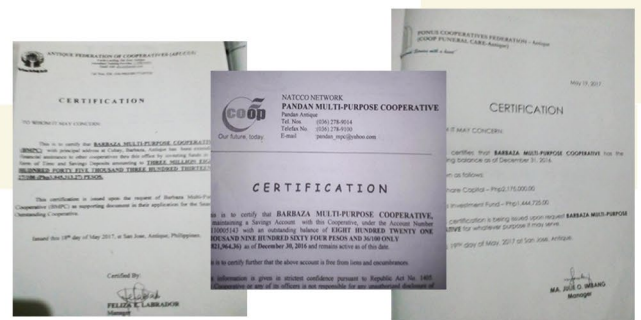
Farmer's Group was organized in difference Barbazza MPC Branches with collaboration with the Department of Agriculture and other related agencies.

14 GUGMA SA KOOPERATIBA



A yearly endeavor of Barb give back to the communi of the cooperative.

assistance to COOPERATIVES
big brother/small brother program



environmental development PROGRAMS

- coastal clean up & fisherman's day
- tree planting & adopt a tree program
- natural farming system



partnership/linkages with other cooperatives & organizations & programs/ activities ESTABLISHED

- CCT PAYOUT in partnership with DSWD
- AFLATOUN - partnership with DePED
- LEARNING CENTER -partnership with DePED

LAUA-AN MPC

1. Joint Venture on Muscovado Business
2. CATV/Internet
3. Consultancy, Mentoring
4. Accounting System (Quickbooks)

PONTEVEDRA VDCI

1. Technical Support - CATV

PATNONGON MPC/BUGASONG MPC/BELISON MPC

1. CATV / INTERNET
2. Human Resource (Labor Force)

COOPERATIVE LIFE INSURANCE AND MUTUAL BENEFITS SYSTEM (CLIMBS)

1. Coop Assurance Center

FONUS ANTIQUE (Coop Funeral Care)

1. CATV / INTERNET
2. Marketing
3. BOD Representation

PAGLAUM COOPERATIVE

1. Comprehensive Human Resource Information System (HRmax)



gender & development PROGRAMS

The Cooperative implements other services that address GAD issues and concerns. It shall develop and establishes necessary support systems that will enhance implementation of the AD and GE services of the Cooperative. GAD Committee facilitated the Kasalan sa Kooop which benefited 20 couples Last 2016.

	MALE	FEMALE
OFFICERS:	8	15
EMPLOYEES PROFILE:	53	65
MEMBERS PROFILE:	23,609	32,852
BORROWER's PROFILE:	15,520	22,519



awards & recognition

2015 - 2ND PLACER MOST OUTSTANDING PRIMARY COOPERATIVE (LARGE SCALE CATEGORY) – CDA GAWAD PARANGAL

2015 - GAWAD PARANGAL SPECIAL CITATION – OUTSTANDING COMMUNITY INVOLVEMENT AND DEVELOPMENT PROGRAM

2014 – Gawad Pitak HALL OF FAME AWARD

2016 - Gawad Parangal Special Citation

Excellence in Providing Financial Products and Services to Members

Most Outstanding Primary Cooperative (Large Scale Category) Gawad Parangal 2016

2015 – GAWAD SA PINAKATATANGING KOOPERATIBA

20 MOST OUTSTANDING COMMUNITY ENTERPRISE – 2015 VILLAR SIPAG AWARDS

2016 CLIMBS TOP PRODUCER AWARD

2015 Top Producer Award Bronze Climbs

2015 Top Premium Contributor Climbs

2013 – Gawad Pitak (Non – Agri Category) GRAND CHAMPION



best practices OF THE COOPERATIVE

A. Management and Directions: Planning and Assessment

1. Developed a 5-Year Development Plan;
2. Guided with the Annual Plan:
 - Mid-Year and Year-End Assessment and Planning
3. Regular Meetings:
 - Regular Monthly Board Meeting
 - Regular Quarterly Managers Meeting
4. Focus Group Discussion done quarterly;
5. Adopts COOP-PESOS standards in financial operations;
6. Established Membership Expansion Plan;
7. BMPC adapts Representative Assembly compliant to RA 9520.

B. Governance

1. Each Board of Director is handling specific portfolio: Network and Linkaging, Gender and Development, Youth and Development, Agriculture, and Environmental Care, Delinquency, Business and Education and Training;
2. In-place Organizational Structure;
3. Established and institutionalized Succession Plan.

D. Transparency

1. Displays updated Progress Report Chart in every branch;
2. Issuance of Official Receipt and Passbook for every Transactions;
 1. Updates members of Coop Status during Quarterly Membership Meetings;
 2. Hires External and Internal Auditors.

F. Other Practices

1. It maintains close partnership with other cooperatives by way of technical and financial support thru deposits and investments;
2. To inculcate at young age the savings habit and financial discipline, it has forged partnership with selected schools implementing the AFLATOUN Program, a special savings services that is specifically for pupils of selected pilot elementary schools;
 1. It has enhanced its system of membership classification (segmentation) wherein the members are classified according to established criteria into five (5) categories, namely: Diamond, Gold, Silver, Bronze and Brass;
 2. Automatic payroll deduction of management and staff loan monthly amortization to the cooperative.

C. Internal Control

1. Institutionalized Manual of Policies;
2. Established Internal Control Policies;
3. Installed Biometric Daily Time Recording System;
4. Adapted Centralized HRMax Payroll system;
5. Conducts Performance Appraisal annually;
6. Developed a professionalized system of selection and hiring of coop staff.

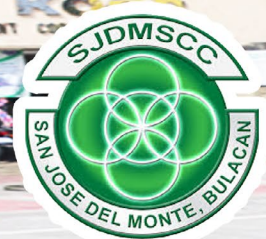
E. System and Security

1. Installed Quickbooks Software: computerized accounting and billing system;
2. Adopted a web-based tri-module accounting system "E-koopbanker Plus" and CASA;
3. Installed ATM online banking service;
4. Offers Bancnet POS Servicing Facility;
5. Offices are equipped with CCTV and security alarm system, time delay system and 24 hour guard on-duty.
6. Practiced good housekeeping: GAWAD AYOS TANGGAPAN.

LARGE SCALE CATEGORY

SAN JOSE DEL MONTE SAVINGS & CREDIT COOPERATIVE

San Pedro St. Poblacion I, City of San Jose del Monte, Bulacan



BRIEF HISTORY

- 1986 - San Jose del Monte Kilusang Bayan sa Pagpapatang Inc was organized with P37,500 initial capital
- 1987 - Registered with BCOD with 112 members and total assets of P378,971
- 1993 – Re-registered to the CDA as SJDM Kilusang Bayan sa Kaunlaran Inc.
 - Built its main office in Poblacion and became multi purpose cooperative.
- 1994 – Installed in the Hall of Fame as the Most Outstanding Cooperative of Bulacan awarded by former President Corazon Aquino
- 1997 – started branching out in Sapang Palay Commercial Area and accredited as bayad center for bills payment
- 2000 – Re-registered to CDA as SJDM Kooperatiba ng Bayan sa Kaunlaran.
- 2001 – expanded its operation at the Municipality of Sta. Maria and Marilao.
- 2003 – received P250,000 for the COOP-LGU Partnership award sponsored by the Senate of the Philippines
- 2005 - offered RCPI Western Union Money Transfer Services and opened its 2nd satellite Office in Bgy. Muzon
- 2006 – expanded area of its operation covering the Municipality of Sta. Maria, Marilao and Norzagaray. For the second time, received P250,000 for the COOP-LGU Partnership Award by the Senate of the Philippines
- 2007 – opened its 3rd office in Brgy. Tungkong Mangga. Total Assets reached to P317 million with 21,000 members
- 2008 – reached the 100 million marked in Member’s Share Capital
- 2010 – branded as ACCESS – Bronze Category by the ACCU
- 2011 – Re-registered to CDA as San Jose del Monte Savings and Credit Cooperative and amended its ACBL from multi purpose coop to savings and credit coop.
- 2014 – received various awards and recognition from local to international affiliates, e.g. Villar Sipag Award as the Top 10 Most Outstanding Community Enterprise in Poverty Reduction
- 2015 – Became a billionaire cooperative as its asset reached to P1,16 billion with 21,052 regular members
 - awarded as 3rd place in the 2015 National CDA Gawad Parangal Award
- 2016 – Awarded as ACCESS Silver Brand Accreditation during ACCU Forum at Incheon city, South Korea.

business activities OF THE COOPERATIVE



savings & credit

bayad center

agent of CLIMBS

Western Union Money Transfer

financial highlights (IN MILLION PESOS)

	2014	2015	2016
Total Assets	964.74	1,163	1,341
Deposit Liabilities	605.64	746	849
External Borrowings	None	None	None
Total Liabilities	663.90	809	917
Networth	300.84	354	424
Net Surplus	43.06	48	54
Revenue	82.92	117	138
Paid-up Capital	231.2	274	328

benefit/incentives TO MEMBERS

- Livelihood Training Program
- Trade Fair (members sell their produce)
- Discounted Medical Laboratory & other Services and purchases with partner-member establishments
- Senior Citizen Month Celebration

- ❖ Damay Impok Program – Burial assistance aid for cooperative members
- ❖ Standing Flowers for death of members – sending flowers for the deceased members to show support for the family
- ❖ Interest Discount Program – incentives given to members that pay obligations on time
- ❖ Share Capital Raffle Promo – aims to increase capitalization and membership
- ❖ Bayad Mong Sakto Program – incentives given to members who religiously settle their accounts on time
- ❖ Business Signage Program – given to all members who wants to promote their business name thru San Jose Koop Signage
- ❖ Scholarship Program for Member's Children



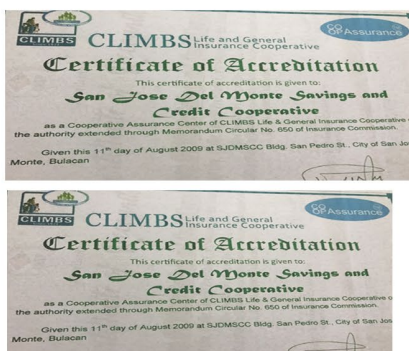
community development PROGRAM

- feeding program at Fr. Simpliciano Orphanage
- medical and dental mission
- dental awareness program
- newborn screening
- gift giving at Bahay Sibol Orphanage
- various financial assistance to Schools, Churches, NGOs
- gift giving activities



Partnership/linkages with Other Cooperatives and Organizations and Programs/Activities Established

assistance TO OTHER COOPERATIVES BIG BROTHER/SMALL BROTHER Program



environmental development PROGRAM



eco friendly loan assistance

gender & development PROGRAM



awards & recognition

- Silver Award for Access Branding - given by ACCCU
- Gawad Parangal National Most Outstanding Coop (2015-2017)
- Gawad Pagkilala to San Jose Koop by CCDO
- Gawad Pagkilala to San Jose Koop by City of Malolos, Bulacan



best practices OF THE COOPERATIVE

- Computerized Banking System
- Access Coop Branding
- Mobile Collectors
- Senior Citizen's Lane
- Text Greetings to Member's birthday
- Assigned area Koopdinators
- Member Get Member Program
- Free Livelihood Training Programs
- Abuluyan/Damay-impok Program
- Damay-Impok Advances
- Standing flowers to deceased members
- Distribution of business signage's to member's business
- Continuous surveys on members needs
- Programs that support health awareness
- Use of coop ID for discounts to members on selected establishments
- Conduct financial counseling to members
- Full provisioning of loan portfolio
- Use of web, facebook and text blasting for information dissemination





Calinan, Davao City



Manuel Guianga and Sirib Growers and Employees Multipurpose Cooperative (MAGSIGE MPC)

PROFILE OF THE COOPERATIVE			
Type of Co-op	Multipurpose Cooperative		
Year Registered :	September 10, 2008 (Original Date of Registration)		
	February 12, 2010 (RA 9520)		
Years of Existence	8 years		
Bond of Membership	Occupational		
Membership Composition	Indigenous People	Farmers/Workers	Others

PROFILE OF THE COOPERATIVE				
Number of Members	Male	Female	Total	
	Regular	9,522	2,877	12,399
	Associate	200	36	236
Number of Employees	Male	Female	Total	
		84	70	154
Area of Operation	Mindanao			
Number of Branches	0			
Number of Satellite Office	5			

brief history OF THE COOPERATIVE

- Organized in 2008 in Barangay Manuel Guianga, Tugbok, Davao City by the first Chairman of the Board, Mr. Agripino L. Torres;
- MAGSIGE MPC was registered with the Cooperative Development Authority on September 10, 2008;
- The cooperative was formed to improve the employment status of the workers in the banana plantation of barangay Manuel Guianga and Sirib;
- From barangay Manuel Guianga, MAGSIGE MPC now operates with five (5) Satellite offices located in Matalam North Cotabato, Tboli South Cotabato, Tagbina, Surigao del Sur and in Davao City;
- From 86 members, the coops' membership has increased into more than 12,000 and continuously growing;
- In 2016, the cooperative inaugurated its own office building located in Calinan, Davao City that now serves as its main office;

business activities OF THE COOPERATIVE



ATM Service



Lending Operation

Agricultural Production

Insurance

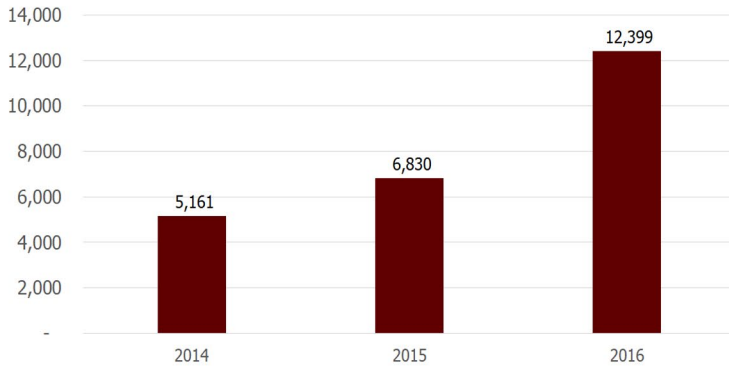
Consumer Operation

Payment Center

7/11 Franchise



MEMBERSHIP GROWTH (2014- 2016)



FINANCIAL HIGHLIGHTS

	2014	2015	2016
Total Assets	85,912,165	150,327,183	203,222,592
Deposit Liabilities	4,328,372	49,471,066	69,680,298
External Borrowings	6,791,544	0	0
Total Liabilities	49,685,350	128,591,758	176,874,377
Networth	26,769,242	21,735,424	26,348,214
Net Surplus	21,896,977	21,049,449	14,799,261
Revenue	44,205,049	67,728,830	96,113,502
Paid-up Capital	26,769,242	8,300,211	11,280,790

TRAINING CONDUCTED/ FACILITATED BY THE CO-OP

1. Leadership and Governance Seminar
2. Membership Training Seminar
3. House Keeping Seminar
4. Hygiene Awareness
5. Labor Management Education
6. Occupational Health and Safety Training



benefits/incentive TO MEMBERS

MAGSIGE MPC recognizes the good work performance of its member-workers by awarding a **“Most Outstanding Worker-Members”** every year



DAMAYAN FUND A Voluntary contribution of P10.00 per member for every death case of members



Retirement and Separation Policy for the member-workers was established to ensure that retirement and separation is properly manage and compliant with the provisions of the Labor Standards

SCHOLARSHIP PROGRAM for members and children of members

MAGSIGE MPC supports its scholars with school supplies and allowances every school year



HOSPITALIZATION ASSISTANCE for members and their immediate family members especially during emergencies

HEALTH & SAFETY TRAININGS: Fire drill, first aid training, earthquake drill

community development PROGRAMS

School Supplies Distribution @
Sitio Datal Dlanag, Tboli South Cotabato

WATER DONATION to the E-Champ Volunteers for
2016 ELECTION

KASALANG MAGSIGE an annual program for
the unwed members of the cooperative

FEEDING PROGRAM in
support to the local schools where
the coop operates

**CONSTRUCTION OF
DAYCARE CENTERS** in local
Schools where the Coop
operates

**ADOPT A SCHOOL
PROGRAM**

Adopted the school of
Mindanao Tribal Mission
College, Inc. in
Tboli.South Cotabato



**T'BOLI WATER SYSTEM
FACILITY** constructed in Sitio
Datal Dlanag, Tboli, South
Cotabato

**SCHOOL SUPPLIES
DISTRIBUTION** to local schools
where the coop operates

BRIGADA ESKWELA a Continuous
program for the Local Schools where MAGSIGE
MPC operate by providing materials and
financial assistance

BRGY. TANOD OUTPOSTS
donation for Brgy. Dacudao, Calinan
and Brgy. Baracatan, Toril

**ADOPT DRUG DEPENDENTS FOR MASSAGE
THERAPY TRAINING** in partnership with Davao
Doctors College and City Cooperative Development Office
(CCDO)

MEDICAL & DENTAL MISSION in partnership with
Private and Government agencies



MARAWI CITY SEIGE DONATIONS
for the displaced residents of
Marawi thru the Universal Islamic
Center –Davao City

SCHOLARSHIP PROGRAM MAGSIGE MPC
continuously grant Scholarship to the qualified
members and children of the members as part
of its Cooperative Development Plan for
members

MAGSIGE MPC continuously provide
financial support for the rehabilitation of
Mt. Talomo Lipadas Watershed to ensure
the water supply sustainability of the City

Partnership/linkages with Other Cooperatives and Organizations and Programs/Activities Established

GARMENT MAKING PROJECT in partnership with
DOLE-XI under its **DILEEP** Program

OJT PROGRAM, a partnership with Holy Cross College of Calinan
for the on-the job training of their Students.

Partnership with **TESDA** School of Wangan for the employment
opportunities of TESDA trained students.

Partnership with Davao City Water District for **ADOPT A SITE PROGRAM**
for the conservation of watershed areas in Davao City.

MAGSIGE supports the **Treerevolution** and
Greening Program of the **LGU** where it operates

environmental development PROGRAMS

Brgy. Manuel Guinga
Brgy. Matina Pangi
Brgy. Tamayong
Bagumbayan, Sultan kudarat
T'boli, South Cotabato

awards & recognition OF THE COOPERATIVE

Plaque of Recognition- Most number of its Employees to enjoy the benefits of PAG-IBIG Fund Loyaty Card-2016

Gawad Parangal 2nd Placer –Most Outstanding Cooperative (Medium Category)-2015

Best Social Enterprise awarded by the City Government of Davao and CCDO-2015

Best Social Enterprise awarded by the City Government of Davao and CCDO-2015

Gawad Parangal 2nd Placer –Most Outstanding Cooperative (Medium Category)-2015

Gawad Parangal–Most Outstanding Cooperative (Medium Category), Region XI, awarded on October 25, 2014

BEST PRACTICES OF THE COOP

1. FAIRNESS IN ALL ACTIVITIES

- Voluntary membership
- Democratic member control
- Member economic participation
- Equal access to educational trainings and information
- Autonomy and independence
- Cooperation among cooperatives
- Members' feedbacking
- Advocacies for community sustainability (concern for community)

2. ACCOUNTABILITY

- Policy oriented approach
- Regular officers' meeting
- Equal access to information and development of the cooperative

3. INTEGRITY by all members

- Professionalized hiring policy dwelling on SKA principles (skills, knowledge, attitude)
- Fair but strict implementation of disciplinary policies
- Strict implementation of DOSRI accounts
- Following the standard of republic act 9520 concerning officers, staff and members

4. TRANSPARENCY in all financial transactions

- Updated monthly financial statement
- Regular audit by audit and inventory committee
- Policy on investments are approved by the general assembly
- Information dissemination on expanded loan windows catering to the needs of the members

5. HUMILITY for everyone

- Respect especially for ordinary members and front liners (staff) are trained to be courteous
- Monday morning prayer and bible sharing



Sto. Niño de Parada Multipurpose Cooperative

1542 National Rd., Parada, St. Maria, Bulacan



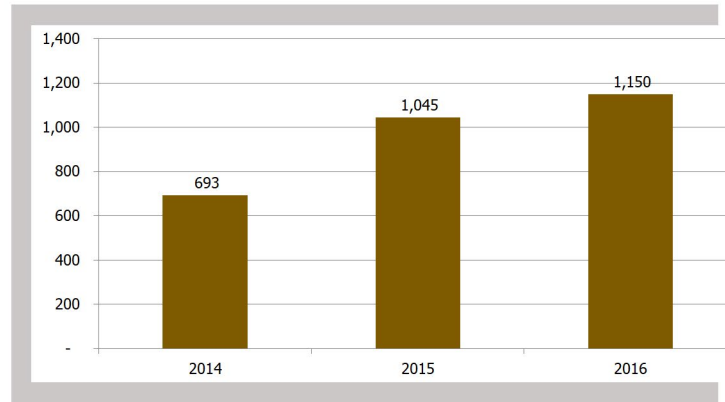
PROFILE OF THE COOPERATIVE			
Type of Co-op	Multi-Purpose		
Year Registered	January 30, 1996 December 7, 2009 (under RA 9520)		
Years of Existence	21 Years		
Bond of Membership	Residential		
Membership Composition	Agrarian Reform Beneficiaries = 1	Drivers/ Operators/ Conductors = 28	Elderly Senior Citizens = 44
	4Ps Beneficiaries = 2	Livestock Growers = 6	Teachers/Educators = 18
	Private Employees = 316	OFWs = 28	Professionals = 40
	Housewives/ Househusbands = 13	Farmers = 28	Entrepreneurs = 138

PROFILE OF THE COOPERATIVE			
Number of Members	Male	Female	Total
	Regular	240	422
Associate	188	300	488
Number of Employees	Male	Female	Total
	5	4	9
Area of Operation	Provincial		
Number of Branches	None		
Number of Satellite Office	None		

brief history OF THE COOPERATIVE

- Re-registered under RA 9520 on December 7, 2009
- Started with 29 members with paid-up share capital amounting to P32,000.00
- Year 2001 when the Cooperative started to operate at its official office and started hiring employees
- The cooperative started to offer different products/services such as Savings and Time Deposit that offer higher interest compared to other commercial banks; LPG, beer and soft drinks and mineral water dealership. It also offers now Bills Payment services like paying Meralco bill, PLDT, Smart Bro, etc.
- With the improved system brought by the dedication and strong commitment of the officers and other members, Sto. Niño de Parada Multi-Purpose Cooperative received multiple awards such as Most Outstanding Cooperative in the province of Bulacan in the years 2005, 2011, 2013, 2014 at 2015.
- Year 2016 when it was awarded with Hall of Fame Award in Bulacan Province
- At present, Sto. Niño de Parada Cooperative has a total asset of P27,852,595.88 with 1,150 members.

MEMBERSHIP GROWTH (2014- 2016)



Savings and Time Deposits

Garment Business

Beer and Soft Drinks Dealership

business activities OF THE COOPERATIVE

- Loans
- Mineral Water Dealership
- Bills Payment services such as Meralco bills, PLDT, Smart Bro, atbp
- LPG Dealership



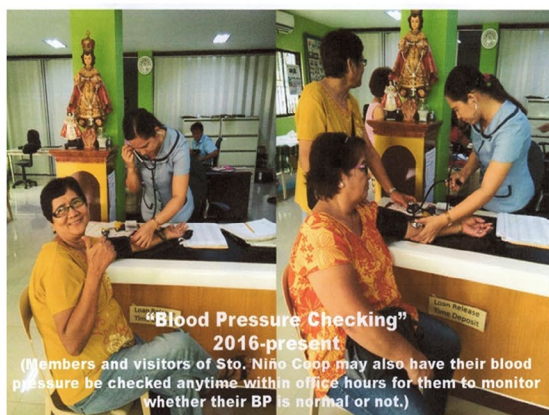
trainings conducted/facilitated BY THE COOPERATIVE



FINANCIAL HIGHLIGHTS

	2014	2015	2016
Total Assets	18,134,992.45	23,881,069.20	27,852,595.88
Deposit Liabilities	10,070,618.33	14,207,632.71	15,997,419.74
External Borrowings	None	None	None
Total Liabilities	12,097,508.22	16,213,985.80	17,945,461.92
Networth	6037484.23	7667083.40	9907133.96
Net Surplus	1,092,397.32	1,576,986.50	1,703,145.50
Revenue	3,143,646.45	4,107,544.64	4,685,538.74
Paid-up Capital	5,373,153.79	6,312,116.55	8,382,723.73

benefits/incentives TO MEMBERS



- Other Benefits:**
- Burial Assistance
 - Free Vitamins
 - Amnesty Program



Community Development Programs



- brigada eskuela
- peace & order program
- medical assistance
- family planning

environmental development PROGRAMS



tree planting
waste segregation
risk reduction seminar



Partnership/linkages with Other Cooperatives and Organizations and Programs/Activities Established



Parada Elementary School
Parada High School
Sta. Maria Federation of Cooperatives
Bulacan Coop Hall of Fame League Union
Municipal Coop Devt. Council
Coca Cola Bottlers Phils.

best practices OF THE COOPERATIVE



- the use of computers
- the use of biometrics
- BOD monthly meeting
- physical fitness program



Awards & Recognition

HALL OF FAME AWARD 2016

Gawad Galing Kooperatiba 2016
(Provincial Government of Bulacan)

Most Outstanding
Cooperative 2015

Most Outstanding
Cooperative 2014

2014 TrailBlazing Award
(Bulacan)



MEDIUM CATEGORY

Leyte National High School Multipurpose Cooperative Tacloban City



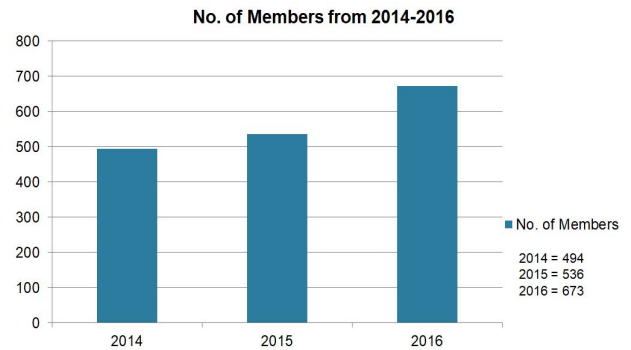
PROFILE OF THE COOPERATIVE			
Type of Co-op	Multi-Purpose		
Year Registered	December 18, 1992 October 16, 2009 (under RA 9520)		
Years of Existence	25 yrs		
Bond of Membership	Institutional		
Membership Composition	Elderly/ Senior Citizen	Teachers/ Educators	Overseas Filipino Workers
	57	594	22

PROFILE OF THE COOPERATIVE				
Number of Members	Male	Female	Total	
	Regular	133	364	497
	Associate	53	123	176
Number of Employees	Male	Female	Total	
		3	7	10
Area of Operation	Region VIII			
Number of Branches	None			
Number of Satellite Office	None			

brief history OF THE COOPERATIVE

- LNHS is one of the biggest schools in Region VIII with a population of more than six thousand (6,000) students and more than two hundred (200) teachers and staff;
 - Most experienced going to private lending agencies and suffered high interest rates;
 - The seed of cooperation was planted in 1988 when former principal Patria V. Yutangco provided a space for a small coop store of the teachers. The initial capital build up was P100.00 per teacher and about more or less 50 teachers participated;
 - It was registered with the Cooperative Development Authority as a closed type cooperative in December 1992 and became a full pledge cooperative with Paid-up Capital of P30,000.00 and Authorized Capital of P240,000.00;
 - The Coop's first businesses were lending and grocery, and added canteen operation in 1995;
 - The Coop experienced different challenges for quite some time but eventually recovered because of the strong determination and commitment of its officers;
 - Started its yearly Lakbay Aral Program to successful cooperatives in 2007;
 - In 2010, Members' Savings Operation and LNHS Laboratory Coop were introduced;
 - In 2008, the Cooperative passed the Operation Review of Land Bank of the Philippines;
 - From year 2009-2013, the cooperative amended its Article of Cooperation and By-laws thrice. Included in the amendments are the increased in Authorized Capitalization and its Membership;
 - In 2010, LNHS MPC started to be recognized by the City of Tacloban and the region thus received awards and citations;
 - Also, in the year 2014, its Chairman, Mr. Romeo P. Mabolo was given various recognitions;
 - In year 2015, the Cooperative acquired its first Real Property, a 636-square meter lot at Maharlika Highway amounting to Four Million Pesos (P4,000,000.00);
- At present, LNHS MPC's asset has grown to Sixty-One (61) Million as of December 2016;

MEMBERSHIP GROWTH (2014- 2016)



benefits/incentives TO MEMBERS

- Hospitalization & Medical Assistance
- Mutual Aid Assistance
- Free Annual Check up for Members
- Medical Loan for Member & Beneficiaries
- Refund for X-ray & Urinalysis
- Annual Lakbay Aral
- Others :
 - blood pressure monitor
 - blood glucose monitoring
 - free coffee and mineral water

business activities of the Cooperative

- CANTEEN OPERATION
- LENDING OPERATION
- SAVINGS/TIME DEPOSITS



trainings conducted BY THE COOPERATIVE

PMES



products/services OFFERED BY THE COOPERATIVE

MEMBERS SAVINGS OPERATION (MSO)

- regular savings deposit
- time deposit

LOAN ASSISTANCE PROGRAM

- regular loan
- buy out loan
- salary loan
- city allowance loan
- educational loan
- short term loan
- vacation/travel loan
- calamity loan
- redeem a pawned item
- restructured consolidated
- production/pangkabuhayan loan
- vehicle loan
- rice loan
- purchase order (P.O.)

SCHOOL CANTEEN SERVICES



community development PROGRAMS



Gift-giving Para Han mga Kabus

LNHS MPC sharing it's blessings to the prisoners at Tacloban City Jail February 7, 2016

Gift Giving for the "Needy" at Redemptorist Church, Tacloban City

SHARING SCHOOL SUPPLIES TO TYPHOON VICTIMS SIJA ELEM. SCHOOL, BORONGAI



DONATION OF ELECTRIC FAN TO FEMALE INMATES OF TACLOBAN CITY JAIL



- Earthquake Drill
- Blood Letting Activity
- Financial Support
- Recollection

Partnership/linkages with Other Cooperatives and Organizations and Programs/Activities Established

GOVERNMENT AGENCIES:

- Bureau of Internal Revenue (BIR) – withholding taxes of employees and other private institutions doing business with the cooperative
- Social Security System (SSS) personnel sickness, maternity and retirement benefits
- PHILHEALTH – health insurance of coop personnel
- PAG-IBIG – multipurpose loan, housing loan of personnel
- Tacloban City Cooperative Development Council (TCCDC) – technical assistance, trainings and seminars
- Local Government Units – permits and licenses
- Leyte National High School (LNHS) Administration – MOA on Canteen Operation

COOP PARTNERS:

- Perpetual Help Multipurpose Cooperative (Perhelp MPC) – depository
- Divine Mercy Credit Cooperative (DMCC) – financial support, technical assistance
- Regional Cooperative Development Council (RCDC)
- VICTO National – financial support, technical assistance
- Cooperative Insurance System of the Philippines (CISP)
- NATCCO
- CLIMBS

BANKS:

- Land Bank of the Philippines (LBP) – depository, financial and technical support
- Land Bank Countryside Development Foundation, Inc. (LBCDFI) – Trainings and Seminars
- Bank of the Philippine Islands (BPI) – depository
- Philippine Postal Bank – depository of city allowance loan collection.

OTHER AGENCIES/ORGANIZATIONS:

- General Parents Teachers Association (GPTAI) of LNHS – depositor
- Travellers Insurance and Surety Corporation – surety bond
- Pioneer Insurance and Surety Corporation – insurance of building, furniture & fixtures, money outside/inside the premises
- Leyte National High School various organizations – depositor
- Summit Mineral Water - Supplier
- Pepsi Cola Products Phils. - Supplier
- Living Water - Supplier



environmental development PROGRAMS

TREE PLANTING

Brgy. 89, Payagay San Jose, Tacloban City
October 8, 2016



Brigada Eskwela



gender & development PROGRAMS

GAD Action Plan for CY 2017

PROGRAMS/PROJECTS	OBJECTIVES	STRATEGIES/ACTIVITIES	TIMELINE	RESOURCES	
				Human	Financial
1 Gender Analysis	generate statistics on gender of members: male, female and others	make a tally based on existing forms conduct school visitation utilize a survey form	April 2017 - January 2018	GAD Committee Coop Personnel Coop Members	1,000.00
2 revision in all LNHS - MPC forms	determine sexual preference of members and would-be members	revise old template to give provisions on three (3) sexual preferences	April 2017 - May 2017	GAD Committee Coop Personnel Coop Members	1,000.00
3 construction of additional cubicle	accommodate LGBT community	craft a budget - estimate request fund allocation	June 2017	GAD Committee, LNHS-MPC Personnel, LNHS- MPC BOD	Social & Developm ent Fund
	provide comfortable restroom to all members	construct additional cubicle for LGBT label existing restrooms	Sept. 2017 Sept. 2017		
4 attend Gender - Sensitivity Trainings	equip LNHS GAD Committee with policies, programs and projects related to GAD implementation	inquire with CDA regarding their future trainings tie - up with other cooperative and related organizations	Year Round	GAD Committee, CDA, LGU, other cooperatives	Social Developm ent Fund
5 conduct/initiate Gender-Related Trainings	equip members with relevant information related to gender-related issues and concerns	re-echo attended trainings by GAD tie-up with different organizations	Year - Round	GAD Committee, CDA, LGU, other cooperatives	Social Developm ent Fund
6 provide breastfeeding area	provide area to coop nursing mothers	request space for breastfeeding area in Coop office provide diaper-changing table, chair	June 2017 - Sept. 2017	GAD Committee, LNHS-MPC Personnel, LNHS-	Social Developm

- To provide quality service and ensure comfort to senior citizens, PWD & pregnant women, GAD Committee of LNHSMPC provided Priority Lane and Reserved Seats;
- Installed breastfeeding area to cater the needs of coop's clientele who are nursing mothers;



best practices OF THE COOPERATIVE



awards & recognition OF THE COOPERATIVE

1st Placer Most Outstanding Cooperative
Regional CDA Gawad Parangal 2014
Medium Scale Category

Recognition for being one of the Best Performing Cooperative in Tacloban City (based on Assets, Paid-Up Capital and Net Surplus)

National Nominee
CDA Gawad Parangal 2014

2014 Most Outstanding Cooperative in Tacloban City
3rd Tacloban Gawad Parangal
Medium Scale Category
Given last October 2015

Most Outstanding Cooperative in Tacloban City
Medium Scale Category
Given last October 2016

1st Place, Best Performing Cooperative
CDA Regional
Gawad Parangal 2016
Medium Scale Category

1st Place, Best Performing Cooperative
CDA Regional
Gawad Parangal 2016
Medium Scale Category





San Jose Sico Landfill Multipurpose Cooperative

San Jose Sico, Batangas City

PROFILE OF THE COOPERATIVE			
Type of Co-op	Multipurpose Cooperative		
Year Registered	2003		
Years of Existence	14 years		
Bond of Membership	Residential		
Membership Composition	Waste Sorters (Mangangalahig)	Housekeepers	Informal settlers
	Farmers	Professionals	4Ps beneficiaries
	OFWs	Drivers/operators	Govt. employees

PROFILE OF THE COOPERATIVE				
Number of Members	Male	Female	Total	
	Regular	141	155	296
	Associate	8	10	18
Number of Employees	Male	Female	Total	
	13	4	17	
Area of Operation	Province of Batangas			
Number of Branches	None			
Number of Satellite Office	None			

brief history OF THE COOPERATIVE

- In 1999, San Jose Sico became the dumpsite of the province; labor and income opportunity for the people in the barangay opened; waste sorting or pangangalahig became the source of additional income for low income earners;
- There are about 28 sorters working in the dumpsite that year who earned about P1,000 – P2,000 a week. They market the recyclables in the different junkshops in the barangay;
- In December 2000, San Jose Sico Sorters Association was established with 13 Members;
- The pre-cooperative engaged in scrap buying and consumer rolling store for sorters & members;
- In 2001-2002, their membership increased to 45;
- On Dec. 1, 2003, San Jose Sico Landfill MPC was registered to CDA. Their paid up capital then was increased to P84,600.00 and reached to P2,376,400 in 2016; their membership increase to 314 now where 55 of them are WASTE PICKERS/ SORTERS



may pera sa basura!



business activities OF THE COOPERATIVE



hollow blocks making



rice trading



**scrap buying & selling
hauling of garbage**



vermicast & vermi-compost production

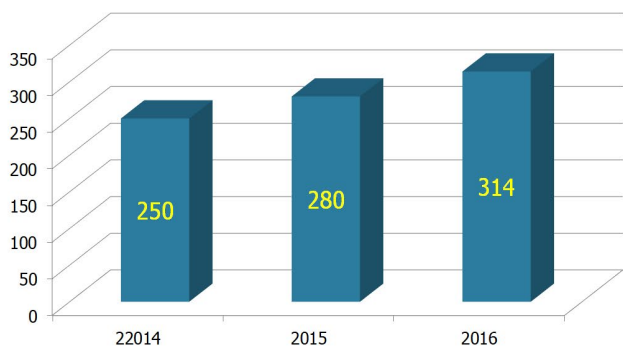


credit & loans



consumer store

MEMBERSHIP GROWTH (2014- 2016)



FINANCIAL HIGHLIGHTS

	2014	2015	2016
Total Assets	5,168,220.66	5,106,878.20	6,335,622.46
Deposit Liabilities	0	0	0
External Borrowings	0	0	0
Total Liabilities	1,265,321	1,191,096.17	1,792,231.29
Networth	3,902,899.66	3,915,782.03	4,543,391.17
Net Surplus	1,117,050.23	944,946.48	1,683,463.53
Revenue	3,773,508.17	3,390,734.64	4,515,736.51
Paid-up Capital	1,949,900.00	1,945,900.00	2,376,400.00

community development programs OF THE COOPERATIVE

TRAININGS CONDUCTED/ FACILITATED BY THE CO-OP

- ownership seminar
- strategic planning
- vermi-composting seminar

- distribution of school supplies
- supporting brigada eskwela
- supporting barangay projects
- feeding program
- gift giving

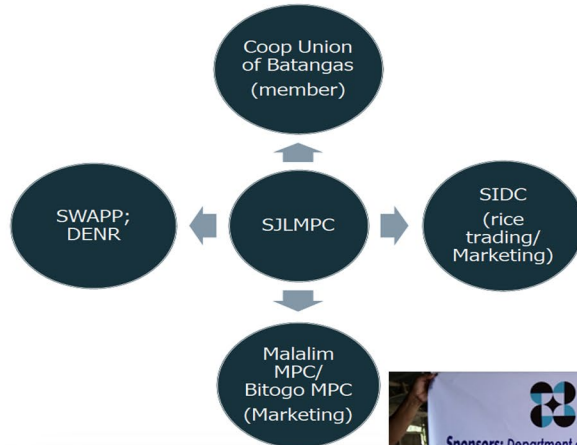


environmental development programs OF THE COOPERATIVE



- waste recycling/selling
- clean and green project
- help different barangays & schools establish/ put Materials Recovery Facility

Partnership/linkages with Other Cooperatives and Organizations and Programs/Activities Established



best practices OF THE COOPERATIVE

- empowers the informal sector and develop their leadership skill
- strong partner of local government in waste management project
- partner of Solid Waste Management Association of the Philippines
- provides livelihood and education to the informal sector
- partner of different government agencies in the promotion of their project
- strenghtens community relation, partnership with different person in fulfilling their community relation activity



Awards & Recognition



Natatanging Kooperatiba
Micro / small category
(3rd Placer)
Given by PCLEDO
YEAR 2015





Malalim Multipurpose Cooperative

Brgy. Malalim, Batangas City



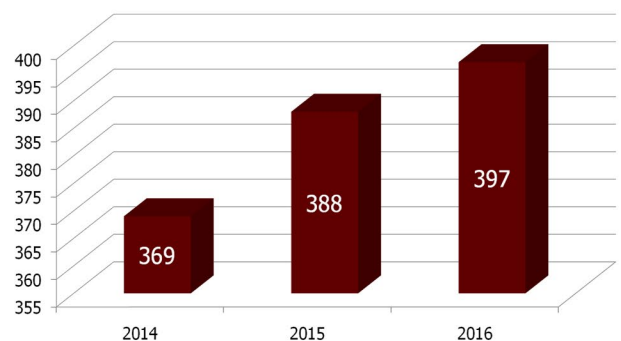
PROFILE OF THE COOPERATIVE			
Type of Co-op	Multi Purpose Cooperative		
Year Registered	August 1, 1991		
Years of Existence	26 years		
Bond of Membership	Residential		
Membership Composition	Drivers, Operators, Conductors	Farmer's	Elderly, Women, Youth
	4Ps Beneficiaries	OFWs	

PROFILE OF THE COOPERATIVE				
Number of Members	Male	Female	Total	
	Regular	136	211	347
	Associate	18	32	50
Number of Employees	Male	Female	Total	
	0	6	6	
Area of Operation	Batangas City			
Number of Branches	NONE			
Number of Satellite Office	1			

BRIEF HISTORY

- Malalim Multipurpose Cooperative is located at Brgy. Malalim, Batangas City. It started with fifteen (15) original members and founded by Mr. Warren Barbon with initial capital of P6,000.00 only;
- Their first meeting convened at the house of former Brgy. Captain Mr. Felipe E. Panganiban, on August 21, 1989. MMPC's business operation includes consumer retailing, savings, loan and contract growing;
- In the beginning, their store-cum office was a bamboo-made structure constructed "bayanihan" style. All materials were donated by the folks. As an agri-based cooperative, their services include consumer store for basic household goods, animal feeds and veterinary supplies;
- It was during the construction of the MMPC's Main Office Building cum Grocery Store when the membership increased. From the mere 101 in 1995, it grew to 240 in 2005. A decade later (2015), the coop constructed a branch store and the expansion of the main office where the membership grew for atleast 50%. The said increase was attributed to the growth and development of MMPC;
- Later, they included livestock growing and fattening as well as savings and loans. Banking on the business success, MMPC finally constructed their main office buildings and grocery store amounting to almost P1,000,000.00 in 2005;
- Thereafter in 2012, Livestock Weighting Station and Hauling services were included in the MMPC's array of services. A year after, another major accomplishment was achieved by MMPC. Simultaneously constructed was the 2nd floor of the main building costing almost P800,000.00 and the branch store costing P245,000.00. Twenty six (26) years since its inception, they are now a fully established cooperative.

MEMBERSHIP GROWTH (2014- 2016)



business activities OF THE COOPERATIVE



- cattle fattening
 - contract growing
 - consumer retailing
 - savings & time deposits
 - loans
- (credit loan, feeds loan, emergency loan)

TRAINING CONDUCTED/ FACILITATED BY THE CO-OP

- ownership training
- swine management training

benefit/incentive TO MEMBERS

- financial help program
- medical assistance program
- scholarship program
- death benefits program

Community Development Programs

- youth development program
- christmas gifts for the elderly, brgy. tanods & indigent families
- construction & painting of school wall
- participation in the barangay vegetable production project
- buying of recyclable materials for non-members



Environmental Development Programs



- clean & green project
- tree planting
- buying recyclable materials



awards & recognition OF THE COOPERATIVE

Outstanding Agri-Based Cooperative 2015
Batangas City Government/OCVAS during the 7th
Batangas City Agro Industrial Fair, November 2015



SILVER AWARD
(25 Years of Existence)
October 16, 2015 given
by Batangas City
Government/OCVAS

2nd Placer (National Level) 2017
CDA Gawad Parangal for
Most Outstanding Cooperative
(Small Category Cooperative)



best practices OF THE COOPERATIVE

1. Employees avail of the minimum wage and are service oriented;
2. Credit services are made accessible to the members and farmer-members;
3. Compliant to the reportoria requirements;
4. Provide benefits for members educan through family members;

**MMPC Paiwi or
Contract
Growing**

- Equitable distribution of profits
- Member have to bear some portion in case of losses in the cycle of contract growing
- Procurement of piglets, feeds, medicines and marketing of hogs

**Compliance to
mandatory
requirements of
the government**

Business Permits/licenses
Annual Report to CDA
First to conduct GA in Batangas Area

SMALL CATEGORY



Cortes Multipurpose Cooperative

Cortes, Basilisa,
Province of Dinagat Island

PROFILE OF THE COOPERATIVE	
Type of Co-op	Multi-Purpose Cooperative
Year Registered	October 30, 1992
Years of Existence	24 years
Bond of Membership	RESIDENTIAL
Membership Composition	RURAL FOLKS-Agriculture-fisherfolks

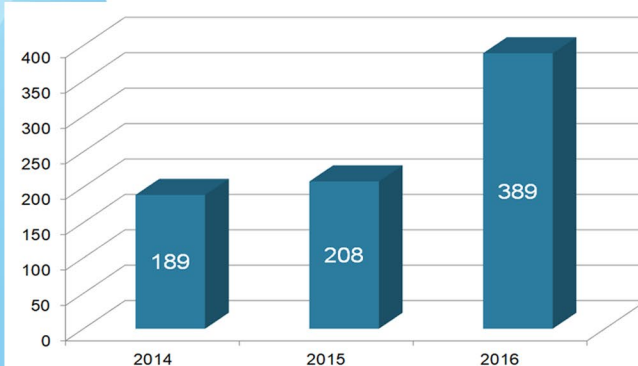
PROFILE OF THE COOPERATIVE			
Number of Members	Male	Female	Total
	Regular	76	163
	Associate	0	
Number of Employees	Male	Female	Total
		2	3
Area of Operation	Province of Dinagat Island		
Number of Branches	None		
Number of Satellite Office	None		

brief history OF THE COOPERATIVE

- Cortes MPC was organized and registered with CDA on October 30, 1992, by 28 cooperators mainly farmers and fisherfolk in Barangay Cortes, Basilisa, Province of Dinagat Island with an initial capitalization of Php 3,125.00
- In 2016 or after 24 years of operation it now has 239 members and a total asset of 2,480,240.80

Note: Barangay Cortes is an island accesible only at the time being by motorized banca from mainland Dinagat Island. It is about 30-40 minutes banca ride. During rough seas and stormy weather, Cortes can be isolated by days from the mainland Island

MEMBERSHIP GROWTH (2014- 2016)



business activities OF THE COOPERATIVE



benefits/incentive TO MEMBERS

1. Scholarship 2-HS, 2-ES
2. Medical & health assistance
3. Burial assistance
4. Pamaskong handog
5. Supplemental feeding

Community Development Programs

communal garden

Environmental Development Programs

coastal clean-up



Gender and Development Programs



child counselling
monthly health monitoring program



CDA NATIONAL AWARD CMPC



Vice Gov. BENGLÉN B. ECLEO and PCDO ALVIN B. DELA CRUZ received the National Award of CORTES MULTI-PURPOSE COOPERATIVE for 3rd PLACER MOST OUTSTANDING COOPERATIVE-Small Category from CDA Chairperson ORLANDO R> RAVANERA during CDA Gawad Parangal 2016 Awarding Ceremony on October 26, 2016 at Makati Shangri-la, Manila.



Vice Gov. BENGLÉN B. ECLEO and PCDO ALVIN B. DELA CRUZ received the National Award of CORTES MULTI-PURPOSE COOPERATIVE for 3rd PLACER MOST OUTSTANDING COOPERATIVE-Small Category from CDA Chairperson ORLANDO R> RAVANERA during CDA Gawad Parangal 2016 Awarding Ceremony on October 26, 2016 at Makati Shangri-la, Manila.



The TROPHY and PLAQUE of Recognition of the National Awards

BEST PRACTICES OF THE COOP

1. Full payment of loans every December of the year on prescribed date
2. Scholarship grants
3. Monthly ownership meeting
4. Piso bank savings





Diocese of Maasin - BEC Credit Cooperative

Brgy. Rizal, Sogod, Southern Leyte

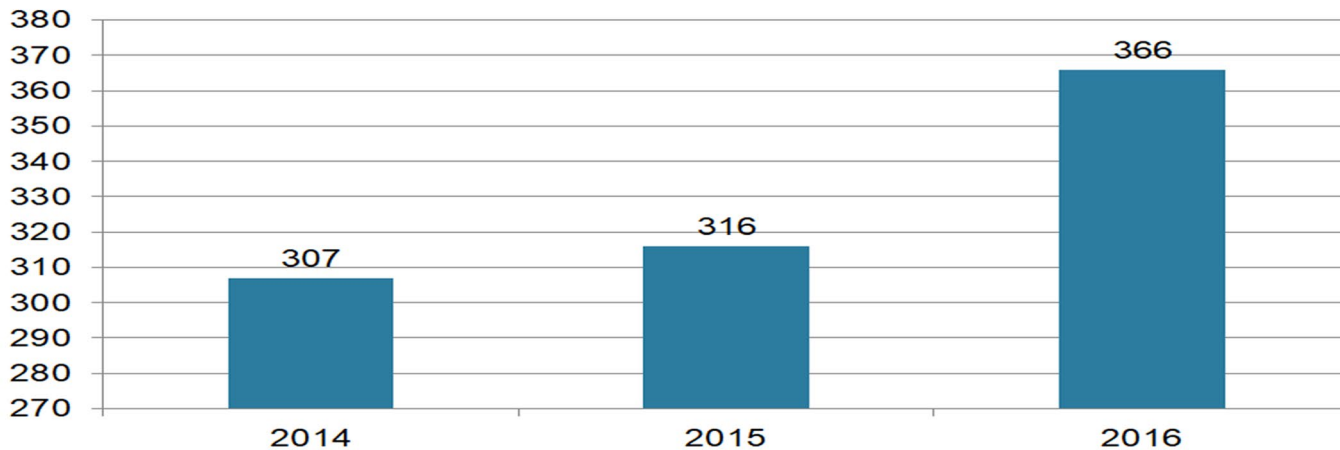
PROFILE OF THE COOPERATIVE	
Type of Co-op	CREDIT
Year Registered	AUGUST 7, 2013
Years of Existence	4 YRS.
Bond of Membership	RESIDENTIAL
Membership Composition	BASIC ECCLESIAL COMMUNITY

PROFILE OF THE COOPERATIVE				
Number of Members	Male	Female	Total	
	Regular	138	228	366
	Associate	0	0	0
Number of Employees	Male	Female	Total	
	1	1	2	
Area of Operation	REGIONAL			
Number of Branches	NONE			
Number of Satellite Office	NONE			

Brief History

- This is a story of God’s love and spontaneous guidance for His faithful servants in the Diocese of Maasin
- Started sometime in 2012 during a Basic Ecclesial Community (BEC) meeting of BEC facilitators held in Malitbog, Southern Leyte. During Gospel sharing, Sis. Luz Camay raised the issue as what to do with the funds of the BEC Core Group and there floated the idea of organizing a BEC Coop.
- A little later, in another quarterly BEC Facilitators’ Meeting, Fr. Harlem Gozo consulted the assembly as to the suggestions and ideas of forming a BEC Cooperative and the majority were convinced of the wisdom and vision of Bishop Cantillas as to the benefits and favors a BEC Cooperative would bring
- On April 9, 2013, the organizational meeting was held at Marianne Family Center, San Jose, Sogod, Southern Leyte. Thus, the Diocese of Maasin – BEC Credit Cooperative was born.

Increase in Membership from 2014-2016





lending and savings service

business activities OF THE COOPERATIVE



TRAININGS CONDUCTED/ FACILITATED BY THE CO-OP

Spearheaded the Organizational Meeting of Laoang Consumer's Cooperative, Laoang, Northern Samar

Facilitated the 1st PMES of San Pedro Calungsod Parish Fishermen's Consumer Cooperative

Diocese of Maasin - BEC Credit Cooperative Ownership Continuing Education Seminar

Diocese of Maasin - BEC Credit Cooperative Pre- Membership Education Seminar



benefits/incentives TO MEMBERS

Others:

- cash, clothing, food provision for the victims of a disaster
- assistance to members in prison (financial and non-financial)

Community Development Programs



supplemental feeding medical & surgical mission

environmental development PROGRAMS BY THE COOPERATIVE



tree planting coastal clean-up



Partnership/linkages with Different Organizations and Programs/Activities Established



**Diocesan Social Action Center (DSAC) of Maasin
No One In Need Movement
SBILHZ - RDIF**



best practices OF THE COOPERATIVE

- Holding the quarterly BEC Facilitator's Meeting for the members and non-members for coop's membership advocacy and coop updates
- For regular monthly Board meetings, the food is shouldered by the host and transportation by the respective BOD.
- BEC Diocesan formators team utilized as EDCOM members; organized into PMES Teams assigned to each of the seven vicariates throughout the Diocese of Maasin
- Board Directors and Manager receives no honorarium or allowance - voluntary service

gender & development PROGRAMS

- kasalan ng bayan
- women's forum
- marriage enrichment retreat

MICRO CATEGORY



Togoy Farmers Multipurpose Cooperative

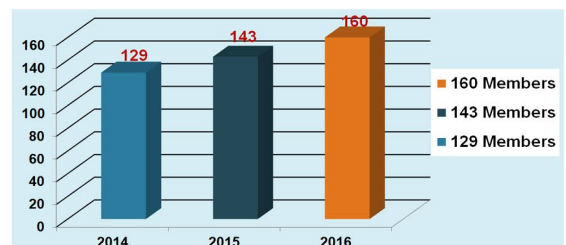
PROFILE OF THE COOPERATIVE		
Type of Co-op	Multipurpose	
Year Registered	January 7, 1992	
Years of Existence	25 years	
Bond of Membership	Residential	
Membership Composition	Elderly/Senior Citizen	4Ps Beneficiaries
	Farmers	Driver/Conductor

PROFILE OF THE COOPERATIVE			
Number of Members	Male	Female	Total
	Regular	68	92
	Associate	None	None
Number of Employees	Male	Female	Total
		0	1
Area of Operation	Municipality of Tublay and La Trinidad, Benguet		
Number of Branches	None		
Number of Satellite Office	None		

Brief History

- The Cooperative started on January 7, 1992 with 30 pioneering members;
- Togoy Farmers MPC is located at Sitio Togoy, Baayan, Tublay, Benguet which is 15 km away from Tublay Municipal Hall and can be accessed through Acop-Kapangan-Kibungan Nat'l Road;
- Brgy. Ba-ayan where Togoy Farmers MPC is situated, is one of the eight Barangay's of Tublay Municipality;
- Farming is the main source of livelihood of the members;
- The cooperative started its services as consumer store with the initial capital of P16,100;
- In 1994, the cooperative included credit as additional services.
- The members of Togoy Farmers MPC continued to increase from 160 to 171 as of July 2017;

MEMBERSHIP GROWTH (2014- 2016)



business activities OF THE COOPERATIVE

CONSUMER STORE



CREDIT SERVICE



SERIES OF TRAINING CONDUCTED/ FACILITATED BY THE CO-OP

- Training on Organic Farming with partnership to DA and LGU-Tublay
- Conduct of Training with DTI for Ice Cream Making (Squash or Cassava)



The members and DA and LGU-Tublay during the site preparation for organic coffee planting.

FINANCIAL HIGHLIGHTS

	2014	2015	2016
Total Assets	613,153.99	743,944.38	959,525.15
Deposit Liabilities	N/A	N/A	N/A
External Borrowings	N/A	N/A	N/A
Total Liabilities	88,521.51	132,543.74	159,954.69
Networth	524,632.48	611,400.64	799,570.46
Net Surplus	174,877.54	163,503.62	189,151.30
Revenue	292,828.19	347,923.97	401,823.05
Paid-up Capital	276,205	341,992.75	485,274.75

Community Development Programs



Clean-Up Drive-Cleaning the road and Sitio Tublay with the youth of LGU-Tublay



Environmental Development Programs



Communal Green Forest - Energetic members of the Togoy Farmers Multi-purpose cooperative with the partners from barangay and Municipal Government unit during the cleaning and planting of trees at Togoy, Baayan, Tublay

BEST PRACTICES OF THE COOP

Awards & Recognition



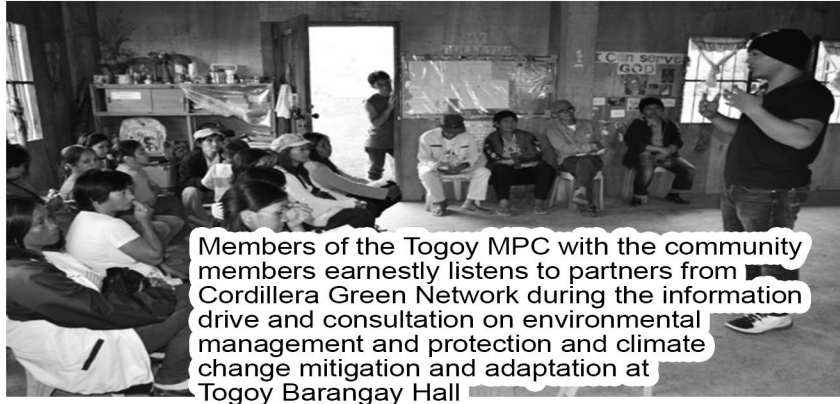
2015 6th Benguet Cooperative Convention Recognition for being the early coop to submit mandatory reports CY 2014 by CDA and LGU-



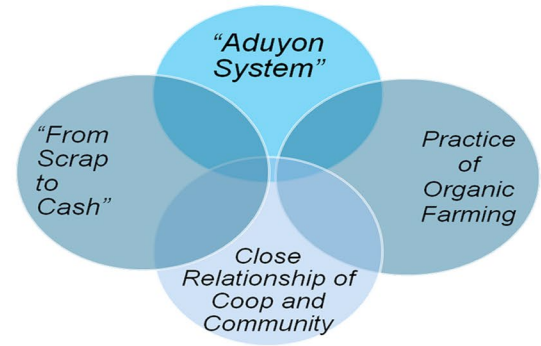
Certificate of appreciation from DAR-CAR and CDA-CAR for participating in Cooperative Strengthening Training



Partnership/linkages with Different Organizations and Programs/Activities Established



Members of the Togoy MPC with the community members earnestly listens to partners from Cordillera Green Network during the information drive and consultation on environmental management and protection and climate change mitigation and adaptation at Togoy Barangay Hall



MICRO CATEGORY



Landing, Sagubo, Kapangan, Benguet



PROFILE OF THE COOPERATIVE			
Type of Co-op	Multipurpose		
Year Registered	1995		
Years of Existence	21		
Bond of Membership	Residential		
Membership Composition	Agrarian Reform Beneficiaries	Elderly/ Senior Citizen	Farmers
	Driver/ Conductor	4Ps Beneficiaries	

PROFILE OF THE COOPERATIVE				
Number of Members	Male	Female	Total	
	Regular	20	51	71
	Associate	5	9	14
Number of Employees	Male	Female	Total	
	0	1	1	
Area of Operation	Sagubo, Kapangan, Benguet			
Number of Branches	None			
Number of Satellite Office	None			

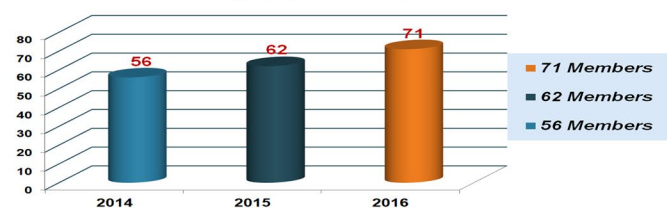
Brief History

- Sagubo MPC was organized and registered to CDA on December 6, 1995 and under R.A.9520 in March 17, 2010.
- The town of Kapangan has 15 barangays and one of this is Sagubo which has a total population 2,011 and 439 number of household.
- Kapangan is 40 kilometers away from the City of Baguio and Sagubo MPC is Eight kilometers away from the Municipality of Kapangan
- Farming is the main source of income of the members.
- Sayote and Arabica coffee are the product of members which fits the cold climate of the place.
- The Cooperative has a consumer store and lending service to it's members.

FINANCIAL HIGHLIGHTS

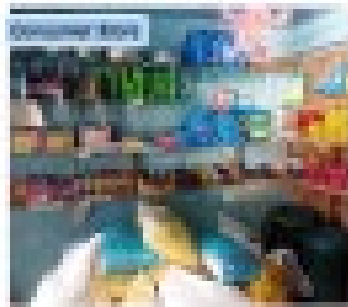
	2014	2015	2016
Total Assets	1,629,305.94	1,673,619.37	1,973,611.67
Deposit Liabilities	N/A	N/A	N/A
External Borrowings	N/A	N/A	N/A
Total Liabilities	618,176.88	513,000.36	614,966.44
Networth	1,011,129.06	1,160,619.01	1,358,645.23
Net Surplus	47,978.99	200,416.99	333,712.18
Revenue	283,213.81	384,406.39	558,606.10
Paid-up Capital	783,200	890,602.38	898,218.54

MEMBERSHIP GROWTH (2014- 2016)



business activities of the COOPERATIVE

Community Development Programs



Environmental Development Programs



Clearing of Community Based Forest Mgt. Area with a total area of 75 hectares

Partnership/linkages with Different Organizations and Programs/Activities Established



Planting of Bayle and Coffee in some area of the community based forest management area



Certificate of Recognition and Commendation by LGU Parangal (2016)

BEST PRACTICES OF THE COOP

- Agreement and Support to the Strategic Plan of the COOP by including the 75 hectares CBFMA.

- The office of the coop is open and free to any organizations who will conduct trainings/meetings.

- Coop is one of the that respond / react and increase of calamity to the group.

Awards & Recognition



CDA 2017 GAWAD PARANGAL 3rd Placer Micro Co-operative Category

COOPERATIVE DEVELOPMENT AUTHORITY

Extension Offices

REGION I (Dagupan Ext. Office)

3/F Siapno Bldg., Perez Blvd.
2400 Dagupan City
Tel. No. (075) TeleFax: 5228285

CAR (CAR Extension Office)

3/F EDNCP Bldg., 358 Magsaysay Ave.,
Baguio City 2600
Tel. No. (074) 4426731 / 4220038

REGION II (Tuguegarao Ext. Office)

No. 7 Dalanna Pagayaya cor. Pawwurlon,
Regional Govt. Center, Carig Sur,
3500 Tuguegarao City, Cagayan
Tel. No. (078) 3041543

REGION III (Pampanga Ext. Office)

D. Macapagal Govt. Center, Maimpis,
2000 Sn. Fernando, Pampanga
Telefax. No. (045) 9635107

NCR (Manila Extension Office)

Lower Ground Flr., EDSA Grand Residences
No. 75 Corregidor St., cor, EDSA
Quezon City 1105
Tel. No. (02) 3320019 / 3736895

REGION IV (Calamba Ext. Office)

2/F Hectan Penthouse, Chipeco St., Halang,
4027 Calamba, Laguna
Tel. No. (049) 5451486 / 5029790

REGION V (Naga Extension Office)

Civic Center Compound, Dayangdang St.,
4400 Naga City
Tel. No. (054) 4739053 / 4721481

REGION VI (Iloilo Extension Office)

92 Valencia St., Leganes,
5003 Iloilo City
Telefax No. (033) 5248089 / 3292055

REGION VII (Cebu Extension Office)

2/F Coop Bank of Cebu Bldg.,
M. Velez St. Guadalupe, Cebu City
Tel. No. (032) 2540481 / 2682849

REGION VIII (Tacloban Extension Office)

New Bus Terminal Compound, Brgy. 91
Abucay, Tacloban City 6500
Tel. No. (053) 8880073

REGION IX (Pagadian Ext. Office)

2/F Bance Bldg., P. Urro St.,
San Jose District, 7016 Pagadian City
Tel. No. (062) 9250181 / 9250221 (FAX)

REGION X (Cagayan de Oro Ext. Office)

Crossing Canitoan, Macapagal Drive,
Brgy. Canitoan, Cagayan de Oro City
Tel. No. (088) 3098462 / 8501892

REGION XI (Davao Extension Office)

GB CAM Bldg., Monteverde St.,
8000 Davao City
Tel. No. (082) 2258064 / 2227710

REGION XII (Kidapawan Ext. Office)

Coop Human Resource &
Livelihood Development Center,
Apo Sandawa Poblacion, Kidapawan City,
9400 Cotabato
Tel. No. (064) 5210342

CARAGA (CARAGA Extension Office)

3/F Balebria Bldg., Pili Drive,
8600 Butuan City
Tel. No. (085) 2255613 / 3425530

ARMM

Japan ARMM Friendship Hall and
Training Center, ORJ Compound,
Cotabato City
Tel. No. (064) 5521105

CDA CENTRAL OFFICE

827 Aurora Blvd.,
Brgy. Immaculate Conception,
1111 Quezon City, Philippines
Tel. No. (02) 7253764



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