



Showcasing Feats Conquering Limits

 Annual Report 2022



About the Cover

The colored spheres represent the many achievements that the Authority has accomplished despite the challenges it has faced. The radiant colors surrounding each accomplishment reflect the Authority's responsiveness in overcoming the complexities of forging partnerships and convergences that have brought significant impact to the lives of cooperative members and their communities.

Teal represents open communication and clarity of thought.

Red orange represents passion and engagement.

Blue represents trust, loyalty, sincerity, and wisdom. Each of these colors reflects a value that the Cooperative Development Authority holds.

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Mandate

Promote the viability and growth of cooperatives as instruments of equity, social justice and economic development in fulfillment of the mandate in Section 15, Article XII of the Constitution



Vision

By 2025, CDA is ASEAN's benchmark of EXCELLENCE in Cooperative Development



Mission

To provide developmental, regulatory and quasi-judicial services to cooperatives thereby giving access to socio-economic opportunities to their members.

Empowering Cooperatives, Empowering the Filipino People!



Core Values

CDA's core values are:

Excellence

Giving one's best performance and achieve the desired outcome through effective and efficient management of resources

Integrity

Maintain personal conduct, beyond reproach

Commitment

High dedication and proactive involvement in the realization of the Agency's mandate

Teamwork

Working collectively and harmoniously to achieve synergy in an environment conducive to the achievement of organizational goals

CDA QUALITY POLICY

As the government Agency mandated to promote the viability and growth of cooperatives as instruments of equity, social justice and sustainable economic development towards greater responsiveness to the attainment of the country's development goals, the CDA is committed to:

Continually enhance the quality of its programs and services for the development of cooperatives and protection of the members and the general public;

Deliver prompt services to the public, following a culture of excellence, professionalism and integrity; and

Act in accordance with law and public policy.

In line with these commitments, CDA will continue to give priority to capacity building to ensure that its human capital is knowledgeable, highly skilled, and creative, as well as imbued with positive work ethics and spiritual values.

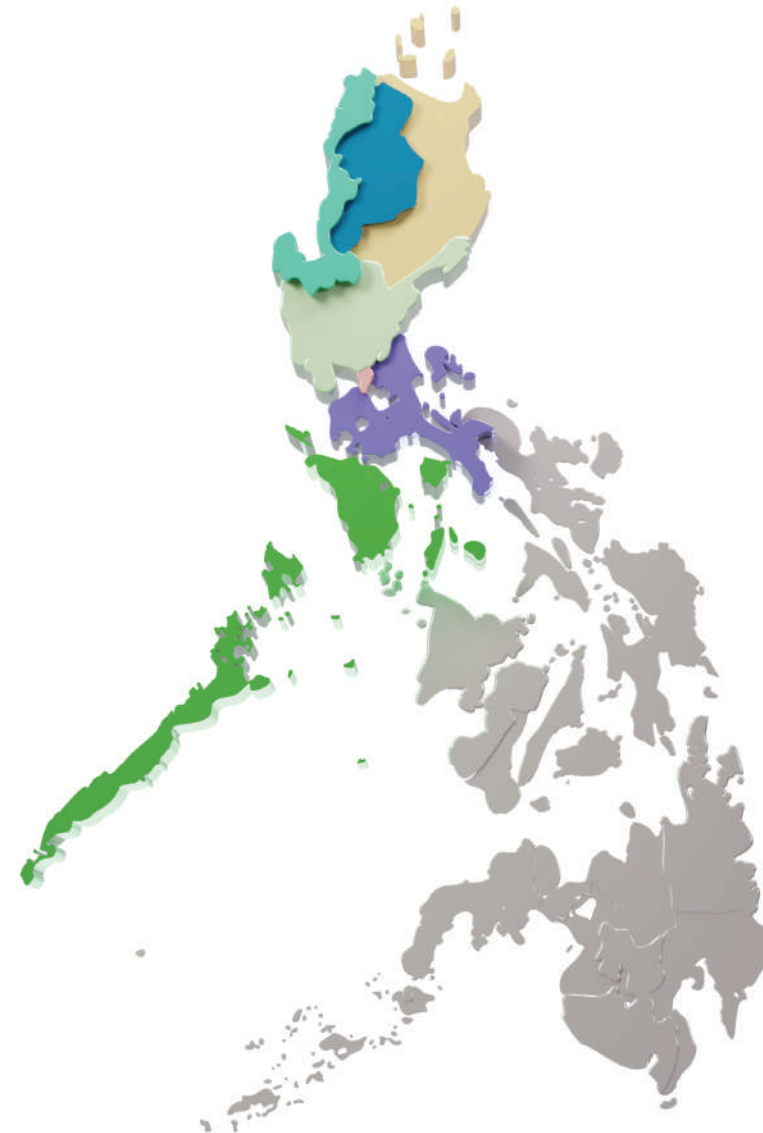
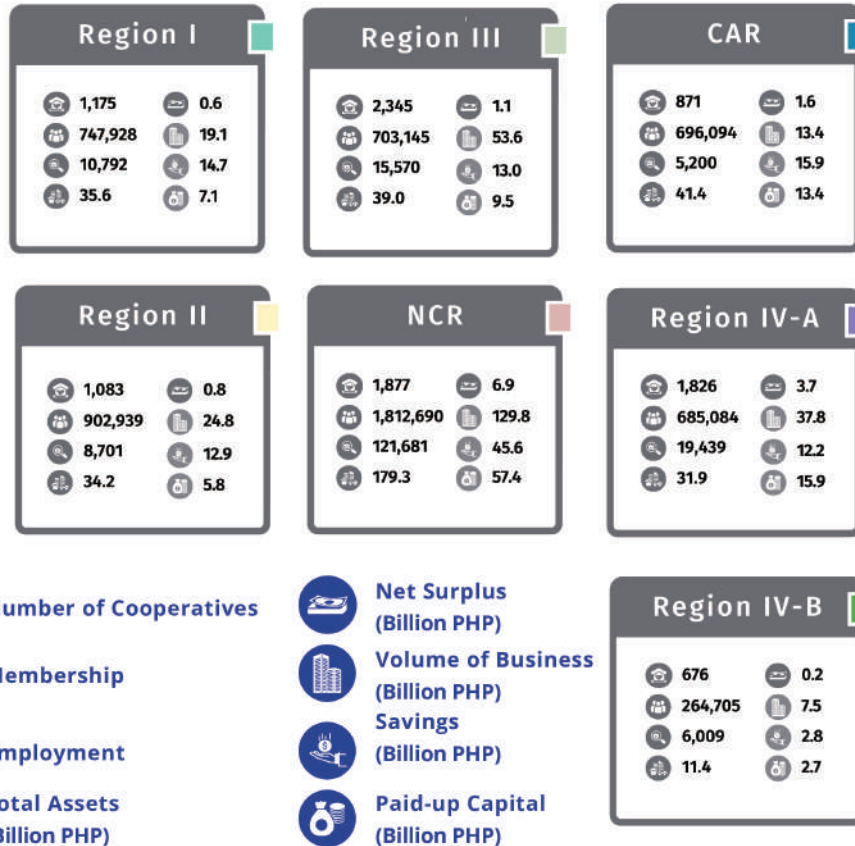
These, it will pursue with the goal of improving service delivery in the name of transparency, accountability and quality service.



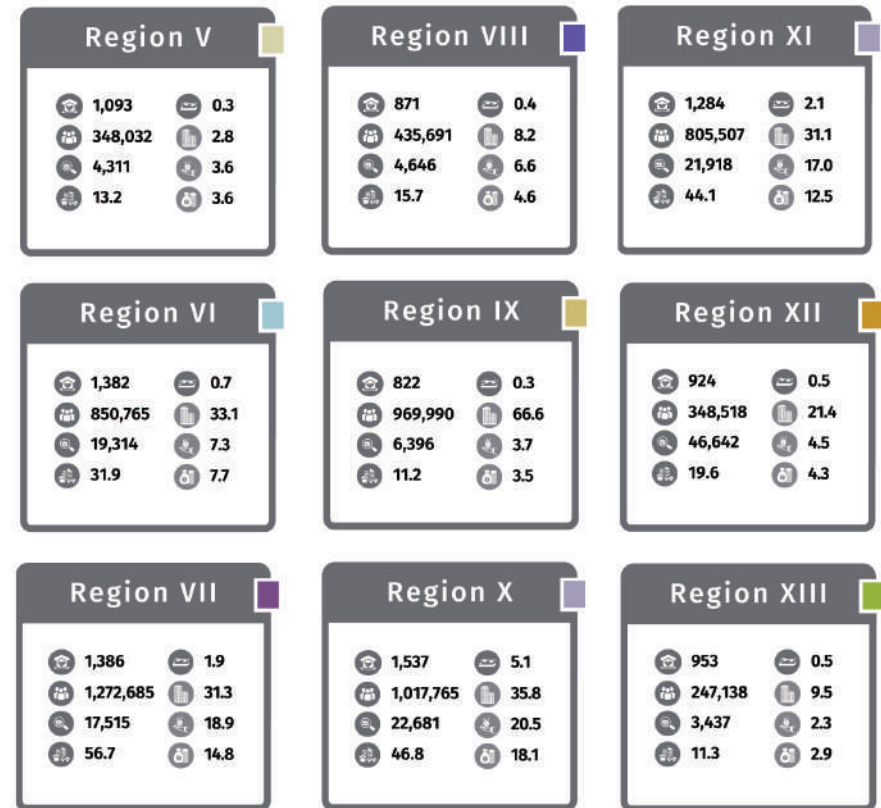
USEC: JOSEPH B. ENCABO
Chairperson

Cooperative Statistics

As of December 2022



In 2022, we have reached 87 Billionaire Cooperatives.



TOTAL	2021	2022	
Total Number of Coops	20,467	20,105	▼ -362
Membership (Millions)	11.8	12.1	▲ 0.3
Employment (Thousand)	345.6	334.3	▼ -11.3
Asset (Billion PHP)	616.7	623.2	▲ 6.5
Net Surplus (Billion PHP)	16.0	26.9	▲ 10.9
Volume of Business (Billion PHP)	364.6	525.8	▲ 161.2
Savings (Billion PHP)	194.7	201.6	▲ 6.9
Paid-up Capital (Billion PHP)	173.9	183.8	▲ 10.2

Table 1: Comparative Cooperative Statistics of FY 2021 and 2022

| Board of Directors (BOD)

As of October 2022

Overview

The Cooperative Development Authority (CDA) - Board of Directors (BOD) is composed of a Chairman and six (6) members who serve as the collegial policy-making body of the Authority. The Secretaries of the Department of Trade and Industry (DTI) and the Department of the Interior and Local Government (DILG) shall serve as ex-officio Members of the Board.

For 2022, the CDA BOD is composed of the following:



Chairman
JOSEPH B. ENCABO

Undersecretary

Board Members



VIRGILIO R. LAZAGA, M.D.

Assistant Secretary

Agriculture, Agrarian, Aquaculture, Farmers,
Dairy, and Fisherfolk Cooperatives Cluster



PENDATUN B. DISIMBAN

Assistant Secretary

Consumers, Marketing, Producers,
and Logistics Cooperatives Cluster



VIDAL D. VILLANUEVA, III

Assistant Secretary

Credit and Financial Services, Banking, and
Insurance Cooperatives Cluster



ABDULSALAM A. GUINOMLA

Assistant Secretary

Education, Advocacy, and
Union Cooperatives Cluster



MYRLA B. PARADILLO

Assistant Secretary

Human Services: Health, Housing, Workers,
and Labor Service Cooperatives Cluster



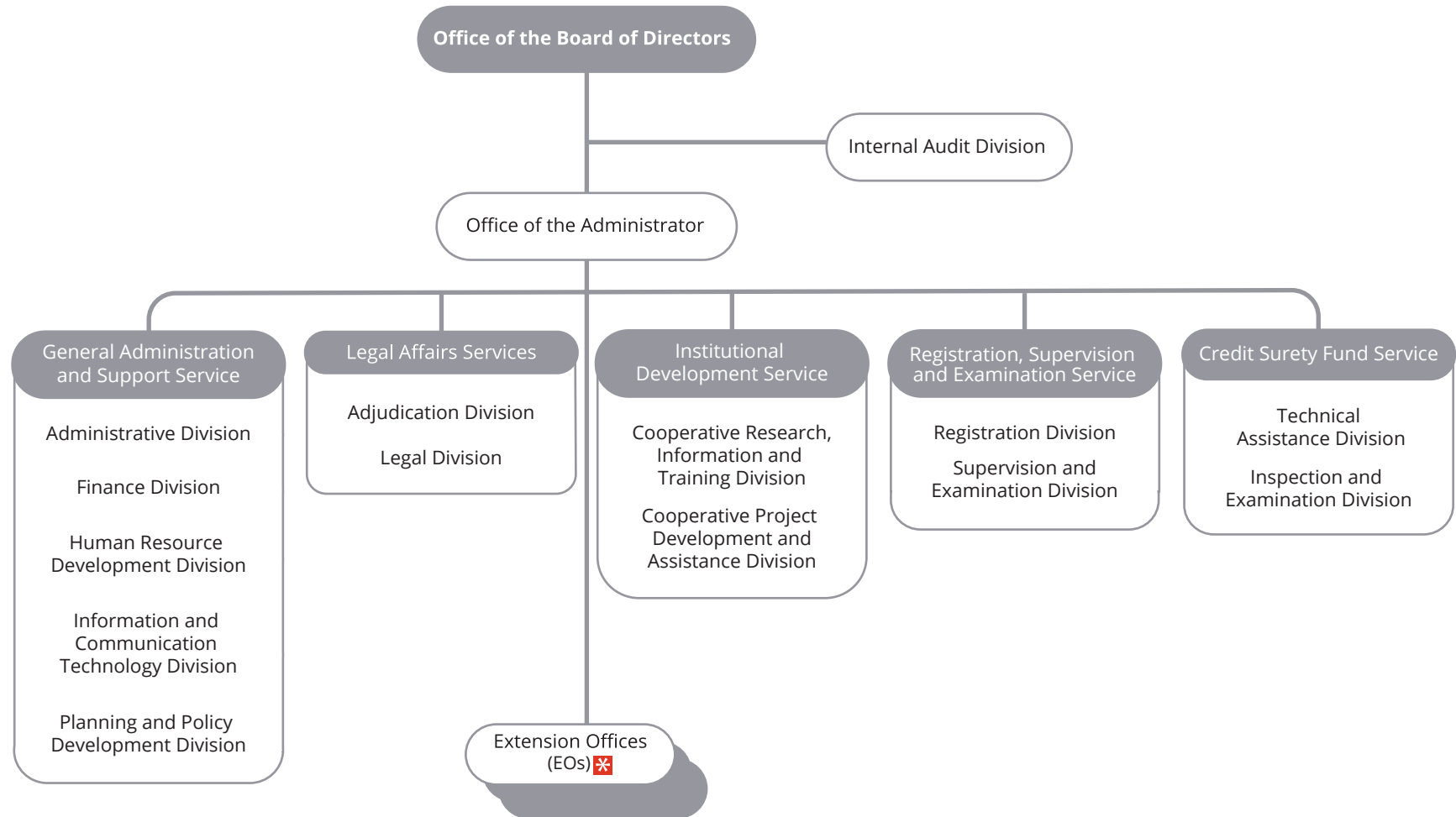
ABAD L. SANTOS

Assistant Secretary

Public Utilities: Electricity, Water,
Communications, and Transport
Cooperatives Cluster

Organizational Structure

As of December 2022



National Capital Region (NCR) EO | Cordillera Administrative Region (CAR) EO | Region I EO | Region II EO | Region III EO | Region IV-A EO | Region IV-B EO | Region V EO | Region VI EO | Region VII EO | Region VIII EO | Region IX EO | Region X EO | Region XI EO | Region XII EO | Region XIII EO

Report of the Chairman

Despite challenges faced, the Cooperative Development Authority (CDA) has made significant strides in strengthening the cooperative sector and providing support to cooperatives throughout the past year. Our commitment to responsiveness and engagement has been evident through the successful implementation of the CDA Listens Program and the Byaheng Koop initiative. By actively seeking feedback and understanding the needs of cooperatives, we have been able to enhance our services and support their growth.

Embracing digitalization has been a priority, with the introduction of free WiFi connectivity for cooperatives. This will streamline registration and reporting processes, making them faster and more efficient. Furthermore, the COOPBiZ digital platform has enabled cooperative products to reach international markets, expanding business opportunities for cooperatives.

Our partnership with academic institutions has been strengthened to integrate cooperative values into education. State and private universities and colleges now offer cooperative courses, producing experts who can provide guidance to cooperatives. Additionally, Training of Trainers programs have enhanced the skills of trainers in the cooperative sector.

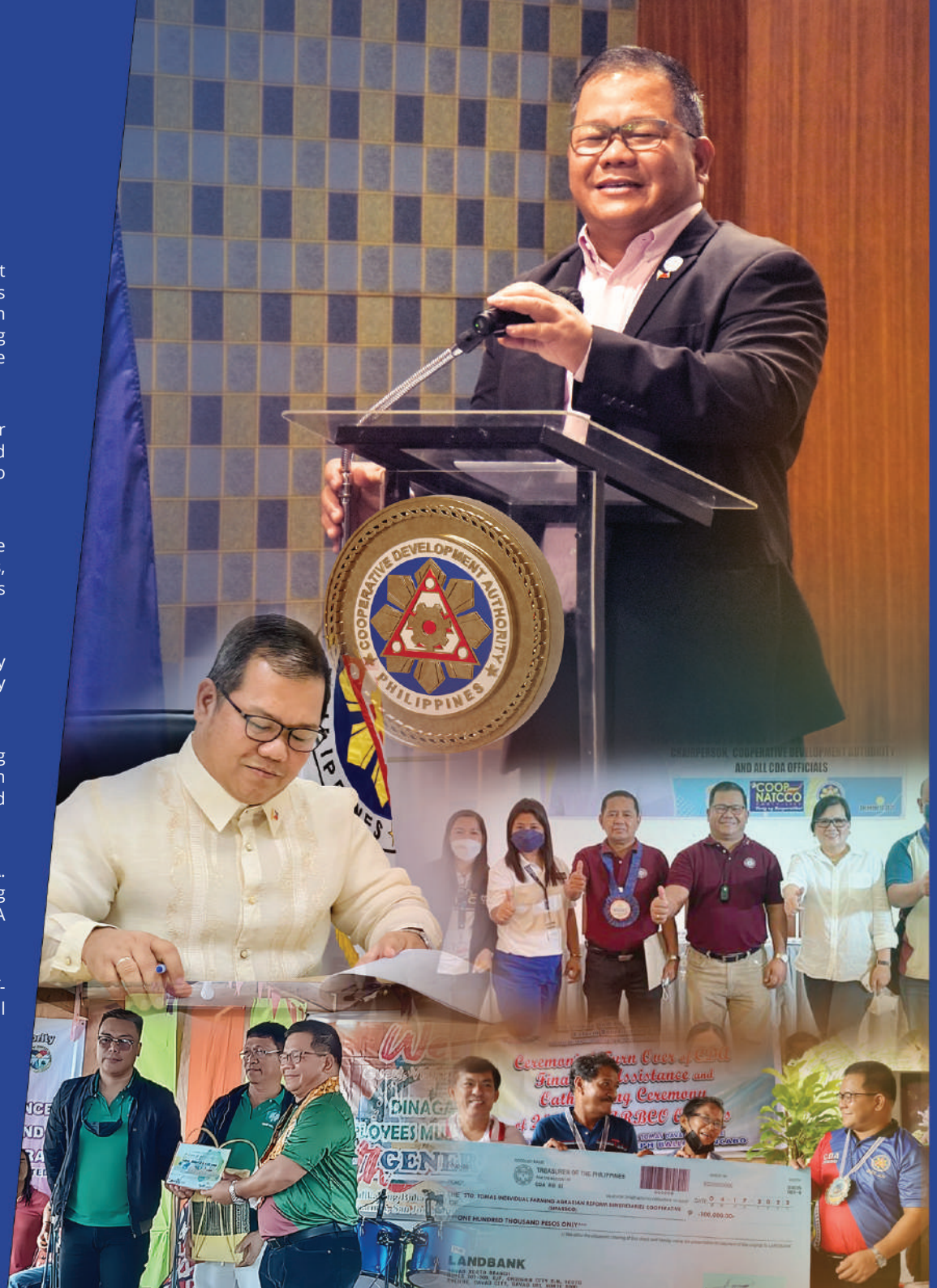
Recognizing the impact of disasters, we have established the Special Assistance for Recovery and Alleviation Program, providing vital support to micro and small cooperatives affected by disasters, helping them recover and sustain their operations.

This Annual Report, themed “Showcasing Feats, Conquering Limits” highlights the unwavering commitment of the CDA to promote and develop cooperatives. We aim to inspire others to join us in our efforts to create sustainable and self-reliant cooperatives for a more equitable and prosperous future.

I extend my sincere gratitude to our partners for their continued support and trust in the CDA. Their collaboration has enabled us to implement innovative programs and initiatives, benefiting cooperatives across the country. I also commend the dedicated men and women of the CDA whose hard work has been instrumental to our success.

Moving forward, we remain committed to promoting and developing sustainable and self-reliant cooperatives. Together, we can build a stronger and more equitable future for all Filipinos.


USEC. JOSEPH B. ENCABO
Chairman



Message from the Acting Administrator

2022 was a transformative year for the Cooperative Development Authority (CDA). We embraced change and dedicated ourselves to reviewing and implementing policies and programs to better serve cooperatives amidst the challenges.

As the year progressed, we gradually transitioned to a full capacity face-to-face work arrangement, following safety protocols. This enabled us to successfully implement good governance practices and achieve our institutional goals and targets through productive meetings, conferences, and workshops.

Recognizing our workforce as our greatest asset, we organized the 1st Human Resource Development Conference, strengthening our HR personnel and facilitating the recruitment and promotion of 184 employees. We also provided training programs and recognition through the CDA Program of Awards and Incentives for Service and Excellence (PRAISE) to enhance human capital management and invigorate our personnel.

Internationally, we participated in various events and conferences, building linkages, learning best practices, and showcasing our experiences in cooperative development. Notable engagements included the Outbound Business Matching Mission (OBMM), the ASEAN Public-private-People Partnership Forum, and the International Cooperative and Mutual Insurance Federation (ICMIF) Centenary Conference.

Addressing queries and complaints through the eFOI portal and the 8888 Presidential Complaint Center, we received a Certificate of Compliance for timely responses and achieved recognition in the ARTA RCS Awards Ceremony with an 86.10% score in the Report Card Survey. These accomplishments represent only a fraction of what we achieved in 2022. Despite the challenges, the CDA surpassed limitations and exceeded expectations. I extend my gratitude to the dedicated men and women of the CDA for their efforts and skills. It is with pride and honor that I present the Annual Report for 2022.


ASEC. MYRLA B. PARADILLO
Acting Administrator



Executive Summary

Despite the challenges of 2022 and the country's ongoing recovery from the effects of the CoViD-19 pandemic, the Cooperative Development Authority (CDA) remains committed in fostering the development of cooperatives as vehicles for social and economic justice.

Each cluster of cooperatives, a) Agriculture, Agrarian, Aquaculture, Farmers, Dairy, and Fisherfolk, b) Consumers, Marketing, Producers, and Logistics, c) Credit and Financial Services, Banking, and Insurance, d) Education, Advocacy, and Union; e) Human Services: Health, Housing, Workers, and Labor Service; and f) Public Utilities: Electricity, Water, Communications, and Transport, had developed several policies, rules, regulations, and guidelines to address the most pressing issues faced by the concerned cluster. All clusters of cooperatives, together with cooperatives conducted their respective strategic planning sessions in 2022 together with its consultative and coordinating bodies at the national, sectoral, and regional level, which are the National Alliance of Cooperatives (NAC), the 6 Sectoral Apex Organizations (SAOs), and the 103 Regional Clustered Organizations (RCOs), respectively.

The Authority also focused in implementing its major programs, the Cooperative Development Program (CDP) and the Cooperative Regulation Program (CRP). The CDP aims to ease the way cooperatives operate by providing range of developmental interventions such as technical and professional assistance, training, and coordination of entrepreneurial and livelihood enterprise development initiatives. Sub-programs, projects and activities implemented includes the Handholding Program for Micro and Small Cooperatives, Accreditation Program of Cooperative Training Providers and Cooperative External Auditors, and Koop-Kapatid Program. Likewise, to equip the cooperatives with access to capacity-building trainings, financial assistance, medical assistance, and other cooperative development initiatives, the Authority partnered with the Department of Agriculture (DA), Department of Information and Technology (DICT), Department of Social Welfare and Development (DSWD), Philippine Center for Postharvest Development and Mechanization (PhilMech), Philippine Charity Sweepstakes Office (PCSO), Philippine Coconut Authority (PCA), Philippine Fisheries Development Authority (PFDA), Rizal Commercial Banking Corporation (RCBC), and Small Business Corporation (SBC). The CDA recognized a total of 98 cooperatives and partners from the National Government Agencies and Local Government Units through its awards and recognition program, the Gawad Parangal.

For the CRP, the Authority completed the inspection of cooperatives as part of its annual monitoring of cooperative operations, evaluation of mandatory reports and issuance of Certificates of Compliance (COC), formulation of relevant regulatory policies and guidelines, and implemented the capability trainings for CDA personnel for competency in all facets of the Authority's regulatory framework. In 2022, a total of 20,105 cooperatives were registered which include 33 Credit Surety Fund (CSF) cooperatives. Similarly, the CDA continued the implementation of its quasi-judicial functions to provide efficient legal and technical assistance, policy development, and legislative advocacy.

With the full implementation of R.A. No. 11364 strengthening its structure, the CDA undergone several reforms to institutionalize its organizational development. Human Resource Development Program and Division (HRDD) was created to establish the Program to Institutionalize Meritocracy and Excellence in Human Resource Management (PRIME-HRM) that provided multi-discipline learning and development (L&D) programs, speeded up the recruitment, selection, and placement process, enhanced policies on performance management, and sustained its rewards and recognition program. Moreover, the newly created Information, Communication, and Technology Division (ICTD) complemented the efforts for digital solutions for efficient public service delivery by developing, implementing, and managing the Electronic Document Tracking and Management System, Credit Surety Fund Cooperative Information System, CDA ICT Help Desk System, Cloud Security Information and Event Management Solution, and other software and hardware maintenance services. The Authority also launched an innovative digital platform, the CoopBiz: CDA Global, that brought local cooperatives' products to the global market. Aside from that, other organizational initiatives done includes improvement of facilities and infrastructure, provision of additional motor vehicles, disposal of valueless records, and integration of disaster risk reduction management in its operation.

All these efforts led to the sustained ISO 9001:2015 Certification, continued compliance with the Freedom of Information requirements, and an improved client satisfaction results. With an improved mechanism to gather client feedbacks, the Authority received an 'excellent' overall satisfaction rating, attained a 100 % resolution rate from citizens' concerns referred to by the 8888 Citizen's Complaint Center, and obtained a 98.57% satisfaction rating from the survey administered by the Department of Trade and Industry (DTI), the highest rating among all its attached agencies and bureaus. The CDA utilized P806.2 M or 98.59 % of its total budget in delivering its accomplishment for the year.






Clusters of Cooperatives

In 2022, the cooperative sector continuously achieved substantial development by strengthening the six (6) clusters of cooperatives namely, a) Agriculture, Agrarian, Aquaculture, Farmers, Dairy, and Fisherfolk; b) Consumers, Marketing, Producers, and Logistics; c) Credit and Financial Services, Banking, and Insurance; d) Education, Advocacy, and Union; e) Human Services: Health, Housing, Workers, and Labor Service; and f) Public Utilities: Electricity, Water, Communications, and Transport. Part of this includes the recognition of a National Alliance of Cooperatives (NAC), six (6) Sectoral Apex Organizations (SAOs), and one hundred three (103) Regional Clustered Organizations (RCOs). These organizations, representing all types and categories of cooperatives, serve as the consultative and coordinating body for issues and concerns of cooperatives at the national, sectoral, and regional levels, respectively.

With various initiatives and programs by each cluster of cooperatives, the Authority was able to craft policies, rules, regulations, and guidelines pertaining to the problems and concerns that need to be rectified and given priority impacting each cluster. The Authority is making every effort to carry out the duty that is required of it and to accomplish its goals for the cooperative industry.



■ National Alliance of Cooperatives (NAC)



National Alliance of Cooperatives (NAC) and Sectoral Apex Organization (SAO) officers and members. (Back row - left to right), Mr. Romeo B. Casiño (SAO Alternate Rep., Public Utilities Cluster), Mr. Andy Nestor Ryan Pazon and Mr. Danilo C. Llana (SAO Vice Pres. and President, Consumer, Marketing, Producers and Logistic Coop. Cluster) Mr. Freddie P. Hernand (SAO President., Public Utilities Cluster), Ms. Maria Resurrection Virrey- Romero (SAO Alternate Rep. Human Services Cluster), Ms. Jackelyn Inoue (SAO Alternate Rep., Agriculture, Agrarian, Aquaculture, Farmers, Dairy and Fisherfolks Coop. Cluster) Mr. Leonardo Bautista (SAO Vice Pres. Public Utilities Cluster), (Front row - left to right), Mr. David N. Almares, Sr. (SAO Vice Pres. Education, Advocacy, and Union Coop. Cluster, Dr. Divina C. Quemi (SAO President Agriculture, Agrarian, Aquaculture, Farmers, Dairy and Fisherfolks Coop. Cluster), Fr. Antonio Cecillio T. Pascual (NAC Vice President), Mgen. Gilbert S. Llanto AFP (Ret) (NAC President), Engr. Sylvia Paraguya (NAC Treasurer), Atty. Mickel Borigas (NAC Secretary).

Sectoral Apex Organization



Agriculture, Agrarian, Aquaculture, Farmers, Dairy, and Fisherfolk Cooperatives Cluster
Virgilio R. Lazaga, M.D.
Assistant Secretary



President
Dr. Divina C. Quemi



Vice President
Mr. Edelito C. Sangco



Treasurer
Ms. Marilyn Ojales Aranas



Alternate Representative
Ms. Jackelyn Inoue



Secretary
Ms. Annielen L. Panerio



Consumers, Marketing, Producers, and Logistics Cooperatives Cluster
Pendatun B. Disimban
Assistant Secretary



President
Mr. Danilo C. Llena



Vice President
Mr. Andy Nestor Ryan Pazon



Treasurer
Mr. Nestor P. Carlon, Jr.



Alternate Representative
Mr. Robert O. Parcia



Secretary
Ms. Luz R. Payla



Credit and Financial Services, Banking, and Insurance Cooperatives Cluster
Vidal D. Villanueva, III
Assistant Secretary



President
Atty. Mickel Borigas



Vice President
Sylvia Paraguya



Treasurer
Flordeliz Bokingkito



Alternate Representative
Atty. Gloria Futralan



Secretary
Atty. Hubert E. Molina



Education, Advocacy, and Union Cooperatives Cluster
Abdulsalam A. Guinomla
Assistant Secretary



President
Fr. Antonio Cecilio T. Pascual



Vice President
Dr. David N. Almares, Sr.



Treasurer
Dr. Conception L. Bederio



Alternate Representative
Dr. Romeo A. Valez



Secretary
Ms. Annabelle Tuy



Human Services: Health, Housing, Workers, and Labor Service Cooperatives Cluster
Myrla B. Paradillo
Assistant Secretary



President
MGen. Gilbert S. Llanto
AFP (Ret)



Vice President
Engr. Cesario V. Sayre



Treasurer
Mr. Ireneo J. Asuga, Jr.



Alternate Representative
Ms. Maria Resurreccion
Virrey-Romero



Secretary
Ms. Wilma G. Yap



Public Utilities: Electricity, Water, Communications, and Transport Cooperatives Cluster
Abad L. Santos
Assistant Secretary



President
Mr. Freddie P. Hernand



Vice President
Mr. Leonardo Bautista



Treasurer
Mr. Manuelito B. De Vera



Alternate Representative
Mr. Romeo B. Casiño





















Secretary
Mr. Orlando T. Sabelita

with recognized 103 Regional Clustered Organizations (RCOs) Nationwide

Cooperative Clusters Statistics

Table 2: Cooperative Statistics per Cluster for FY 2022

Number of Cooperatives	Members	Employees	Assets (Billion PHP)	Net Surplus (Billion PHP)
Agriculture, Agrarian, Aquaculture, Farmers, Dairy, and Fisherfolk Cooperatives Cluster  7,092	 1,893,222	 40,288	87.26	3.72
Consumers, Marketing, Producers, and Logistics Cooperatives Cluster  5,099	 4,412,623	 53,770	220.47	10.31
Education, Advocacy, and Union Cooperatives Cluster  127	 605	 138	0.31	-0.01
Human Services: Health, Housing, Workers, and Labor Service Cooperatives Cluster  564	 519,234	 160,304	28.39	1.8
Public Utilities: Electricity, Water, Communications, and Transport Cooperatives Cluster  2,235	 2,058,170	 18,411	47.79	0.89
Credit and Financial Services, Banking, and Insurance Cooperatives Cluster  9,048	 9,702,896	 165,907	549.09	23.87

Registered cooperatives are classified into a specific or more than one (1) Cluster pursuant to Section 5 of R.A. No. 11364. The classification of cooperatives into Cluster resulted in variance as reflected in Table 2.

Strategic Plan

To formulate short-, medium-, and long-term plans for cooperative development, each Cluster Head conducted their own strategic planning session in 2022. Each cluster came up with a comprehensive proposals showcasing their Vision, Mission and Strategic Goals, which are anchored to the developmental functions of the Authority.

Output

Public Utilities: Electricity, Water, Communications, and Transport Cooperatives Cluster

vision

A More Cohesive and Sustainable Public Utility Services for All

mission

We commit to provide quality services;
We provide Affordable, Safe and Reliable Public Utility Services;
We actively promote collaborative efforts among stakeholders;
We capacitate the officers and members for organizational strengthening.

goals

1. Provide State of the Art Services Through Technology and Innovation
2. Efficient Public Utility Services
3. Invest in Customer Management and Satisfaction
4. Increase productivity through collaboration
5. Professionalizing Public Utility Services

Output

Consumers, Marketing, Producers, and Logistics Cooperatives Cluster

vision

A sustainably strong and empowered cluster working towards a globally recognized CMPL cooperatives

mission

The CMPL Cluster commits itself to:

1. Provide an enabling environment and ensuring transparent information;
2. Access local and global opportunities; and
3. Partner in the institutional development of CMPL cooperatives.

goals

1. Enhance Consultative Mechanism
2. Establish technology innovations
3. Equity and access to resources
4. Establish competitive advantage in the local and global markets
5. Increase access to financial institutions
6. Integrate Marketing Networks
7. Capacitate Human Resources (RCOs, SAOs, and Co-ops)
8. Establish good governance
9. Strengthen Strategic Alliances with partners

Output

Credit and Financial Services, Banking, and Insurance Cooperatives Cluster

vision

An Empowered Finance Cooperatives Cluster

mission

We commit ourselves to ensure the safe and sound operations of cooperatives providing financial products and services anchored on our cooperative identity

goals

1. Established Core Operating System at par with standards
2. Increased Compliance with financial standards
3. Customers convenience thru digitalized Operation
4. Improved Banking Business Processes
5. Improved organizational and human resource capacities
6. Investment in Innovation
7. Strengthened CB Industry through merger and consolidation
8. Contributed to nation and community building
9. Social Responsibility Project
10. Finance Resilience
11. Enhanced Capacity Capability Building Programs for Cooperatives
12. Interconnectivity of cooperatives
13. Strengthen Central Finance Facility Federations
14. Institutionalize Risk Management System
15. Improve Institutional Development, Governance and Management of Federations
16. Unified and integrated finance cluster stakeholders
17. Sound Policies and Guidelines and Concrete plans /programs
18. Systematic process of consultation in the cooperative movement
19. Strengthened and Enhanced Policy, Regulatory Environment and Partnership
20. Boost Organization and Registration of CSF Cooperatives
21. Strengthened CSF Cooperatives
22. Amended RA 10744 and its IRR



Output

Agriculture, Agrarian, Aquaculture, Farmers, Dairy, and Fisherfolk Cooperatives Cluster

vision

An empowered agricultural cooperatives that ensure its growth and sustainable development

mission

We commit ourselves to foster a systematic consultative mechanism that respond and provide equal opportunities for all agricultural cooperatives in all dimensions of the supply and value chain.

goals

Increase Agricultural Productivity
Increase Access to Finance and Logistics
Strengthened Alliance of Agricultural Cooperatives and other Cooperative Clusters
Access to Research and Development
Human Capital Development
Cooperative Branding

Output

Education, Advocacy, and Union Cooperatives Cluster

vision

Education, Advocacy and Union of Cooperatives as Center of Knowledge for Transformation and Empowerment

mission

- Serve as a catalyst and an avenue of change
- Promote cooperative values, principles and practices
- Act as the Champion of Cooperative Education and Training

goals

- Promote cooperative values, principles and practices
- Conduct need-based research, training modules and materials
- Establish Cooperative Academy
- Develop and capacitate Cooperative leaders especially the youth
- Link and network the communication and information plans and programs
- Harmonize and mainstream cooperative policy environment

Output

Human Services: Health, Housing, Workers, and Labor Service Cooperatives Cluster

vision

We envision a sustainable and globally competitive Human Services sector.

mission

We ADVANCE and EMPOWER healthcare, housing, workers, and labor service cooperatives through sustainable and responsible businesses.

goals

Accessible Healthcare,
Affordable Housing,
Productive Workers and Responsible Labor Services

We CHAMPION sectoral reforms and operational excellence through human centered innovation.

We ENGAGE all stakeholders through democratic processes and alliances.





Agriculture, Agrarian, Aquaculture, Farmers, Dairy, and Fisherfolk Cooperatives Cluster

The Agriculture Cooperatives Cluster (ACC) is committed to being a reliable partner of the cooperatives toward sustainable growth and development.

Since almost three-fourths of cooperatives in this cluster are micro-cooperatives, the following strategies and interventions were initiated and supported by the cluster:

1. Conducted consultative meetings with various stakeholders such as the Sectoral Apex Organization (SAO) and the Regional Cooperatives Organizations (RCOs), the Department of Agriculture and its line agencies, other government agencies, LGUs, NGOs and others. These meetings were geared towards policy formulation and collaboration with the stakeholders to help fulfill CDA's mandate.
2. Revitalized support to capacity-building seminars and training of the Authority to advance the entrepreneurial capabilities, managerial expertise, and technical skills of the members of cooperatives.
3. Intensified promotion of the Koop-Kapatid Program among cooperatives believed to forge the viability of cooperatives, especially the micro agri coops.
4. Conducted field visits in support of the Byaheng-Koop Program to outrightly hear and address issues on the ground.
5. Spearheaded the conduct of Strategic Planning toward formulation of the cluster's Strategy Map for a systematic execution of programs and projects for the cooperatives.

The Agriculture Cooperatives Cluster exemplified its thrust on “*Kooperatiba Katuwang ng Agrikultura Tungo sa Buhay na Masagana*” through its initiatives and strategies and vows to soar even higher through the challenges of time in the spirit of cooperativism.

Table 3. Agriculture Cooperatives Cluster Accomplishment for CY 2022

Plans, Programs, and Activities	Target	Accomplishment
Consultative meetings to enhance agriculture cooperatives' development with:		
1. SAO/RCO	10	12
2. Regional Office Extension Offices	4	4
3. Technical Working Groups	4	6
Coordination and Linkages with Stakeholders		
1. Coop Visitations/Dialogues with registered cooperatives	4	14
2. Forums/Dialogues with Farmers/Fisherfolks Organizations and/or Associations towards conversion into cooperatives	8	9
3. Interagency meetings and activities (Local)	18	49
3.1 Dept. of Agriculture and its line agencies (such as PhilMech, PCA, PFDA, BFAR)	4	12
3.2 With other government agencies (such as TESDA, DSWD, DAR, DENR)	4	18
3.3 With the private sector, NGOs, POs	4	3
4. No. of MOAs/MOUs signed	2	2
International Linkaging		
1. Meetings/roundtable discussions	2	13
2. Trade Fair	1	1





Consumers, Marketing, Producers, and Logistics Cooperatives Cluster

Consumers, Marketing, Producers, and Logistics (CMPL) Cooperatives Cluster is composed of 5,099 cooperatives and 4.4 Million members nationwide proved that the year 2022 had imparted significant contributions to the development of the cooperative sector.

In 2022, the cluster conducted 27 consultations and 84 meetings to fine-tune the policies, guidelines, frameworks, plans and programs; to address the issues and concerns; and to promote awareness and appreciation of the significance of cooperativism.

One of the remarkable results of the engagement with the cooperatives is the streamlining of guidelines. Memorandum Circular No. 2022-20 or the "Revised Guidelines on Accreditation of Cooperatives Applying as Beneficiary of CDA-Administered Grants and Donations involving Public Funds and Properties" was issued for this purpose.

In addition, the cluster conducted five (5) Trade Fairs in different regions where the cooperative showcased and sold their produced and manufactured products. The fairs generated a total sale at least 1.3 Million and cooperatives were able to forge partnerships and strengthen market linkages.

Lastly, the cluster conducted its first three-day National Coop Summit on December 1-3, 2022 in Laoag City, Ilocos Norte, which was attended by more than 800 CMPL cooperative leaders and members nationwide. The CMPL Cluster-SAO also organized 4 CMPL Federations and the CMPL Coop Movement. The summit and its activities demonstrated the unity of the cluster and manifested its clear vision and commitment to the realization of a future-ready, revitalized, resilient, relevant, and responsive cluster.

In pursuit of the commitment and goals, the Cluster Head, CMPL SAO and RCO officers, and the CMPL cooperative leaders teamed up to achieve more gains for the cooperatives and for the country.





Credit and Financial Services, Banking, and Insurance Cooperatives Cluster

Amongst the six clusters, this is the biggest cooperative cluster in terms of the numbers and assets of cooperatives. As of December 2022, there are 9,048 cooperatives under the cluster, which comprise 45% of the total number of cooperatives nationwide.

Likewise, the cluster has 83 billionaire cooperatives as of 2022. These are considered as partner cooperatives, who assist the beneficiary cooperatives in the Koop-Kapatid Program of the CDA. This is a program in which the medium and large cooperatives provide financial, technical, and other forms of assistance to the qualified micro and small cooperatives.

Since the program's implementation in 2020, 17 cooperatives have formally joined the "Koop-Kapatid" program as partner (big-brother) coops and the cluster has been dedicated in maintaining this undertaking.

The 1st Billionaire Cooperative Congress was conducted in May 2022. This is to strengthen the partnership of the Authority and the Big Brother Cooperatives.

The cluster also conducted and attended seven (7) consultations, two (2) conferences, two (2) fora, two (2) cooperative congresses, four (4) cooperative summits, twenty-six (26) different meetings, and other related activities in line with the R.A. No. 11364, all to achieve more gains for the sector.

The cluster was concurrently led by Usec. Joseph B. Encabo as a result of the transfer of Asec. Villanueva.





Education, Advocacy, and Union Cooperatives Cluster

Guided by the vision to be the Center of Knowledge for Transformation and Empowerment, the Education, Advocacy, and Union Cooperatives Cluster is committed to serve as the catalysts and avenue of change; promote cooperative values, principles and practices; and act as the champion of cooperative education & training.

Although this cluster has the fewest number of member cooperatives, it continuously grows over the years. This is in response to Article 44 of Republic Act No. 9520 and Section 5 Rule 7 of its Implementing Rules and Regulations, requiring officers of the cooperative to undergo necessary training conducted by cooperatives, federations, and/or other trainers' institutions duly accredited by the CDA.

Furthermore, Republic Act No. 11364 recognized the role of State Universities and Colleges (SUCs) in the promotion, advocacy and development of cooperatives in the education system. Hence, the partnership of CDA with SUCs is geared towards improving the education and training of cooperatives officers and members.

Through the unified efforts of the cluster, there were eleven 11 Memoranda of Agreement (MOAs) to strengthen linkages between the CDA and the SUCs were produced. Some of the partner SUCs are Ateneo de Naga University, Bicol University, Bulacan State University, Catanduanes State University, Central Luzon State University, Occidental Mindoro State University, Polytechnic State University of Bicol, Sorsogon State University, Northern Negros State College of Science and Technology, West Visayas State University, and Davao Oriental State University.

The MOAs enable the future offerings of courses and subjects related to cooperative which shall raise awareness. This is indeed a great opportunity to raise awareness and appreciation about cooperativism.





The Human Services Cooperatives Cluster is composed of cooperatives focused on health, housing, labor, and workers' services across the country. Despite the challenges posed by the pandemic, the cluster has been faithful to its mandate to perform its functions and responsibilities.

Consultative Meetings. The cluster conducted 4 major consultative meetings all over the country involving all sectors under the Human Services Cluster. The first leg was conducted on April 21, 2022 in Quezon City (NCR). The succeeding meetings were conducted in General Santos City (Region XII), Iloilo City (Region VI), and Davao City (Region XI). More than 150 participants attended the said event from all cooperatives under the Human Services Cluster. Consultative meetings served as an avenue to identify the policies needed by the cluster, to shed light on issues confronted by the Human Services Cooperatives, and to remind cooperatives of their responsibilities, obligations, opportunities, and challenges.

Training and Seminars. Despite the budgetary challenges, the cluster was able to partner with the Union of Legitimate Service Contracting Cooperatives (ULSCC) to push capacity-building initiatives and to emphasize the importance of good governance among cooperatives by providing their officers with free training and seminars. Likewise, the cluster was able to conduct 2 batches of Board of Directors Training for 2022 in NCR and Davao City which was attended by 45 participants.

Signing of MOA and MOU. Two (2) vital partnerships were accomplished between the Authority. On June 20, 2022, CDA and DOLE inked an agreement in relation to the regulations and monitoring of the Labor Service and Workers Cooperatives by way of to harmonize the enforcement and inspection policies of both agencies based on Labor. On the other hand, CDA and Philippine Contractors Accreditation Board (PCAB) collaboration resulted in streamlined process and secured exemptions for cooperatives in acquiring contractor licenses as long as they are engaged in manpower deployment.

As the cluster vow to establish a concept of a self-sufficient community, Asec Paradillo together with the SAO President MGen. Gilbert Llanto and the rest of the RCO Presidents crafted doable strategies focusing on the concept of accessible and responsive healthcare, affordable housing, productive workers, and responsible labor service.





Public Utilities Cooperatives Cluster

The Public Utilities Cooperatives Cluster once again proved that they conquered the limits in the year 2022.

Electricity. The CDA and the National Electrification Administration (NEA) jointly promulgated rules and regulations to harmonize with the provisions of the Presidential Decree No. 269 known as the "National Electrification Administration Reform Act of 2013" and RA 6939 known as the Cooperative Development Authority Act. As of December 2022, there are 121 electric cooperatives operating in the country, and 18 of which are already registered with the CDA.

Water. The Cluster conducted series of public consultations in partnership with the National Water Resources Board (NWRB), Local Waterworks and Utilities Administration (LWUA), Local Government Units (LGUs), Department of Health (DOH), and concerned cooperatives. This led to promulgation of comprehensive rules and regulations for the water service cooperatives. As of 2022, there were 9 newly registered cooperatives, making a total of 297 registered water service cooperatives with the CDA.

Communications. The Cluster is committed to strengthen its partnership with the National Telecommunications Commission (NTC) and to encourage more communication service businesses and associations to become a cooperative. The DIGICOOP, a sole technology service cooperative was registered in 2022. It is a special type of cooperative with 20 cooperative primaries.

Transport. Records showed that there were 1,899 transport service cooperatives registered as of December 2022. Most of these cooperatives were converted from associations. The number of cooperatives under this cluster and its membership grew by 31% compared to 2021. Following the Public Utility Vehicle Modernization Program (PUVMP) of then-President Rodrigo Roa Duterte, presented in Table 4 are the number of modernized vehicles have been increasing in various regions of the country. Having a total of 3,362 modernized PUV units, the NCR remains to have the highest number of modernized PUV, with 889 units.

Region	Number of Units
National Capital Region (NCR)	889 units
Region VII	855 units
Region IV	425 units
Region III	420 units
Region VIII	348 unit
Region VI	227 units
Region XII	198 units

Table 4 : List of Regions with Modernized PUV Units





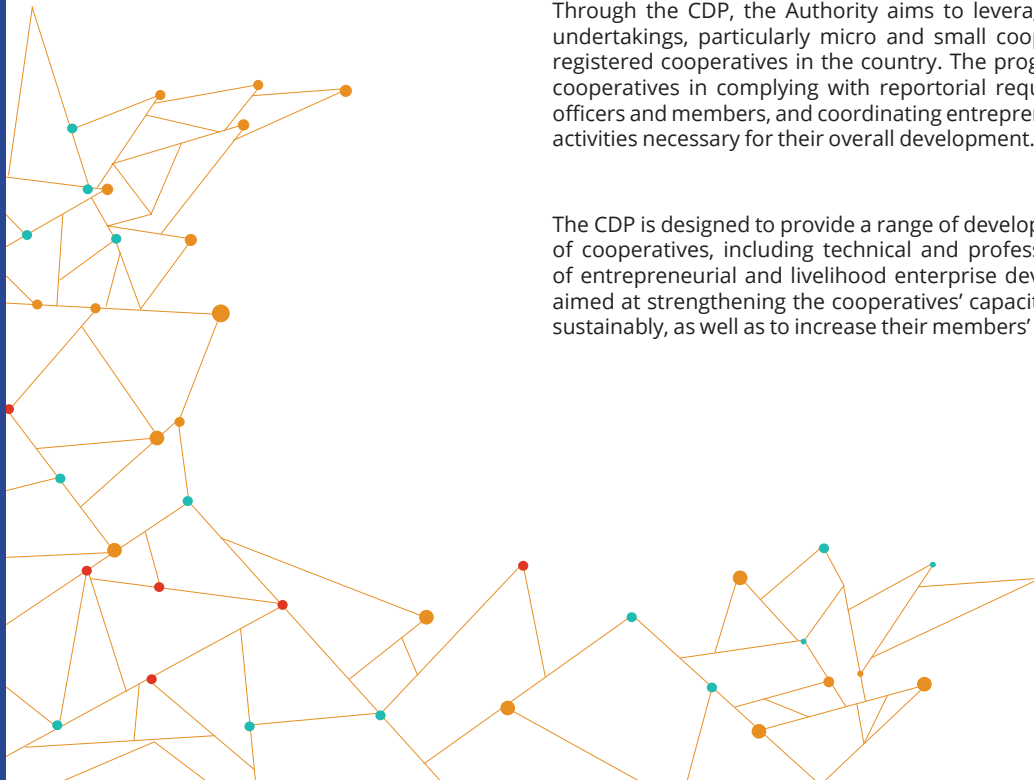
Cooperative Development Program

The Cooperative Development Program (CDP) is a flagship program of the CDA, anchored on our mandate to promote the viability and growth of cooperatives as instruments of equity, social justice, and economic development.

The CDP is designed to provide a facilitating environment for cooperatives by providing technical and professional assistance upon request, which is required for the efficient operation of cooperatives. This assistance aims to strengthen and enhance the capacity of cooperatives as an organization, as well as the members who are important building blocks of the cooperative.

Through the CDP, the Authority aims to leverage membership participation in cooperative undertakings, particularly micro and small cooperatives, which compose a majority of the registered cooperatives in the country. The program also focuses on providing assistance to cooperatives in complying with reportorial requirements, accessing mandatory training for officers and members, and coordinating entrepreneurial and livelihood enterprise development activities necessary for their overall development.

The CDP is designed to provide a range of developmental interventions to enhance the capacity of cooperatives, including technical and professional assistance, training, and coordination of entrepreneurial and livelihood enterprise development activities. These interventions are aimed at strengthening the cooperatives' capacity to manage their operations effectively and sustainably, as well as to increase their members' income and improve their livelihoods.



■ Handholding Program for Micro and Small Cooperatives

CDP's Education and Training program is centered on the Handholding Program for Micro and Small Cooperatives. It aims to improve their entrepreneurial, managerial, and technical skills, and foster the true spirit of cooperativism through trainings, technical assistance, coaching, and networking. It also helps them comply with reportorial requirements. In 2022, the program was expanded to include both officers and members of micro and small cooperatives, which make up 82% of the total registered cooperatives in the country.

In 2022, the Authority exceeded its target on the handholding program as shown in Table 4:

Table 4: Handholding Activities for FY 2022

Activity	Target	Accomplishment
Conduct of mandatory trainings for micro and small cooperatives	2,640	9,417
Conduct of other non-mandatory trainings	2,475	7,863
Other handholding activities	4,773	10,508

■ Accreditation Program of Cooperative Training Providers

The CDA accredits cooperative training providers (CTPROs) to standardize and coordinate education and training for cooperative members and officers.

Federations, unions, NGOs, SUCs, private academic institutions, and NGAs can apply for accreditation. As of 2022, there are 23 accreditations renewed bringing to 64 the total accredited CTPROs nationwide. The CTPROs conduct mandatory trainings for cooperatives, and their locations are distributed across various regions as shown in Table 5:

Table 5: Accredited Cooperative Training Providers per Region

Region	No. Accredited Cooperative Training Providers	Region	No. Accredited Cooperative Training Providers	Region	No. Accredited Cooperative Training Providers
CAR	07	IV-A	03	VIII	01
NCR	02	IV-B	10	IX	00
I	03	V	01	X	01
II	09	VI	06	XI	06
III	09	VII	03	XII	01
				CARAGA	02

■ CEA Accreditation

Under Memorandum Circular (MC) 2019-10, the Authority introduced revised guidelines for the Accreditation of Cooperative External Auditors (CEA) in accordance with Article 80 of RA 9520. These guidelines outline the requirements for accreditation, qualifications and functions of CEAs, and the scope of their reports. The increasing number of accredited CEAs indicates a more reliable source of financial information from cooperatives. The role of CEAs is vital in assessing the financial capacity of cooperatives, enabling effective policy formulation and program planning.

During the covered period, the Authority successfully accredited 201 CEAs, comprising 169 individuals/sole proprietors and 32 firms. Notably, 67 new individual CEAs and 21 firms were accredited, while 102 individuals and 11 firms had their renewal applications approved. This demonstrates the Authority's commitment to ensuring a diverse pool of qualified auditors for cooperative assessments.

■ Awards and Recognition Program



The Gawad Parangal is the CDA's awards program that recognizes exceptional cooperatives for their best practices, programs, and good governance.

Through a national search program and multi-level screening process, the CDA celebrates and honors cooperatives and partners that contribute to cooperative member and community growth and development. In 2022, the program recognized 98 cooperatives, partners from National Government Agencies and Local Government Units.

■ Partnership and Consultative Mechanisms

The CDA as the lead Agency of the government in the promotion and development of cooperatives shall synchronize the efforts of other government institutions towards the common goal of empowering the cooperatives in achieving their growth. The new CDA Charter provided additional consultative mechanisms.

● Cooperative Development Councils.

The Councils are multi-sectoral bodies established at the municipal, provincial, regional and national level in order to provide the cooperative movement a system for policy consultation and program coordination in accordance with the guidelines prescribed by the Authority. For this purpose, Memorandum Circular 2022-11, series of 2022, Guidelines on the Structure, Organization and Operation of Cooperative Development Councils was issued.

As of December 2022, the status of organizing the councils at the various levels are contained in Table 7.

Council Level	Number of Organized		Number of Unorganized
	Active	Inactive	
National	1	0	0
Regional	16	0	0
Provincial	55	15	06
City (Independent, Highly Urbanized, and Component)	107	16	21
Municipal	321	371	673
Total	500	402	700

Table 7: Number of Cooperative Development Councils for FY 2022



CDA Chairperson Joseph B. Encabo administering the Oath of Office of the officers of the National Cooperative Development Council (NCDC). Second from the left Mr. Alexander B. Raquipo (RCDC Region I) Chairperson, Mr. Deal Noel D. Benegrado (RCDC Region X) Vice-Chairperson, Ms. Lucia G. Furo (RCDC NCR) Secretary, Mr. Raymundo G. Dela Cruz (RCDC Region II) Treasurer and Mr. Alvin B. Dela Cruz (RCDC Caraga) Auditor.

● National Alliance of Cooperatives (NAC), Sectoral Apex Organizations (SAO) and Regional Clustered Organizations (RCOs)

The NAC, SAO and the RCOs representing all types and categories of cooperatives function as the overall consultative and coordinating body with the Authority. As of December 2022, these bodies have been organized where its elected officers are presented in page 12-13.

● National Coordinating Committee for Cooperative Development (NCC-CD)

Prior to the enactment of the CDA Charter of 2019 (RA 11364), the NCC-CD was organized pursuant to Executive Order No. 95, series of 1993. RA 11364 mandated the creation of the National Coordinating Committee. Thus, the Authority issued Memorandum Circular 2022-22 providing Guidelines Governing the Creation of the National Coordinating Committee for Cooperative Development. Under the said Circular, the Committee is chaired by the CDA and composed of 25 government Agencies with cooperative development programs.



1st Meeting of the National Coordinating Committee for Cooperative Development (NCC-CD)

■ KOOP-KAPATID



The cooperatives' driving force for existence is to help others and success can be measured by how much they have achieved this objective. The "Koop Kapatid" Program is an example of this philosophy in action.

The program's goal is to provide micro and small cooperatives with financial support and other forms of support to improve their management, governance and business operations.. The Big Brothers share their success with the small koop kapatid , fostering a spirit of collaboration and support.

Partners sign a Memorandum of Agreement which defines the role of each party in the program. The participation is voluntary, and the program's success is a result of the committed support of the big and small brothers.

As one of the signature programs of the Authority, Regional Extension Offices provide technical support to ensure its successful implementation.

Agribusiness Meat Express Program

The Cooperative Development Authority (CDA) and the Department of Agriculture (DA) have continued their efforts to promote and support the development of the cooperative sector in the Philippines over the past year by launching the Agribusiness Meat Express Program.

This program aims to manage food inflation and provide more options for quality, safe, and affordable meat products, while also providing opportunities for cooperatives to earn additional income.

CDA-DSWD Partnership Program

The Cooperative Development Authority (CDA) and the Department of Social Welfare and Development (DSWD) have recently signed a Memorandum of Understanding (MOU) for the EPAHP Project, which aims to uplift the quality of life of cooperatives and their members and alleviate hunger and poverty.

Under this program, low-income or no-income members of micro or small cooperatives that are compliant with regulations are considered qualified beneficiaries. Additionally, poor, marginalized, vulnerable, and disadvantaged individuals who are not yet members of cooperatives can be organized and granted financial assistance by the DSWD to become cooperative beneficiaries and service providers for government programs, such as the Supplementary Feeding Program.

This partnership has facilitated the registration of Small Livelihood Projects Associations (SLPAs) as legitimate cooperatives, allowing them to enjoy benefits such as tax exemptions under the Cooperative Code and prioritization as service providers in government feeding programs like the Supplementary Feeding Program (SFP). As a result of the MOU signing in 2021, more cooperatives are now equipped with the necessary resources and skills to improve their livelihoods and positively impact their communities.



CDA - PCA PROJECT on Coconut Farmers Organization and Development through Cooperatives (COCOFARMCOP)

Republic Act No. 11524, also known as the Coconut Farmers and Industry Development Trust Fund Act, has brought together various government agencies to consolidate the benefits owed to coconut farmers and promote the sustainable growth of the coconut industry. As part of this effort, the CDA and PCA have signed a Memorandum of Agreement (MOA) to design programs, projects, and activities for capacity-building and other related interventions to empower coconut farmers across the country.

With a budget of approximately Php 250 million allotted for the first year of implementation, the CDA is committed to fully implementing the program and providing high-quality technical services to coconut farmers. Even before the official start date specified in the CDA-PCA Partnership MOA, the CDA has been collaborating with different agencies to undertake communication campaigns on RA 11524. Moreover, the CDA is working diligently to implement the program and provide superior technical services to coconut farmers.

As the partnership's strategic plan was being transmitted, assistance to cooperatives was also provided, which extension offices commended for providing Coconut Farmer cooperatives with access to financial aid through the Program. The Program initially had two beneficiaries, but it has since achieved numerous milestones and helped many coconut farmers.



CDA-DA F2C2 PROGRAM

The CDA and DA have launched a new partnership program and signed a Memorandum of Understanding (MOU) to enhance the capacity building of Farmers Cooperatives and Associations (FCA) that are beneficiaries of DA's Farms and Fisheries Clustering and Consolidation (F2C2) Program.

This partnership aims to empower FCAs by providing them with technical skills training through the CDA to prepare them for F2C2's Cluster Development Plans and enable them to establish market facilitation and linkages.

Through this collaborative effort, FCAs can improve their knowledge and skills, enhancing their ability to participate in F2C2's efforts to consolidate and cluster farms and fisheries. This will help them to maximize their productivity and profitability, contributing to the overall growth and development of the agriculture and fisheries sectors in the country.

CDA-PCSO Partnership



The CDA and the Philippine Charity Sweepstakes Office (PCSO) have forged a partnership that has given birth to the Program on Medical Assistance for Cooperatives (PMAC). This program aims to aid poor and low-income cooperative members in accessing adequate healthcare. The CDA provides financial assistance to qualified cooperative members to help cover the expenses of their medical requirements.

The PMAC has already distributed medical assistance to sixteen (16) identified beneficiaries from different cooperatives in NCR, Regions IV-A, IV-B, and XI. The amount of assistance provided was based on the medical diagnosis of the beneficiaries.

Senator Christopher Lawrence T. Go participated in the launch of the program and expressed his appreciation to the CDA for considering the plight of suffering cooperative members in fulfilling its mandate. He also encouraged the CDA to continue providing aid to those who are hopeless and helpless.

Through the PMAC, the CDA and PCSO are able to provide much-needed medical assistance to those who may not have had access to it otherwise. This program demonstrates the CDA's commitment to the well-being of cooperative members and its dedication to fulfilling its mandate of promoting the development of cooperatives in the country.



■ CDA - PHILMECH Partnership Program



In response to the requirements of Farmer Cooperatives Associations (FCAs), PhilMech and CDA joined forces to develop and implement entrepreneurial competence enhancement interventions that are timely and relevant. Through CDA's mandate to promote cooperative awareness, including its benefits and merits, farmers and their organizations were reoriented towards efficient operation of the Farm Machinery Service Provider (FMSP) and agricultural commercial ventures.

The primary objective of the program was to enhance the FCAs' ability to manage and operate FMSP as a sustainable agricultural business enterprise. Training sessions were conducted in specific regions, providing participants with the necessary cooperative values and skills essential to sustainably run an agricultural enterprise.

In 2022, the partnership initiative focused on 1,800 FCAs, with a budget of Php21M allocated for providing technical assistance to improve their capability to manage their agricultural business enterprise.

■ Coop Biz: CDA Global

The Co-op Biz is an innovative online marketplace that seeks to bring the unique products of local cooperatives to the global market. This platform was launched on June 28, 2022, as part of CDA's commitment to promoting cooperatives and expanding their reach in the age of globalization.



Chairperson Encabo emphasized that CDA is not only willing to participate in regional business engagements but also in cooperatives doing business globally. The Co-op Biz provides an excellent opportunity for cooperatives to showcase their products and reach a wider customer base beyond their local communities.

Since its launch, the Co-op Biz has already attracted 113 cooperatives that have joined the platform and offered their products for online selling. This initiative provides cooperatives with a new avenue for marketing their products, generating income, and contributing to the development of their respective communities.

■ Special Assistance for Recovery and Alleviation (SARA) Program to Integrated Sustainable Assistance Recovery and Advancement (ISARA) Program



CDA Chairperson Usec. Joseph B. Encabo took the lead in hosting the Integrated Sustainable Assistance Recovery and Advancement (ISARA) Program on April 22, 2022, at the Oriental Mindoro National High School Gymnasium in Calapan City, Oriental Mindoro, and on April 23, 2022, at the Odiongan National High School Covered Court in Odiongan, Romblon. This program aimed to bring together various government agencies in response to President Rodrigo Roa Duterte's directives to inform the public about the government's programs, policies, accomplishments, and ongoing projects and programs.

The ISARAP initiative successfully provided financial assistance to copra producers with the aid of the PCA, while the BFAR provided technical assistance to fishermen. The LTFRB's Pantawid Pasada Program supported transportation operators and the DSWD provided sustainable livelihood projects to the poor.

During the event, 22 national government agencies set up booths with information materials and personnel ready to answer questions and provide government services to clients and stakeholders, making it easier for them to access assistance and support.

■ Isda On The Go (IOTG)

The IsDA ON THE GO (IOTG) project is a flagship Corporate Social Responsibility (CSR) initiative of the Philippine Fisheries Development Authority (PFDA) in collaboration with CDA. Its goal is to provide accessible and affordable fish and fishery products to communities throughout the country. The partnership is designed to help micro and small cooperatives enhance their entrepreneurial skills, achieve economic sustainability, and contribute to food security.

As part of the program, Coop-Beneficiaries receive new freezers, which are lent to them to support their livelihood and business development. They also have access to frozen fisheries products purchased from partner-suppliers. The project has already been implemented in several regions, and it has received positive feedback from the cooperatives involved.

By providing support for the development of the fishing industry and improving the capacity of local cooperatives, the IOTG project is helping to promote economic growth and food security in the Philippines. The partnership between the PFDA and CDA is a testament to the benefits of collaboration and the power of CSR initiatives in promoting sustainable development. To date, there are 52 cooperatives nationwide that have benefitted from this program.



Partnership Programs:

■ Small Business Corporation (SBC)



Access to credit and financial access to cooperatives were provided through the Pondo sa Pagbabago at Pag-asenso (P3) Program and the Bayanihan Covid 19 Assistance to Restart Enterprises (Bayanihan CARES) Program. The program encouraged compliant cooperatives to avail the financial programs that would help recover their operation from the effects of the pandemic over the past two (2) years. There are currently 132 cooperatives provided with credit assistance by the SB Corp across the country that enjoy the full assistance offered to them.

■ Marawi Rehabilitation

The CDA conducted several programs, projects, and activities relative to the Marawi Rehabilitation being a member of the Task Force Bangon Marawi (TFBM). In support of TFBM and in the commemoration of the 5th Anniversary of the Marawi City Liberation from the ISIS-inspired terrorists, the CDA conducted three (3) simultaneous events – COOP Caravan for Lasting PEACE, Convergence of Coop Leaders at Marawi Ground Zero for Lasting Peace, and Lanao Cooperative Summit 2022– on October 16, 2022 in Marawi City.

Furthermore, the Authority constructed and established the CDA Marawi Cooperative Livelihood Training Center Project which started in December 2022. This project aimed to provide the survivors of the Marawi siege and those who are still recovering from the economic effects of the COVID-19 pandemic in Lanao del Sur with the necessary skills, technical know-how, and opportunities for different livelihood or income-generating activities.



■ Rizal Commercial Banking Corporation (RCBC)-Diskartech

The CDA-RCBC Partnership, dubbed as “Madiskarteng Pilipino, Madiskarteng Kilusang Kooperatibismo,” aimed to digitize cooperatives nationwide, providing access to appropriate, affordable, and timely financial products and services, especially for those in unbanked areas.

The partnership introduced Diskartech, a digital banking mobile application that enables participating cooperatives and other businesses to disburse their loan proceeds, dividends, and other digital payments digitally. This additional service for cooperative members also generates additional revenue for the cooperatives by serving as a bill payment, money transfer, and withdrawal facility.



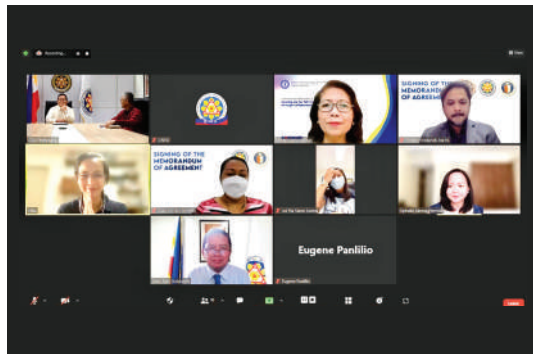
CDA - DICT PARTNERSHIP PROGRAM

The CDA and DICT Region VI, together with KITEMPCO, signed a pioneering MOA on July 7, 2022, launching the DigitalJobsPH program. This initiative empowers cooperative members with online training for job opportunities and digital entrepreneurship. KITEMPCO is the first beneficiary, gaining access to online jobs and e-commerce platforms. Through this partnership, the program aims to bridge the digital divide, foster inclusive economic growth, and position cooperative members for success in the digital economy. This collaboration marks a significant milestone in the region's digital transformation journey.



(Sitting Left to right) CDA Asst. Director Atty. Roumelia Alpaban-Babe KITEMPCO, Chairperson Tito Pilar, CDA Director Nora P. Patron, DICT Regional Director Jane L. Javellana. (Standing Left to right) Atty. Rayfrando P. Diaz III, Assec. Vidal D. Villanueva, Gov. Eugenio Jose V. Lacson, Usec. Joseph B. Encabo, Assec. Virgilio R. Lazaga, PCDO Dr. Edmund Citrus Acosido.

CDA - Ateneo de Manila University (ADMU) Partnership Project



CDA and ADMU signed an agreement to implement a project under the latter's NSTP12 Bigkis Program whereby, junior students taking the Economy, Society and Sustainable Development (SocSci13) course are tasked to use their skills learned from their class to analyze operations methods of participating cooperatives and to provide appropriate and relevant recommendations for their findings. These were presented to the cooperatives in an on-line engagement session.

The students helped two (2) cooperatives from Region I, namely: Halog West Producers Cooperative and Kaagapay sa Pag-unlad Producers Cooperative.

CDA and the Polytechnic University of the Philippines (PUP)

The partnership aims to provide students of the university enrolled in the BS in Cooperatives course On-the-Job Training/Internship, access to research materials or data from the CDA and from the cooperatives.

Under the agreement CDA will recognize top-performing graduating students of BS in Cooperatives and post-graduate students on their research studies. Three (3) outstanding students and two (2) post-graduate students were recognized during the Gawad Parangal National Awarding Ceremonies.

CDA- TESDA

To help narrow the gap between the personnel of the Authority and the number of cooperatives that need to be capacitated, CDA partnered with the Technical Education Skills and Development Authority (TESDA) to implement the Cooperative Development Management Level IV Course in Regions IV-A and the National Capital Region (NCR).

This is a 200- hour (25 days) competency-based course for cooperatives designed to enhance the knowledge, skills and attitudes of a person to be able to establish a cooperative, develop quality products and services, develop human resources, practice good governance, ensure safe and sound operations and contribute to social, economic and environmental sustainability.

Seventy-nine (79) trainees from Cooperative Development Offices of Local Government Units, cooperatives and personnel of the Authority were able to complete the course.



CREDIT SURETY FUND SERVICE

The Credit Surety Fund Service (CSFS), through the Technical Assistance Division and the Inspection and Examination Division, oversees the implementation of the Credit Surety Fund Program. It has made significant achievements in 2022, including the promotion and campaign for registration of more CSF cooperatives, the launch of an online registration system, and the development of standards and policy guidelines to ensure the stability of CSF cooperatives as instruments to increase the bankability and credit worthiness of MSMEs and cooperatives.

● Lobbying with LGUs for support and participation to the CSF Program

In 2022, series of meetings and conferences with Local Chief Executives (LCEs) and key officials in 26 provinces and major cities in the Philippines were conducted. These meetings aim to seek the support and participation of more local government units in the organization and registration of CSF Cooperatives in their areas. Fortunately, most of these LGUs, through their Mayors/Governors, have initially pledged support to the organization of a CSF Cooperative in their localities.



● Technical Assistance for Registration of CSF Cooperatives

Technical assistance services to proposed CSF cooperatives through consultations, pre-orientation seminars, Contributors Orientation Seminars (COS) were provided to seventeen (17) CSFs which resulted in the eventual registration of seven (7) CSF Cooperatives.

As of Dec 31, 2022, there are 33 registered CSF Cooperatives with a membership base of 33 Local government units, 437 cooperatives, 6 Non-Government organizations, the Development Bank of the Philippines, Land Bank of the Philippines and the Philguarantee Corporation. Aggregate contributions was recorded at P447.59 million pesos and with loans facilitated in the amount of Php 2.9 billion pesos that has assisted 1,376 loan beneficiaries, which include member-primary cooperatives and individual MSMEs.

● Online Registration of CSF Cooperatives thru CSFC-IS

The call to lessen face-to-face transactions and expedite the registration process gave birth to the Credit Surety Fund Cooperatives Information System (CSFC-IS), which is a step towards ensuring and effective and efficient registration process for proposed CSF Cooperatives. The Laguna Credit Surety Fund Cooperative was the first cooperative registered through the CSFC-IS which was launched on October 19, 2022.



Launching of the Credit Surety Fund Cooperative Information System (CSFC-IS) and awarding of the Certificate of Registration to the Laguna Credit Surety Fund Cooperative

● CSF Roadshows and Promotional Campaigns

In the second semester of 2022, the CSF Service commenced its massive promotional activities through the implementation of the "Credit Surety Fund Roadshows", a strategy to heighten the awareness of the LGUs and cooperatives on the program and its benefits. A total of eight (8) road shows and promotional campaigns all over Luzon and Visayas regions were conducted for the semester.

The event gathers in one setting, the well-capitalized and well-managed cooperatives, the LGUs and other key partners and stakeholders of the program. The increased number of the Proposed and Registered CSF Cooperatives for the year 2022 was also attributed to the conduct of these promotional activities.



CSF Roadshow conducted in Tabuk City, Kalinga on Sept 16-17, 2022

● Regulation, Monitoring and Supervision of CSF Cooperatives

In ensuring compliance with RA 10744, its IRR and other pertinent laws, monthly monitoring using internally developed system and annual inspection of the 33-registered CSF Cooperatives are conducted. These are on top of the evaluation of the mandatory reports submitted by CSF Cooperatives before Certificates of Compliance are issued. Results of these regulatory activities provided valuable insights into the CSF operations and financial health which were used as springboard for appropriate assistance and interventions to safeguard the CSF Cooperatives' fund. Policies on inspection, amendment of ACBL and accounting guidelines for CSF Cooperatives were also properly disseminated to CSF Cooperatives for their information and compliance.

● SAGIP CSF Cooperative



The SAGIP CSF Cooperative program is an initiative that provides assistance to borrowers with past due loans from lending banks covered by Surety covers issued by CSF Cooperatives. For the year 2022, assistance was extended to three(3) borrowers with past-due loans from lending banks. Surety covers for these borrowings were issued by Cauayan City CSFC, Benguet CSFC, and Valencia City CSFC. During the meetings conducted among the borrowers, lending banks and CSF Cooperatives, reasons for the delinquency were exhaustively discussed. Consequently, alternative courses of action were identified to be done by the concerned borrower to settle outstanding balances, including the remedy of loan restructuring, loan renewal and extension of period to settle the outstanding balance. The need to issue a new surety cover on account of renewal, restructuring or any change affecting the validity of the previously issued one.

● Capacity-Building Program

As a means to help develop and upgrade the core competencies and skills of officers and management staff of CSF cooperatives training programs on Credit Appraisal and Monitoring, Process of the Issuance of Surety Cover, Standard Chart of Accounts for CSF Cooperatives and Credit and Risk Management were conducted in partnership with the Bangko Sentral ng Pilipinas and the Development Bank of the Philippines.

On a separate note, a Forum on Business Opportunities was conducted to promote and encourage entrepreneurship and introduce business ideas to individual-members of the primary cooperatives. Resource persons from Department of Trade and Industry (DTI), Technical Education and Skills Development Authority (TESDA) and three (3) MSMEs provided valuable information and insights to the participants.

● Proposed Amendments to IRR of RA 10744

As a result of the inspection and various consultations that were conducted, various concerns relative to the qualifications of cooperatives, management of the fund, utilization of income, capitalization, and other concerns that adversely on the operations of CSF Cooperatives. To appropriately address these concerns would require amendments to the existing provisions of RA 10744 and its IRR. Recognizing the challenges of amending the law, in the immediate, amendments to the IRR can be proposed. The CSF Service conducted a consultation on the proposed amendments on October 13, 2022 attended by 79 participants composed of officers of registered CSF cooperatives and proposed CSF Cooperatives all over the country. The result of the consultation was submitted to BSP as an input in subsequent meetings for the proposed amendments to the IRR of the CSF Cooperative Act of 2015.



Cooperative Regulation Program

The Cooperative Development Authority has successfully adapted to the changing landscape of everyday transactions by implementing online registration of cooperatives, which has been particularly helpful in complex transportation areas. However, poor internet connectivity remains a challenge, and more assistance is needed to address this issue.

The registration process of cooperatives involves collaboration with other agencies and organizations.

For example, the Coconut Farmers Industry Development Plan (CFIDP), a program of the Philippine Coconut Authority (PCA), has partnered with the Authority to help cooperatives and Coconut Farmer Organizations (CFOs) in Region II. This includes conducting Pre-Registration Seminars (PRS) for farmer associations that can soon register as cooperatives.

In the MIMAROPA Region, the Authority has partnered with cooperatives and CFOs as beneficiaries for their programs under Republic Act 11524 or the “Coconut Farmers and Industry Trust Fund Act,” which aims to increase the income of coconut farmers and cooperatives, generate employment, and

produce competitive products. As part of the program, the Authority conducts training on cooperative organization and registration and provides registration cost subsidies.

Another active partner in Region II is the Department of Social Work and Development (DSWD), which has featured the Enhanced Partnership Against Hunger and Poverty (EPAHP) program on its DSWD Dos on the Air Program on DZDA 105.3 Radyo Pangkaunlaran. The program provides a platform to inform the public about the CDA's programs and commitment to support EPAHP by registering qualified community-based organizations into cooperatives.

The program has been introduced in other regions, such as Region 12, where a Regional Memorandum of Understanding (MOU) was signed.

In the National Capital Region (NCR), two cities conducted the PRS for community-based organizations under the EPAHP Program. These groups from Caloocan City and Muntinlupa City are looking to be registered as cooperatives and be more active in food production for their community.

The Laguna Lake Development Authority (LLDA) has also partnered with the Authority to encourage marginal fisherfolks to organize themselves into cooperatives. The LLDA will allocate 60% or 5,520 hectares to these legitimate fishermen who register as cooperatives.

Overall, the PRS has been conducted simultaneously in different regions to organize groups into cooperatives and make them more self-sufficient and active partners in alleviating poverty. Despite the challenges faced in conducting this training, there has been continuous support from various agencies and organizations.

■ Cooperative Assessment Information System (CAIS)

In 2022, the Cooperative Assessment Information System (CAIS) was fully implemented. This web-based system aims to create an information system from the required reports and documents submitted by cooperatives and facilitate the submission of required reports in compliance with Republic Act No. 9520.

The Authority organized four batches of orientation and hands-on training on the CAIS Assessment Instrument for CDA personnel. This training aimed to equip them with the necessary skills to provide reliable information and support to cooperatives in the field. The goal was to build competent personnel who can effectively relay information and train cooperative officers on the new web-based system, ensuring a successful implementation of CAIS.

The CAIS not only facilitates report submission but also generates Certificates of Compliance (COCs), tags cooperatives, and performs data analytics. The COC confirms compliance, granting cooperatives incentives like expedited loan approval, legitimacy in business transactions, and tax exemption. In 2022, 11,236 cooperatives received COCs, including 1,126 new registrations and 52 granted relief due to Typhoon Odette. CDA-CAR innovatively introduced CoC on Wheels, simplifying COC issuance across all provinces during the 1st Semester of 2022.

As the regulatory agency of cooperatives, the Authority conducts an annual inspection of cooperatives and may conduct an examination and investigation to protect the interest and welfare of the members of cooperatives and the general public. In 2022, the Authority conducted face-to-face inspections of 100% of compliant cooperatives and non-compliant cooperatives not yet issued with show-cause orders. A total of 13,513 cooperatives were inspected, and the consolidated inspection reports provided a clear picture of the areas where the cooperatives needed more technical assistance.



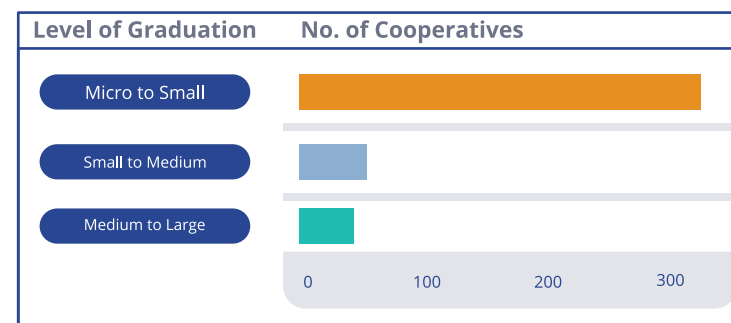
■ Cooperative Graduation and Status Tagging

The CAIS data enables the monitoring of cooperative growth in relation to their years in operation. Graduation of cooperatives based on asset size reflects their successful performance as business enterprises. This information helps the Authority formulate plans for providing targeted technical assistance to cooperatives based on their needs.

Status tagging of cooperatives also indicates their current standing based on compliance with Authority regulations. This assessment serves as the basis for determining necessary interventions, handholding, and technical assistance.

Table 8 showed the number of cooperatives in each level of graduation.

Table 8: Status Tagging of Cooperatives for FY 2022



A Cooperative Development Specialist conducting an inspection validation in one of the cooperatives.

■ Digitalization and Process Streamlining

The Cooperative Development Authority (CDA) has proactively adapted to the evolving landscape of its daily operations. One significant development is the implementation of online registration for cooperatives, which has proven especially valuable in areas with complex transportation systems. However, the challenge of reliable internet connectivity remains an obstacle that cooperatives are striving to overcome.

To optimize the utilization of the Electronic Cooperative Information System (E-CoopRIS), virtual orientations and re-testing sessions were conducted for all system users. These sessions covered the deployed modules, including the Simplified Economic Survey, Closure, Transfer, and Conversion on Branch and Satellite, as well as cooperative amendment procedures.

Efforts were made to digitize and organize registration records, with the grooming and scanning of documents for 293 cooperatives registered at the Head Office. These cooperatives include Cooperative Banks, Insurance, CSF Cooperatives, Health Service Coops, Workers Coops, Labor Service Coops, Small-Scale Mining Coops, and Electric Coops.

■ Electronic Cooperative Clinique Program (E-CoopCLiP)

To further extend technical assistance to cooperatives and stakeholders, the Electronic Cooperative Clinique Program (E-CoopCLiP) was launched. E-CoopCLiP serves as a virtual platform, delivering internet-based technical assistance and providing citizen-centric support. This program aims to bring services closer to the clientele and enhance public satisfaction. A successful pilot activity was conducted on October 10, 2022.



■ Policy Review

Significant efforts have been made within the CDA to streamline processes and improve efficiency. This includes the drafting and creation of an Office Order on the Guidelines for Scanning of Registration documents using the Electronic Data Tracking Management Information System (EDTMIS). Memorandum Circulars have also been issued, providing guidelines for the delivery of Technical Assistance Services (TAS) to selected beneficiaries. Close collaboration and coordination with the Bangko Sentral ng Pilipinas (BSP) have taken place to harmonize the Articles of Cooperation and Bylaws for Cooperative Banks.

■ Quasi-Judicial Service

With the passage of RA 11364, the Legal Affairs Service (LAS) has assumed a crucial role within the CDA, playing a vital part in its quasi-judicial function. This service is responsible for overseeing two pivotal Divisions: the Legal Division and the recently formed Adjudication Division.

● Alternative Dispute Resolution

To tackle the issue of mounting cases and enhance the efficiency of the resolution process, LAS has proactively implemented an improved Alternative Dispute Resolution Mechanism. This mechanism incorporates a range of methods, including Dialogue, Mediation-Conciliation, and Voluntary Arbitration, which collectively expedite the disposition of cases.

The main objective of this mechanism is to facilitate amicable settlements outside the exhaustive utilization of quasi-judicial remedies. By doing so, LAS aims to prevent the excessive accumulation of cases that could burden the CDA's docket. To achieve this goal, the LAS - Legal Division has taken proactive steps to establish effective strategies and procedures.

Overall, through the implementation of RA 11364 and the proactive measures undertaken by LAS, the CDA is equipped with a more efficient and streamlined process for resolving disputes, ensuring that concerns are addressed promptly and alleviating the burden on the organization's caseload.



● Policy Making and Development

Recognizing the significance of policy formulation and the streamlining of guidelines in accordance with relevant legislation, the LAS has taken the initiative to craft the CDA Omnibus Rules of Procedure. This publication serves as a comprehensive framework for operationalizing the quasi-judicial functions of the Authority.

On 2 December 2022, the Rules were officially published in *Business World*, a newspaper widely circulated amongst the public. They subsequently came into effect on December 17, 2022, ensuring that the cooperative sector and relevant stakeholders can benefit from a standardized and efficient process for addressing matters.



● Legal and Technical Assistance

As part of its regulatory and developmental functions, the Legal Affairs Service (LAS) has been providing legal assistance to our clients, catering to their queries and requests. These inquiries are received through various channels, including telephone calls, walk-ins, and requests for legal opinions.

In the year 2022, LAS successfully responded to a total of thirty-eight (38) phone calls, attended to ninety-six (96) walk-in clients, and processed nine (9) requests for legal opinions. These inquiries covered a wide range of concerns, with a significant portion related to complaints against the Board of Directors of cooperatives. Such grievances encompassed issues like misappropriation of funds, non-payment of benefits, and election protests.

Additionally, LAS focused on providing comprehensive legal opinions, tackling various topics such as the proper conduct of General Assembly Meetings, regulations governing Income-Generating Activities of Cooperatives, and the lawful payment of benefits.

The provision of Legal and Technical Assistance by LAS plays a crucial role in preventing potential conflicts and disputes. By promptly addressing client concerns and offering guidance, LAS contributes to the mitigation of conflicts. Furthermore, the insights and information gathered through this assistance serve as valuable resources in building a strong case, should the need to exhaust available quasi-judicial remedies arise in the future.

● CDA Legal Awareness Program (CLAP)

In collaboration with the De La Salle University (DLSU) College of Law (COL), the Cooperative Development Authority (CDA) initiated the groundbreaking CDA Legal Awareness Program (CLAP). This program successfully engaged law students from the DLSU COL in a three-part series of seminars that focused on Cooperative Laws. In recognition of their active participation, the students were awarded Certificates of Completion.

The training sessions consists of lectures on relevant Cooperative laws, including RA 9520, RA 11364, and other related laws, rules, regulations, issuances, and jurisprudence. The primary objective of this initiative is to enhance the students' understanding of cooperative legislation and foster its practical application.

Building upon the success of CLAP with DLSU, similar activities are being planned in partnership with other law schools across the country. The LAS has identified the Isabela State University College of Law as the next collaborator to provide CLAP.

Looking ahead, the CDA, in collaboration with the LAS, envisions the incorporation of Cooperative Laws as an elective subject in the legal curriculum. This progressive step aims to further promote awareness, understanding, and expertise in cooperative legislation among future legal professionals.





UNVEILING SUCCESS :

TESTIMONIALS OF COOPERATIVE EMPOWERMENT THROUGH CDA'S PROGRAM

Discover the inspiring stories of cooperatives that have experienced the transformative power of the Cooperative Development Authority's (CDA) programs. From overcoming challenges to achieving remarkable success, these testimonials showcase the resilience, dedication, and impact of cooperatives in our society. Each narrative is a testament to the CDA's commitment to empowering and uplifting cooperative enterprises, providing them with the necessary tools, support, and opportunities for growth. Join us as we delve into these heartfelt accounts of cooperative journeys, where darkness was conquered, light was shared, and lives were forever changed.

The Cooperative Development Authority (CDA) and the Philippine Charity Sweepstakes Office (PCSO) forged a partnership that would forever change the lives of micro and small cooperative members. The Program on Medical Assistance for Cooperatives (PMAC) aims to provide vital medical and health support to those in need while strengthening cooperative hospitals as valued partners.

On March 7, 2022, a momentous Memorandum of Agreement was signed, solidifying this partnership. The impact of this collaboration became evident on November 7, 2022, when MC 2022-30 was issued, outlining the guidelines for the implementation of the CDA-PCSO PMAC. The PCSO's Charity Fund would be utilized to augment medical needs, ranging from treatments, dialysis, chemotherapy drugs, specialty medicines, laboratory procedures, implants, and medical devices.

During the program's launch, fourteen individuals from eleven cooperatives received well-deserved checks, ranging from P20,000 to P50,000, as medical assistance. These beneficiaries faced various health challenges such as congestive heart failure, breast cancer, rheumatic heart disease, amputation, and chronic kidney disease, among others.

The financial support they received played a pivotal role in alleviating their burdens, enabling them to pay for treatments, laboratory procedures, medicines, and necessary medical equipment. Additionally, some beneficiaries utilized the funds for transportation expenses related to regular check-ups and the procurement of essential items required for surgeries.

One grateful beneficiary expressed, "The financial assistance greatly helped me in purchasing pain relievers, managing pain through other medications, and covering the costs of MRI, X-ray, and laboratory tests." The impact of this program cannot be overstated, as it arrived at a time when we have faced numerous challenges in recent years. The provided funds empowered the beneficiaries to manage their health-related issues and adapt the assistance to their specific needs.

The CDA-PCSO PMAC can help in transforming the lives of cooperative members who once faced uncertainty. Through this program, they received the necessary resources to navigate their medical journeys with greater ease and resilience. The CDA and PCSO have truly made a profound difference, shedding light on the path to a healthier and brighter future for cooperative members in the NCR region.



Unveiling Success through the CDA-PCSO PMAC



CDA-DICT DigitalJobsPH Training Program

"I am interested in learning computers," exclaimed Zosima Flores, a 70-year-old participant who enrolled in the Social Media Marketing and Advertising Course. Despite the challenges of her age, Zosima found the training facilitative, her classmates supportive, and the cooperative encouraging. She successfully applied her newfound knowledge when she acquired her first client and continued searching for more while caring for her grandchild.

Zosimo Livestre, a 58-year-old electrician and former Overseas Filipino Worker, seized the opportunity to learn and enhance his skills alongside his job as a motorcab driver. He diligently attended classes and utilized his training to attract clients, leveraging his background as an electrician.

Cupertino Lasola, 58, expressed his fascination with the training as he desired to learn about social media, animation, and drawing. Having stopped working due to illness during the pandemic, the training presented an opportunity for Cupertino to develop his drawing skills and navigate the computer world of animation.

Cathlyn Barabas, 28, decided to resign from her job as a social media practitioner to pursue graduate studies. The training enriched her graphic design skills, enabling her to take on freelance projects while continuing her studies.

These individuals, along with 20 other cooperative members, exemplify the 23 graduates of the DigitalJobsPH Training Program who embarked on new endeavors regardless of age and educational background. Their commitment to self-improvement showcases the Cooperative Development Authority's (CDA) dedication to the growth of cooperatives and their members.

The partnership between CDA and the Department of Information and Communications Technology (DICT) for DigitalJobsPH has provided valuable skills and opened doors to new opportunities for cooperative members. The testimonies of Zosima, Zosimo, Cupertino, and Cathlyn highlight the positive impact of this collaborative initiative. By equipping participants with essential digital skills, the program has empowered them to thrive in the digital age and pursue their passions.

The CDA-DICT DigitalJobsPH Training Program embodies the spirit of lifelong learning and demonstrates the agencies' commitment to empowering cooperatives across the country. Through strategic partnerships and access to training, individuals like Zosima, Zosimo, Cupertino, and Cathlyn have been able to enhance their capabilities, secure clients, and pursue new career paths.

Their stories serve as an inspiration to others, proving that age and educational background are not barriers to acquiring new skills and pursuing one's aspirations. The success of the program reflects the CDA's dedication to fostering growth and development within cooperatives, ensuring that members have the tools and knowledge to thrive in the digital era.

Drama often unfolds unexpectedly, casting shadows on our lives. Mr. Christopher S. Bernardo's journey is a testament to the indomitable human spirit, conquering darkness and sharing light with others.

At 14, Mr. Bernardo's world began to fade as glaucoma took away his sight. Yet, meeting those blind since birth made him realize his luck. Determined to make the most of his life, he became a masseur, met his wife, and joined the Balikatan MPC of the Blind, where he now serves as Vice Chairperson.

Despite the challenges, Mr. Bernardo provided for his family through his work. But when COVID-19 hit, their massage parlors closed, leaving them without income. They relied on their savings but soon had to ask for donations by playing rondalla in different places.

As the economy recovered, they bounced back stronger. The ACDECO, a cooperative in Angono, Rizal, offered support through the CDA Koop Kapatid Program. A laptop and massage chair were given to the Balikatan MPC of the Blind, enhancing their services and bringing joy to Mr. Bernardo and his colleagues.

With the upgraded facilities and services, their customers embraced the changes, allowing the cooperative to increase their fees. The masseurs benefited, thanks to the cooperative's resilience and the support they received.

The trials faced by blind individuals are hard to understand, but we can walk alongside them and offer support. Mr. Bernardo's journey reminds us of the strength and resilience within us all.

In the face of adversity, true heroes emerge, transcending darkness to illuminate the lives of others.



Conquering Darkness and Sharing Light with Others



Empowering Farmers through Basic Training on Cooperatives, Bookkeeping, and Entrepreneurship

The Basic Training Course on Cooperatives, Bookkeeping, and Entrepreneurship has been a transformative experience for the members of New Dagupan Agrarian Reform Beneficiaries Multi-Purpose Cooperative in Calintaan, Occidental Mindoro. In collaboration with the Cooperative Development Authority (CDA) and PhilMech, this training program has equipped farmers with essential technical skills in bookkeeping and fostered a culture of proper recording of business transactions. Upholding the fifth Cooperative Principle of Continuous Education, Training, and Information, this training has empowered participants to embrace cooperative activities and enhance their knowledge in cooperative management.

Chairman Lorencia Osic expressed her heartfelt appreciation for the training program, highlighting the clear and comprehensive delivery of the modules. The participants found it easy to follow the topics, and they have since implemented the teachings on bookkeeping and recording in their current business transactions. Chair Osic treasures the lessons learned on running a successful cooperative and the valuable skills and values needed for effective business management. She also commended the provision of simple handouts, such as the Farm Machinery Utilization Record Book, which serves as a guide for reporting business transactions.

Chair Osic shared that the majority of the cooperative members have put their newfound knowledge into practice, resulting in their success in the profession. They now possess a solid understanding of recording income and expenses, a crucial aspect of bookkeeping. She proudly stated, "Nowadays, we are well equipped in basic recording of business transactions of our cooperative, bookkeeping best practices, and entrepreneurship new strategies and ideas." The training has truly empowered the farmers, enabling them to navigate their cooperative journey with confidence and competence.

The Mindanao Peace Normalization (MPN) project has had a significant impact on our cooperatives and our members. According to Ms. Cora Cavintoy, Manager of Antipolo Primary Multipurpose Agricultural Cooperative, the project has provided immense assistance to our cooperative and members. With the operation of the mini-rice mill near our farms, our farmer-members have saved on transportation costs, and their produce now has a guaranteed market. The additional capital from the MPN Fund has strengthened our cooperative's assets and increased our income by 40.93% and 27.80%, respectively, in CY 2022.

Ms. Nida Sy, Manager of Sta. Filomena Farmers Multipurpose Cooperative, also highlighted the positive impact of the MPN project. The cooperative's capital has grown significantly, allowing us to expand our business activities, particularly in rice trading. With improved trading and credit operations, our income has increased, and more farmer members have benefited from our loan services with lower interest rates of 2% per month compared to the higher rates outside.

We are grateful for the support and guidance provided by the Cooperative Development Authority (CDA) in implementing the MPN project. The project has made our business operations stronger and more sustainable, and our members have witnessed tangible improvements in their livelihoods. We extend our heartfelt appreciation to CDA and MPN for their continuous support in empowering farmers and promoting cooperative development in our community.



Empowering Farmers through MPN Project:

A Testimonial by Antipolo Primary Multipurpose Agricultural Cooperative and Sta. Filomena Farmers Multipurpose Cooperative



iOTG Empowers RXI Coops in Meeting Seafood Needs

The launch and turnover ceremony of the isDA On The Go Project (iOTG) marked a significant milestone in the cooperative sector. Held on June 22, 2022, at the Davao City Fish Port Complex in Toril, Davao City, this project serves as the flagship Corporate Social Responsibility (CSR) initiative of the Philippine Fisheries Development Authority (PFDA), in collaboration with the Cooperative Development Authority (CDA). The primary objective of this partnership is to empower micro and small cooperatives, enabling them to enhance their capabilities, achieve economic sustainability, and contribute to food security by making accessible and affordable fish and fishery products available across the country.

During the ceremony, 20 cooperatives became the first batch in Mindanao to benefit from the iOTG program. They were presented with brand-new freezers, generously lent to their cooperatives for livelihood and enterprise development. The event also featured the ceremonial signing of the Tripartite Memorandum of Agreement (MoA) among PFDA, the supplier LYRS Davao Corporation and DFPC EMPC, and the identified cooperative beneficiaries. This MoA solidifies the commitment to ongoing business operations, ensuring the principles of supply and demand are upheld by all parties involved.

The cooperative beneficiaries express their utmost gratitude for the iOTG program, which has greatly facilitated the procurement of seafood products at reasonable prices. The availability of a diverse range of fish, shells, and other frozen products at lower costs compared to local markets has had a transformative impact on their communities. Even cooperatives situated in remote areas eagerly await the scheduled deliveries, as the products are quickly sold out, with some even identifying resellers to meet the high demand.

The iOTG program has been a game-changer for RXI (Region XI) cooperatives, providing them with a sustainable source of affordable seafood products. By reducing costs and improving accessibility, this initiative not only empowers cooperatives but also benefits the wider community. The partnership between PFDA and CDA showcases their dedication to promoting economic growth and food security within the cooperative sector.

We extend our heartfelt appreciation to the Philippine Fisheries Development Authority (PFDA), the Cooperative Development Authority (CDA), and all the partners involved in the iOTG project. Their unwavering commitment and support have truly made a positive difference in the lives of RXI cooperatives, empowering them to thrive and contribute to the nation's economic development. As cooperative members, we are grateful for the opportunities and benefits that iOTG has brought to our communities, and we eagerly anticipate the continued success and expansion of this remarkable initiative.

The collaboration between the Cooperative Development Authority (CDA), Technical Education and Skills Development Authority (TESDA), and other government agencies has paved the way for strategic alliances and partnerships. These partnerships bring together institutional capabilities and human resources to address the common challenges faced by cooperative organizations in their economic and social pursuits.

Through the Memorandum of Agreement between CDA and TESDA, the “SKOOPPLARSHIP” program was established, aiming to enhance the capacity and competence of cooperative members, officers, and staff through access to technical and skill development training. This close partnership ensures that cooperatives have the necessary skills and knowledge to sustain their operations effectively.

One of the cooperatives recommended for the SKOOPPLARSHIP program was Casa Agrarian Reform Cooperative (CASA ARC) in Talisay City, Negros Occidental. After a thorough screening and evaluation, three members of CASA ARC, namely Mr. Paul Medel, Ms. Ana Mae Aguilar, and Ms. Anilou Turbila, successfully qualified for the scholarship in Culinary Arts offered by TESDA.

According to Ms. Azucena Medel, the Chairperson of CASA ARC, the program has been immensely beneficial to the cooperative and its members. The Certificate of Completion that the scholars will receive upon finishing the scholarship will give them an advantage when seeking employment opportunities. Moreover, each scholar received a cash amount of P6,000.00 upon completing the forty-day training period.

CASA ARC is proud of its governance and management practices, particularly the institutionalization of cooperative policies and programs for the development of human resources among its officers, members, and staff. They express their heartfelt gratitude to the Regional Office of CDA, TESDA, and Ms. Jona J. Gepilga, the PCDS of Negros Occidental, for facilitating their application for the SKOOPPLARSHIP program.

The CDA-TESDA Building and Strengthening Partnership Program: SKOOPPLARSHIP stands as a beacon of hope for the less privileged individuals who aspire to enhance their skills but cannot afford traditional education. This initiative empowers cooperatives by equipping their members with valuable skills and opening doors to better opportunities. CASA ARC commends the collaborative efforts of CDA and TESDA, as this program exemplifies their commitment to uplifting communities and promoting lifelong learning.



SKOOPPLARSHIP

A TESDA-CDA PARTNERSHIP PROGRAM FOR COOPERATIVES

CDA-TESDA Building and Strengthening Partnership Program: SKOOPPLARSHIP



Halagang Tulong Tunga sa Pagbangon: Centrum MPC's Remarkable Support for Members

"Super typhoon Odette struck our beloved province of Marinduque with devastating force in December 2021, leaving destruction and heartache in its wake. Our Centrum Multi-Purpose Cooperative (CMPC), based in Malusak, Boac, Marinduque, was deeply affected, with sixty-four members experiencing tremendous emotional and economic losses. In the face of such adversity, CMPC initiated the 'Halagang Tulong Tunga sa Pagbangon' project, becoming a beacon of hope and support for our members.

The primary objective of this project was to provide additional financial aid to supplement our cooperative's emergency loans for our members. Through the invaluable support of the Special Assistance for Recovery and Alleviation (SARA) Program, CMPC received a generous grant of Php 50,000.00 from the CDA in April 2022, enabling us to fund this vital endeavor.

Under the project, our affected members were eligible to apply for an emergency loan of Php 5,000.00. Additionally, based on their level of financial need, they could request an additional loan of Php 5,000.00, with priority given to those facing the most desperate circumstances. This initiative offered crucial assistance to our members, aiding them in their recovery journey from the calamity they endured.

On behalf of CMPC, I extend our deepest gratitude to the Cooperative Development Authority and all the organizations supporting the SARA Program. Your financial assistance has had a profound impact on our members' lives, helping us navigate the challenges we faced. We are immensely thankful for your unwavering support and for believing in our cooperative's vision and mission. Thank you, and may you continue to inspire others with your work."

Centrum MPC's "Halagang Tulong Tunga sa Pagbangon" project serves as a testament to the unwavering spirit of Marinduque's cooperative sector. It goes beyond financial aid, providing hope, motivation, and courage for our members to overcome adversity. Initiatives like this are the lifeblood of cooperative spirit, fostering growth and resilience during these challenging times throughout our country. Together, we can face any challenge and emerge stronger than ever.

Thanks to the invaluable partnership between the Cooperative Development Authority (CDA) and the Philippine Coconut Authority (PCA), Suarez Farmers Agriculture Cooperative (SUFAGCO) has experienced transformative benefits. As the manager of SUFAGCO, I am immensely grateful for the financial assistance provided through this partnership, as it has brought about additional income for our cooperative and its members.

Our project site, situated in Purok2, Barangay Suarez, Municipality of Kinoguitan, Province of Misamis Oriental, faces transportation challenges due to its distance from the town center. However, despite these obstacles, SUFAGCO has been engaged in the Cocopeat business, utilizing a decorticating machine previously donated by the PCA to extract this valuable product from waste coconut husks.

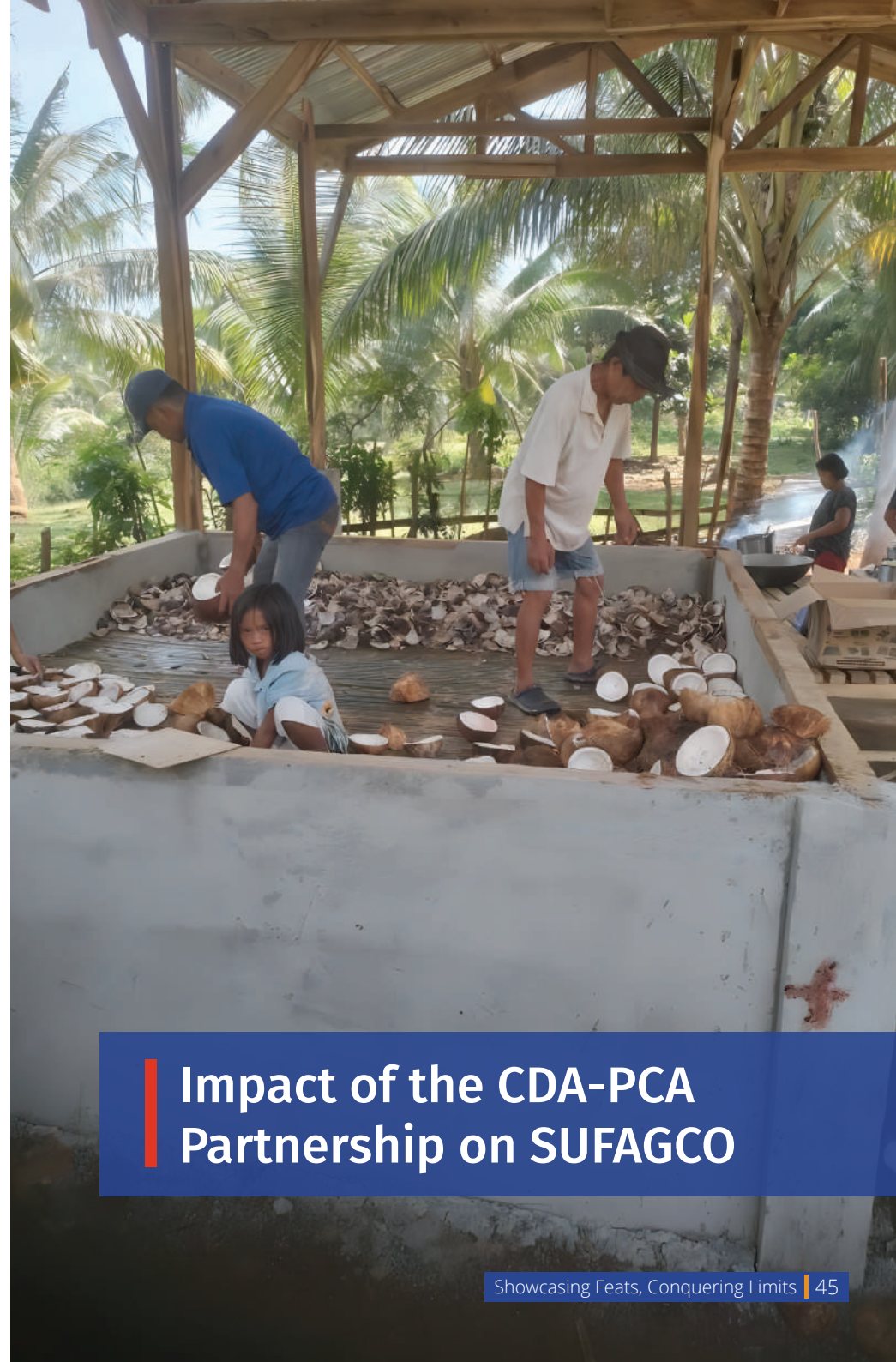
With the recent financial assistance of 250,000 pesos from the CDA-PCA partnership, SUFAGCO has expanded its business ventures by investing in the construction of a Copra dryer or “Gangangan” in the Visayan dialect. This endeavor entails the construction of the dryer, labor costs, procurement of matured whole coconuts or desiccated nuts for Copra processing, and acquiring essential tools, including coconut shells for charcoal production.

This new project holds significant benefits for our cooperative members, as it enables them to sell their coconut products directly to SUFAGCO. Additionally, it provides employment opportunities, further contributing to their household incomes. Our coop members can now put more food on their tables, provide snacks for their schoolchildren, and purchase milk for their babies.

While we currently face challenges in terms of transportation, as SUFAGCO rents a vehicle for the collection of coconut husks and transportation of goods, we remain optimistic about the future. We hope that the CDA-PCA partnership can provide assistance in overcoming these hurdles, ensuring the sustainability of our cooperative.

The CDA-PCA partnership has made a significant impact on SUFAGCO, empowering our members and boosting our cooperative's economic prospects. We extend our deepest gratitude to both agencies for their unwavering support and collaboration. The financial assistance received has opened doors to new opportunities and improved the lives of our cooperative members.

Through the CDA-PCA partnership, SUFAGCO stands as a testament to the power of cooperation and dedicated support. We remain committed to our cooperative's growth and success, and we look forward to continuing this fruitful partnership to overcome challenges, uplift our community, and create a brighter future for all.



Impact of the CDA-PCA Partnership on SUFAGCO



CDA-KOOP KAPATID Program:

Transforming Cooperatives and Fostering Growth

The CDA-KOOP KAPATID program has made a remarkable difference in the cooperative landscape, promoting cooperation among cooperatives and uplifting those in need. With the program's technical assistance, cooperatives in Region 12 have seen significant improvements in their management, governance, and regulatory compliance.

Dimaampao Native Inhabitants ARB Cooperative and Polayagan Farmers Credit Cooperative are just two examples of the Small Brother cooperatives that have greatly benefited from the program. Ms. Bandili Metopher, Chairperson of Dimaampao Native Inhabitants ARB Cooperative, expressed deep gratitude to CDA and Alamada Multipurpose Cooperatives for their guidance and support. Through the program, they learned essential skills such as conducting effective meetings, maintaining proper bookkeeping, and submitting mandatory reports to acquire the Certificate of Compliance (COC).

Similarly, Mr. Antolin D. Salcedo, Chairperson of Polayagan Farmers Credit Cooperative, acknowledged the instrumental role of CDA Region 12 and Alamada MPC in their cooperative's progress. As their Small Brother, they received valuable assistance in meeting reporting deadlines and improving their overall operations, resulting in increased profitability for their cooperative.

The CDA-KOOP KAPATID program has fostered a culture of cooperation and collaboration among cooperatives, leading to positive transformations and sustainable growth. We are grateful for the support and expertise provided by the program, enabling cooperatives to thrive and make a significant impact in their communities.

Support Programs

Organizational Development

As an agency entrusted with promoting the viability and growth of cooperatives as drivers of equity, social justice, and sustainable economic development, the CDA has demonstrated resilience in overcoming the challenges brought about by the pandemic. To effectively fulfill its mandate and ensure its adaptability in a rapidly changing environment, the CDA has undertaken reforms to institutionalize organizational development thru the following:

Human Resources Development Programs

The implementation of R.A. No. 11364 has fortified the CDA's structure, leading to the establishment of the Human Resource Development Division (HRDD). The HRDD became operational in the 3rd Quarter, with its primary objective being the implementation of the Program to Institutionalize Meritocracy and Excellence in Human Resource Management (PRIME-HRM), encompassing the four-core system of Human Resource Development and Management. In 2022, the HRDD successfully introduced the following programs:

- **Speeding up of the Recruitment, Selection, and Placement (RSP) process:**

Out of 132 processed appointments, an impressive 94% (124 appointments) were approved by the Civil Service Commission (CSC) within 2-4 months. The approved RSP policy has paved the way for the full implementation of the CDA reorganization.

- **Provision of multidisciplinary Learning and Development (L&D) programs:**

The HRDD facilitated approximately 21 training sessions from October to December, based on the employees' training needs assessment. Around 70% of the Head Office employees received capacity-building interventions in areas such as information technology, digitization, public service values formation, performance management, and strategic leadership and management.



- **Sustained rewards and recognition program**

The CDA's rewards and recognition program, known as the "Gawad sa Natatanging Kawani" was elevated to the Program on Awards and Incentives for Service Excellence (PRAISE) in accordance with the Civil Service Commission (CSC) guidelines in 2022. The program, launched as a culminating event during the 32nd CDA Anniversary Celebration in March, features 12 categories and honored 78 awardees who displayed significant and excellent performance within the CDA.



- **Enhancement of performance management policies**

The absence of clear and unified performance indicators was identified as a challenge during the HRDD's assessment in the 3rd Quarter. To address this concern, a series of orientation and training sessions on the Strategic Performance Management System were initiated in November, with the goal of enhancing and revising the policy, a task set to be completed by 2023.

Integrated HRDD Programs

To promote productivity among employees and strengthen the capabilities of all Human Resource Development (HRD) personnel, the following programs were implemented:

- **Human Resource Development Program (HRDP)**

The structured learning experience activities within the HRDP provided participants with opportunities to discover their skills, talents, and foster camaraderie, ultimately enhancing the productivity of CDA's HRD personnel.

- **Human Resource Development Conference (HRDC).**

The HRDC brought together HRD personnel from the Head Office and Extension Offices. The conference encompassed an assessment of the CDA HRD system and existing HRD-related policies. Additionally, 72 participants received training on PRIME HRM and the Omnibus Rules on Appointments and Other Human Resource Actions.



These initiatives underscore the CDA's commitment to organizational development and ensure the effective management of human resources, positioning the agency for continued success in its mandate to support and promote the cooperative sector.

■ Building and Upgrading Information Systems

Similar to HRDD, the Information and Communications Technology Division (ICTD) was created as a result of full implementation of R.A. No. 11364. It is responsible for managing and implementing technology enabled solutions to support the Authority's thrust and strategies in improving the delivery of services to the cooperative sector, the government, and the general public. For 2022, the following are ICT-related projects and activities were operationalized and enhanced:

The following programs were implemented to promote productivity among employees and capacitate all human resource development (HRD) personnel.

a Electronic Document Tracking and Management System

Provided a technology-enabled solution for the digitization project of CDA where a total of 165,718 documents were sorted, 164,435 documents were scanned, 63,743 documents were retrieved, and 60,293 digitized documents were uploaded to the system.

b CDA-Global E-commerce Platform (CoopBiz)

Showcased the cooperative products in the local and international market where 120 cooperatives were already registered and doing business on the platform.

c Credit Surety Fund Cooperative Information System

Enhanced registration services to prospective credit surety fund CSF cooperatives and was used already by 3 cooperatives under evaluation for CSF Service.

d Application Programming Interface

An endpoint to automate and secure data sharing, enabling better decision-making within CDA and among external clients where we have successfully served one external client and are currently integrated with a Certificate of Compliance (COC) generator used by SED/SES. Additionally, we have integrated with the Landbank LinkBiz Payment System for online payments.

e Landbank LinkBiz Payment System

Provided online payment facilities to CDA Information Systems.

f CDA ICT Help Desk System

Provided a platform for internal IT related issues and concerns.

Aside from that, CDA has upgraded the following ICT infrastructure:

a Content Delivery Network and Distributed Denial of Service Mitigation Tool

b Identity Access Management Softwar High Speed Wi-Fi Routers, Wifi Mesh Access Point, and Layer 3 Switch

c Virtual Local Area Network

d Firewall with Endpoint Security

e Network Attached Storage

f Security Operation Center Monitoring Equipment Version 1.0

CDA also participated in the National Cyber Drill 2022 in support of the government's steadfast cybersecurity efforts and program for the enhancement of cyber preparedness and incident response capabilities.

Other Organizational Development Initiatives

Gender and Development Mainstreaming

For 2022, a total of 6,849 cooperatives inspected with compliance to MC 2013-22 or the “Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives.” The Authority also conducted trainings on Gender Sensitivity Training and Computerized GAD Tool where a total of 1,331 cooperatives with 3,022 men and women members participated. The monitoring on the compliance to MC No. 2017-04 or the “Tool for Assessing Progress of Gender Equality in Primary Cooperatives as Supplemental to MC 2013-22” resulted in 3,249 cooperatives having progress in GAD mainstreaming and gender equality, disability, and social inclusion (GEDSI) strategy.

Likewise, the CDA awarded 3 women with special recognition highlighting their contributions and roles in cooperative management in the Gawad Parangal 2022.

Disposal of Valueless Records



Pursuant to the provisions of General Circular No. 2 dated January 20, 2009 issued by the National Archives of the Philippines (NAP), the Authority disposed a total of 1,769 kilos of valueless records on April 11, 2022 under Authority No. A-2021-796. The said disposition was conducted in the presence of Chairman USec. Joseph Encabo and Commission on Audit (COA) and NAP representatives. This initiative provides better management of CDA records while fulfilling its mandate of regulating cooperatives all over the country.

Building Construction



To provide safe and more workspaces and to accommodate new offices and employees created due to reorganization, the CDA was granted a tower with sixteen (16) storeys with roof deck located in a 3,844.03 square meter property at the Head Office. The CDA Tower will have a floor area of 600 square meter. The construction is being administered by the Department of Public Works and Highway (DPWH) with a total project cost of P281.5 Million.

Likewise, the Authority is awaiting for the completion of the office building for its Region XI Extension Office. The said 3-storey office building, with a total project cost of P30 Million, is a 577 square meter property that has a total floor area of 814.1 square meter located in Buhangin District, Davao City. Its construction is also being managed by the DPWH.

Motor Vehicles



The CDA was able to procure eleven (11) units of brand new motor vehicles wherein, 7 units were deployed to the Extension Offices while the 4 units were stationed and utilized in the Head Office.

Integration of Disaster Risk Reduction Management (DRRM) in the CDA's operation.

The Disaster Risk Reduction Management (DRRM) Committee spearheaded the integration of DRRM activities and programs to promote resiliency and continuity of CDA's operation against any disasters that may occur. For 2022, the priority was aligned to capacity building of its members and personnel. In September 2022, ten (10) CDA personnel coming from different Extension Offices (EOs) attended the Basic Training Course on Disaster Preparedness and Emergency Response conducted in the Province of Bataan. Other programs that were implemented includes the following:

- Safety Audit of the CDA Region IX EO;
- Seminar on Earthquake and Fire Safety; and
- Conduct of Monthly Fire and Earthquake Drill.

Also, the Committee is currently crafting the Public Safety Continuity Plan of the Authority as well as policies, programs, and activities that will ensure resiliency and continuity of quality public service in times of disasters.



Maintenance of ISO 9001:2015 Certification



The CDA sustained its ISO 9001:2015 Certification for its established Quality Management System (QMS) as a result of the first surveillance audit conducted in November 2022. The scope of certification includes the provisions of registration and amendment, supervision and examination, development support and assistance, and research information and training processes of cooperatives.



The Certifying Body, TUV Rheinland Philippines, Inc., visited and audited the Head Office in Quezon City and randomly selected five (5) Extension Offices which are located in Dagupan City (Region I), Calamba City (Region IV-A), Iloilo (Region VI), Cagayan de Oro City (Region X), and Kidapawan City (Region XII). The audit team, composed of one (1) audit team leader and six (6) members, identified 14 positive findings, 37 opportunities for improvement, and 1 minor nonconformity. Considering the commitment of CDA to quality management as reflected in its Quality Policy and after successfully addressing the identified nonconformity, the audit team recommended the continuity of validity of ISO 9001:2015 certification renewed in 2021.

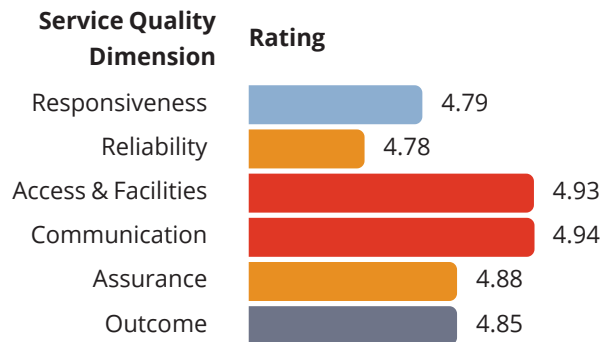
Compliance to Freedom of Information Requirements

For three straight years, the CDA received the Certificate of Compliance for fulfilling the FOI requirements stipulated under Executive Order No. 2, s. 2016 signed by then President Rodrigo Roa Duterte. The said certificate was awarded by the Presidential Communications Operations Office (PCOO) and proves how CDA fully recognizes and supports the constitutional right to information of people on matters of public concern.



Improved Client Satisfaction Survey

As part of its continual improvement, the CDA implemented the Citizen/ Client Satisfaction Survey (CCSS) to institutionalize service quality standards in delivering frontline services, doing business with the government, industries, various sectors of cooperatives, and the citizens. The measured satisfaction level of citizens/clients that were served in FY 2022 is vital in ensuring that these standards are attained. Following the AO25 IATF Guidelines, the citizen/ client shall rate the service from 1-5, 1 being Not Satisfied and 5 being Completely Satisfied in the following areas namely: responsiveness, reliability, access and facilities, communication, assurance, and outcome. For FY 2022, a total of 29,700 feedback were received resulting in an overall satisfaction rating of 4.86 or “excellent.” The Authority also attained a 100 % resolution rate for all the 77 citizens’ concerns referred to by the 8888 Citizen’s Complaint Center.



Likewise, the Department of Trade and Industry (DTI) administered an online Client Satisfaction Feedback (CSF) for FY 2022 where respondents were heads of DTI units, attached agencies and corporations, or their designated representatives. Each office was rated based on the applicable Service Quality Dimensions (SQD) prescribed by AO25 IATF and ARTA. CDA obtained an overall CSF Rating of 98.57 %, the highest among DTI's attached agencies. This rating is 28.12 % higher than the previous year. This rating encapsulated the desire of the Authority to be better than obtaining just a “satisfactory” rating and served as a measure to further improve the achievement of its organizational objectives.

CSF Rating

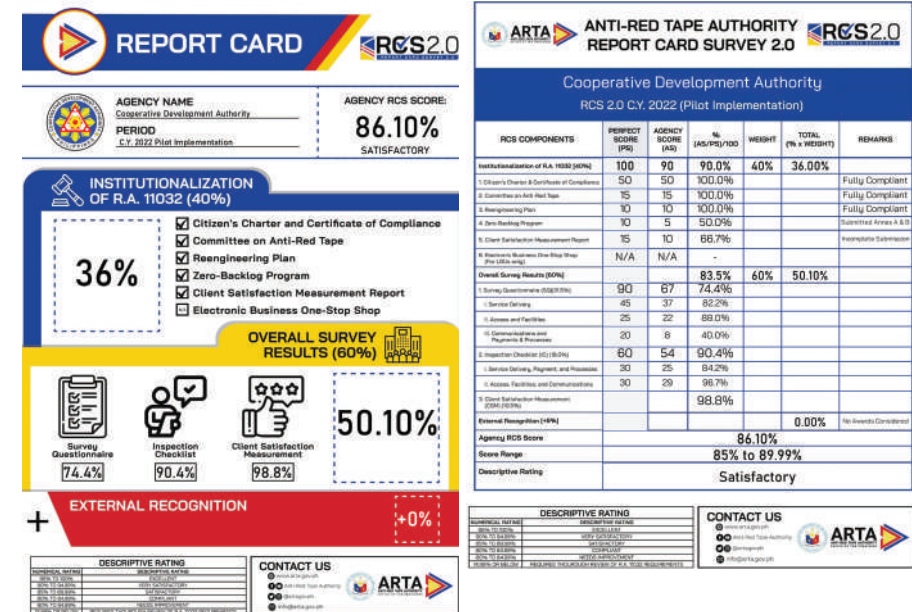
Office	2021 Baseline	2022
CDA	70.45%	98.57%
CIAP	69.35%	83.57%
IPOPHL	86.90%	96.79%
NDC	69.44%	80.36%
PEZA	71.74%	81.75%
PITC	64.81%	87.50%

CDA Receives Recognition from ARTA for Exemplary Government Service Delivery

On December 19, 2022, the Cooperative Development Authority (CDA) was honored with a Certificate of Recognition from the Anti Red Tape Authority (ARTA) during the ARTA RCS Awards Ceremony. The award was given in acknowledgment of CDA's successful achievement of a Satisfactory rating in the recently concluded Report Card Survey (RCS) 2.0 Pilot Implementation.

According to Section 20 of RA No. 11032, also known as the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, all government agencies and offices responsible for providing government services are required to undergo a Report Card Survey (RCS). The RCS is conducted by ARTA in coordination with the Civil Service Commission (CSC) and the Philippine Statistics Authority (PSA). It serves as a comprehensive tool to assess the effectiveness of the Citizen's Charter in reducing regulatory burdens and evaluates the impact of an agency's human resource systems and programs on delivering efficient government services. The RCS is an integral part of ARTA's Monitoring and Evaluation Plan for all covered government agencies, and the results of the survey determine the eligibility for ARTA's awards.

Prior to receiving the recognition, CDA was selected along with other government agencies to participate in the RCS 2.0 implementation. The evaluation of CDA's compliance with RA 11032, which included the assessment of the Client Satisfaction Measurement Report and the overall RCS survey results, yielded a commendable score of 86.10%.



Financial Performance

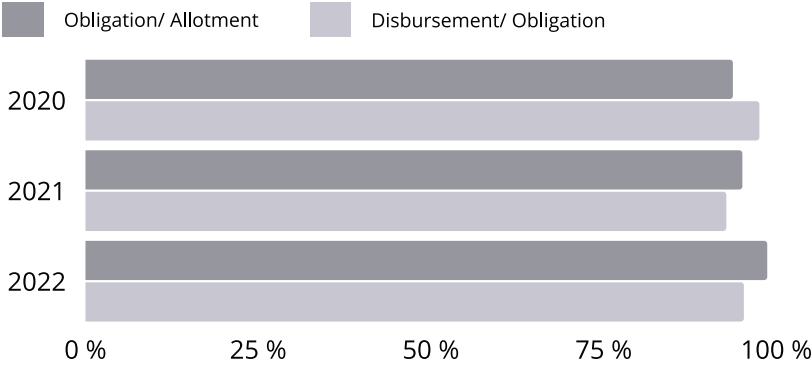
As the Philippine government and the general public continue to put trust in the Agency, the CDA is also committed to further improve its financial performance so as to provide better assistance to the sector it serves. For FY 2022, the CDA had a total current budget of P789.918 M where 92.83% is Regular Appropriation, 4.91% is Automatic Appropriation, and 2.26% is Special Purpose Fund (SPF).

a. Budget Release

For the past three (3) consecutive years, CDA has maintained utilization rates of higher than 90% for its current and continuing appropriations for both obligations and disbursements.

CDA Budget Utilization Rate from FY 2020-2022

Utilization Rate



The total budget released for FY 2022 of P789.918 M was distributed as follows: 28.47% for the General Administration and Support (GAS), 11.14% for Support to Operation (STO), 53.22% for Operations covering both the Cooperative Development Program (CDP) and Cooperative Regulation Program (CRP), and the remaining 7.17% for both Automatic Appropriations and SPF. In terms of expense class, 63.12% of the budget is for Personnel Services (PS), 33.89% is for Maintenance and Other Operating Expenses (MOOE), and 2.99% is for Capital Outlays (CO).

b. Fund Utilization

The CDA has utilized P743.132 M or 95.45 % of its total budget obligated amounting to P778.539 M for FY 2022. Distribution of the budget utilized (disbursed) per program are: 29.48% for GAS, 8.40% for STO, 54.79% for Operations (i.e. CDP and CRP), and the remaining 7.32% for both Automatic Appropriations and SPF. In terms of expense class, the distribution of such is 65.67% for PS, 31.49% for MOOE, and 2.85% for CO Tables 9 and 10.

Table 9. Financial Obligation and Disbursement

Particulars	Available Appropriations Amount	Obligations		Disbursements		
		Amount	% of Available Appropriations	Amount	% to allotment	% to obligations
Current Year	789,918,642.00	778,539,352.73	98.56%	743,131,515.81	94.08%	95.45%
PS	498,559,231.56	497,472,497.67	99.78%	487,998,837.45	97.88%	98.10%
MOOE	267,723,410.44	259,365,577.71	96.88%	233,977,894.01	87.40%	90.21%
OC	23,636,000.00	21,701,277.35	91.81%	21,154,784.35	89.50%	97.48%
Continuing Appropriations	27,890,571.17	27,712,823.01	99.36%	24,480,290.00	87.77%	88.34%
MOOE	25,986,487.17	25,945,502.63	99.84%	23,509,291.32	90.47%	90.61%
CO	1,904,084.00	1,767,320.38	92.82%	970,998.68	51.00%	54.94%
SUB-TOTAL	817,809,213.17	806,252,175.74	98.59%	767,611,805.81	93.86%	95.21%
Accounts Payable				33,568,104.12		
PS				9,519,884.92		
MOOE				21,410,475.20		
CO				2,637,744.00		
GRAND TOTAL	817,809,213.17	806,252,175.74	98.59%	801,179,909.93	97.97%	99.37%

Table 10. Financial Breakdown per Program, Activity, and Project (PAP)

P/A/P	Available Appropriations	Obligations		Disbursements		
GAS						
Current Year	224,923,000.00	224,161,505.17	99.66%	219,092,734.15	97.41%	97.74%
PS	132,477,167.11	132,419,223.96	99.96%	130,428,183.15	98.45%	98.50%
MOOE	78,545,832.89	77,850,781.21	99.12%	74,773,051.00	95.20%	96.05%
CO	13,900,000.00	13,891,500.00	99.94%	13,891,500.00	99.94%	100.00%
Continuing Appropriations	1,348,037.02	1,347,417.55	99.95%	1,335,247.95	99.05%	99.10%
MOOE	1,348,037.02	1,347,417.55	99.95%	1,335,247.95	99.05%	99.10%
SUB-TOTAL	226,271,037.02	225,508,922.72	99.66%	220,427,982.10	97.42%	97.75%
P/A/P	Available Appropriations	Obligations		Disbursements		
STO						
Current Year	87,962,114.59	82,853,518.16	94.19%	62,450,368.61	71.00%	75.37%
PS	22,856,654.82	22,856,654.82	100.00%	21,241,674.98	92.93%	92.93%
MOOE	55,369,459.77	52,187,085.99	94.25%	33,945,409.28	61.31%	65.05%
CO	9,736,000.00	7,809,777.35	80.22%	7,263,284.35	74.60%	93.00%
Continuing Appropriations	25,770,344.87	25,595,286.24	99.32%	22,376,971.83	86.83%	87.43%
MOOE	1,348,037.02	1,347,417.55	99.95%	1,335,247.95	99.05%	99.10%
CO	1,904,084.00	1,767,320.38	92.82%	970,998.68	51.00%	54.94%
SUB-TOTAL	113,732,459.46	108,448,804.40	95.35%	84,827,340.44	74.58%	78.22%
P/A/P	Available Appropriations	Obligations		Disbursements		
OPERATIONS						
CDP						
Current Year	288,547,884.89	286,369,060.74	99.24%	281,892,157.13	97.69%	98.44%
PS	190,060,127.68	190,026,720.04	99.98%	188,180,329.08	99.01%	99.03%
MOOE	98,487,757.21	96,342,340.70	97.82%	93,711,828.05	95.15%	97.27%
Continuing Appropriations	375,214.90	375,100.66	99.97%	374,140.66	99.71%	99.74%
MOOE	375,214.90	1,347,417.55	99.97%	374,140.66	99.71%	99.74%
SUB-TOTAL	288,923,099.79	286,744,161.40	99.25%	282,266,297.79	97.70%	98.44%
P/A/P	Available Appropriations	Obligations		Disbursements		
CRP						
Current Year	131,829,000.52	129,479,688.52	98.22%	125,304,952.27	95.05%	96.78%
PS	96,508,639.95	96,494,318.71	99.98%	93,757,346.59	97.15%	97.16%
MOOE	35,320,360.57	32,985,369.81	93.39%	31,547,605.68	89.32%	95.64%
Continuing Appropriations	396,974.38	395,018.56	99.51%	393,929.56	99.23%	99.72%
MOOE	396,974.38	395,018.56	99.51%	393,929.56	99.23%	99.72%
SUB-TOTAL	132,225,974.90	129,874,707.08	98.22%	125,698,881.83	95.06%	96.78%
Current Year	56,656,642.00	55,675,580.14	98.27%	54,391,303.65	96.00%	97.69%
RLIP	38,819,000.00	37,839,551.35	97.48%	37,479,367.17	96.55%	99.05%
SPF	17,837,642.00	17,836,028.79	99.99%	16,911,936.48	94.81%	94.82%

c. Income Collection

For FY 2022, CDA has collected income with a total of P 26.842 M or vis-à-vis the revenue target of P11.602 M. The amendment fees and fines and penalties posted the highest revenues as shown in Table 11.

Table 11. Revenue Collection Performance

Sources of Revenue and Other Receipts	Actual Revenue and Receipts Collections	Revenue Target	Variance	
			Amount	%
Registration Fees	3,110,445.03	5,004,000.00	(1,893,554.97)	-37.84%
Certification Fees	2,318,842.42	1,998,000.00	320,842.42	16.06%
Amendment Fees	14,635,899.50	1,892,000.00	12,743,899.50	673.57%
Accreditation Fees	227,498.73	153,000.00	74,498.73	48.69%
Legal Fee	30,139.81	85,000.00	(54,860.19)	-64.54%
Other Verification and Authentication Fees	8,500.00		8,500.00	-64.54%
Fines and Penalties - Service Income	1,875,555.69	299,000.00	1,576,555.69	527.28%
Other Service Income	2,393,085.47	1,173,000.00	1,220,085.47	104.01%
Dividend Income	60,000.0		60,000.00	
Miscellaneous Income	734,969.5	998,000.00	(263,030.44)	-26.36%
Interest Income	2,393.14		2,393.14	
Other Receipts	1,444,909.66		1,444,909.66	
Total	26,842,239.01	P11,602,000.00	15,240,239.01	

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As of July 3, 2023

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