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LEADING YOUTH TOWARDS COOPERATIVE LEADERSHIP

MARCH 29, 2020 • 1:00 PM

MARIKINA ELEMENTARY SCHOOL



Ika-33 na Taong Pagpupugay!!!

DUR STAKEHOLDERS PARTNER FOR ALL LIFE EVENTS

BCC VISION

WOCCU Conference





































































CREDIT FACILITIES

- Working Capital/Business Loan
 - Credit Line
 - Term Loan
- Consumer Loan
 - Housing, Vehicle/Car, Salary, Teachers Loan, Small business Loan
- Fixed asset acquisition loan
- Purchase of Receivables with recourse
- Purchase of Receivables without recourse
- Banana Growers Loan
- Back-to-Back Loan

SPECIAL LOANS

- Bahay ni Kuya Loan (Big Brother Loan)
- Kabalikat Loan
- Car-A-Van Loan

SAVINGS DEPOSIT

FOR INDIVIDUAL & CORPORATIONS

REGULAR SAVINGS

Individual

Maintaining Balance

P 1,000.00

1

To earn interest Corporation P 2,000.00

Maintaining balance & to earn interest

P 5,000.00

Regular Savings Account with FREE Life/Accident insurance up to P 100,000.00

- SPECIAL SAVINGS ACCOUNT
- 5-YEARS SAVINGS ACCOUNT (TAX EXEMPT)

FOR MEMBER COOPERATIVES

- REGULAR SAVINGS
 Maintaining Balance & to earn interest
- P 2.000.00
- SPECIAL SAVINGS ACCOUNT
- 5-YEARS SAVINGS ACCOUNT (TAX EXEMPT)
- TANGING YAMAN DEPOSIT

LOAN GENERATION PROGRAM

Ownership Pledge Program

WHO MAY BECOME MEMBERS?

Any registered, active and operating cooperative in good standing with CDA

REQUIREMENTS FOR MEMBERSHIP

- Duly accomplished membership application form
- BOD Resolution certifying the share capital investment
- CDA Registration & certificate of good standing
- Articles of cooperation & By-Laws
- Audited Financial Statements
- Minimum capital payment of P 25,000.00 equivalent to 25 shares
- One time membership fee of P 1,000.00



MAIN OFFICE

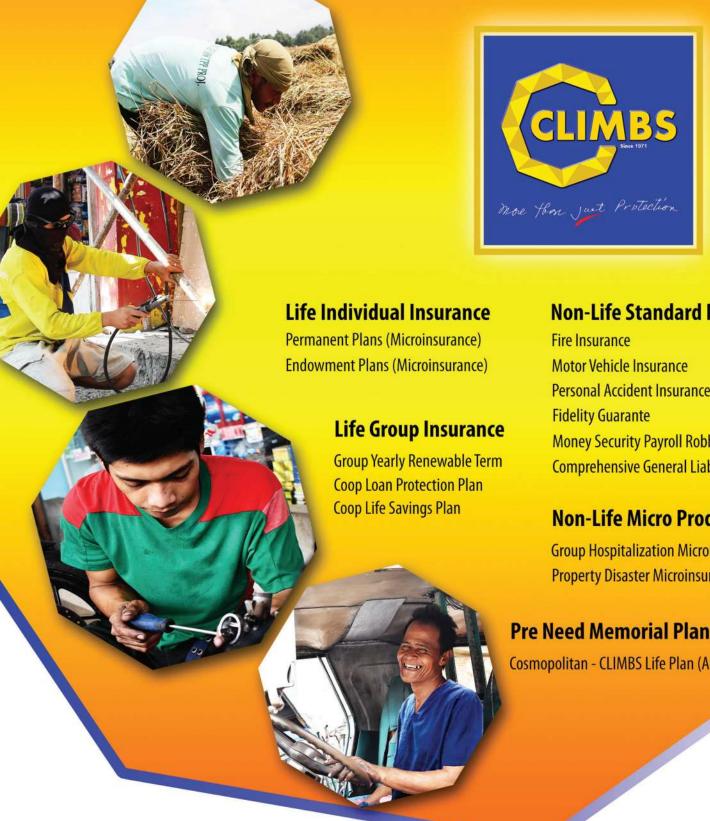
IDC Centre, Zapote corner Kalayaan Avenue Barangay Sta, Cruz, Makati City Trunklines: 897-6600 / 897-1400 / 403-3584

TAGUM SATELLITE OFFICE

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Your only cooperative insurance born in Mindanao! **CLIMBS Life and General Insurance Cooperative**







Head Office: Bulua, CDO Tiano-Pacana, CDO Quezon City **Baguio City** Naga City Cebu City Davao City **lloilo City**



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33rd ANNUAL GENERAL ASSEMBLY PROGRAM OUTLINE

egistration		01:00 nn - 03:00 pn
hanksgiving Ma	SS	01:30 pm - 02:30 pr
ducational Foru	m	02:30 pm - 03:00 pr
ART II: PRE-AS	SSEMBLY ACTIVITIES	03:00 pm - 04:00 pr
 Singing of Cooperat Opening Special of Introduction 	of Colors If the Philippine National Anthem ive Pledge Remarks by Chair. Roger Manlangit Guest Speakers on of Key Note Speaker by CEO Roberto Mascariña of the Key Note Speaker	
ART IV: ELECT	SS (snacks has been served / distributed to members during the release of TION ANNOUNCEMENT / RECOGNITION OF AWARDEES	GA uniform) 04:00 pm - 05:00 p
	ement of ELECOM regarding Election Candidates Status ion of MIGS Awardees	
	RAL ASSEMBLY MEETING PROPER	05:00 pm - 06:00 pi
1. Reading	of Panuntunan ng mga Kamay-Ari	
 Reading Call to Or Proof of I Declaration Meeting Matters at 	of Panuntunan ng mga Kamay-Ari of Rules of General Assembly Conduct of er: Voting Members in Good Standing (MIGS) Due Notice on & Consideration of the Minutes of the 32 nd Annual General Assembly orising from the previous minutes of general assembly meeting tion & Approval of Reports	
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COOP UNIVERSAL PRAYER

For these millions of children twisted by the pain of hunger, no longer able to smile, yet still yearning to love.

For these millions of young people, who have no reason to believe or even to exist, and who vainly search for a future in this senseless world.

Our Father we pray to you, Send hands to reap your harvest.

For these millions of men, women and children, whose hearts are still pounding strong to the beat of struggle, whose minds rise in revolt against the unjust fate imposed upon them, whose courage demands the right to priceless dignity.

Our Father we pray to you, Send hands to reap your harvest.

For these millions of children, women and men who do not want to condemn, but to love, to pray, to work and to unite, so that a world of solidarity may be born. A world, our world, in which all people would have given the best of themselves before dying.

Our Father we pray to you, Send hands to reap your harvest.

May all those who pray find a hearing in God's presence and receive from Him the power to remove misery from humanity, the humanity created in His image.

Our Father we pray to you, Send hands to reap your harvest.

Considering, that service, democracy & brotherhood are the fundamental principles in the Cooperative movement;

That our objective is not only to serve the economy but also the social and cultural development as well as the human advancement of the members; and

That in the Cooperative system, the primary cooperatives, the federation and union, the power of ultimate decision, excepting those reserved by laws, resides in the membership.

Grant us your Grace,

To make integrity and unselfishness the basic standard of conduct;

To guard against the use of our position in the cooperative for personal advantage;

To discharge our responsibilities so as to promote and protect the best interest of the cooperative and its members;

To accept the obligations and responsibilities; learning and participating relating to the position held;

To give issues and objective hearings; to vote according to conscience and to support majority rulings; and

To encourage open democratic procedures in the election of qualified candidates for volunteer services to fellowmen.

All these we ask, through your son our Lord Jesus Christ who lives in the reigns with you in the unity of the Holy Spirit, Forever, Amen.

Bible Verse: 2 Corinto 9:6-11

"Tandaan n'yo ito: Ang naghahasik ng kaunti ay nag-aani ng kaunti, at ang naghahasik ng marami ay nag-aani ng marami. Ang bawa't isa'y dapat magbigay ayon sa sariling pasya, maluwag sa loob at di napipilitan lamang, sapagka't ang pag-ibig ng Diyos ay kusang ipinagkakaloob. Magagawa ng Diyos na pasaganain kayo sa lahat ng bagay higit pa sa inyong pangangailangan upang may magamit kayo sa pagkakawanggawa. Gaya nga ng sinasabi sa kasulatan: Siya'y namumudmod sa mga dukha, walang hanggan ang Kaniyang kabutihan. Ang Diyos ang nagbibigay, mamunga ng sagana ang inyong kabutihang loob. Pasasaganain Niya kayo sa lahat ng bagay para lalo kayong makatulong sa marami. Sa gayo'y dadami ang magpapasalamat sa Diyos".

THE COOPERATIVE PLEDGE

As a FILIPINO, I am and I BELIEVE in the COOPERATIVE.

Alone I am weak, but with others I am STRONG.

So I COMMIT MYSELF, to WORK, to COOPERATE.

For all to be PROSPEROUS, HARMONY, INDUSTRY I will VALUE.

COOPERATIVE AFFAIRS I will ATTEND.

Responsibilities I will ASSUME.
The COOPERATIVE PHILOSOPHY I will LIVE.
ONE VISION, ONE BELIEF, ONE FEELING.
In COOPERATIVISM, my LIFE I PLEDGE. So HELP me GOD.



OUR VISION & MISSION

To be our stakeholders' partner for all life events.

To establish lifetime quality relationship with our stakeholders by providing valuable products and services towards development and empowerment.

OUR CORE VALUES

Apart from the symbol, BCC lives up to its core values integrating the teachings and principles of cooperativism. BCC commits to the value of **PRIME**.

PROFESSIONALISM

BCC leaders and employees remain proactive and demonstrate cooperation in light of partnership with other people and groups. They recognize and appreciate the opinion of others and resolve conflicts constructively and effectively with integration of humility. They commit to provide timely, accurate, efficient and high quality standard services to stakeholders.

RESULT-ORIENTED

BCC highly focuses itself towards the achievement of the objectives, goals and targets with integration of being systematic and strategic. It will continue to deliver reliable, high quality results, act with a sense of urgency and take ownership of decisions and actions. BCC will strive and work toward its sustainability, economic, social and environmental equity.

INTEGRITY & INNOVATION

BCC demonstrates the quality of having an intuitive sense of honesty by taking sincere responsibility, acting ethically and encouraging open and honest debate in both professional and interpersonal matters. It recognizes the importance in maintaining trust and confidence between the cooperative and stakeholders by communicating and delivering complete, accurate, timely and relevant information, records and other reports. BCC commits itself to adhere with the code of values and ethics and strong compliance to the by-laws, rules, policies and other governing internal and external regulations. BCC remain to have clear conscience and character enabling it to form stable and trusting relationships with the stakeholders and the community. It will continue to live up to the teachings of Cooperative principles and values, ensure loyalty to its objectives, and promote respect and dignity at all times.

BCC leaders and employees commit themselves to build a stronger and more capable Cooperative for its stakeholders by being intelligent, strategic and disciplined individuals. They will continue to discover, develop and introduce new programs to improve the efficiency and effectiveness of services, operations, systems and procedures. The leaders and staff views challenges as opportunities for learning and success, and are ready and open to develop themselves further to adapt new trends or knowledge. They recognize collaborative process of experiences and knowledge that shapes innovation opportunities and success.

MEMBER CARE

BCC commits to build long-term and meaningful relationships with stakeholders focus on the development and empowerment of their performance as a person and as entrepreneurs, creating win-win solutions for the benefits of the general memberships and the common good. It recognizes and understands stakeholders' needs and expectations as they create and develop services and programs. BCC value human diversity and uniqueness and fosters an interesting, friendly and non-threatening environment.

ECO-FRIENDLY

BCC commits to increase productivity and reduced its costs through development and implementation of more sustainable business practices integrating principles and habits of environmental protection programs such as the value of recycling, reducing electricity consumption, reducing water consumption & waste, switching from disposable to reusable products, and other forms of use and conservation of its resources. We aim to work with businesses whose activities do not harm the environment or endanger the health, safety and well-being of their staff and community. Above all, we strive to acquire members who make positive contributions toward the environment.



Office of the President • Republic of the Philippines





MALACAÑAN PALACE MANILA

MESSAGE

My warmest greetings to the Barangka Credit Cooperative as it holds its 33rd Annual General Assembly.

I commend the organization for its strong commitment to improve the welfare of its members through various programs that promote financial literacy and security. Your efforts to improve their self-capacity to achieve a better quality of life are truly inspiring.

May this occasion strengthen the objectives and aspirations of your cooperative, even as you also rekindle your commitment in our shared task of nation-building. Together, let us work towards achieving a stronger and more progressive future for every Filipino.

I wish you success in all your endeavors.

RODRIGO ROA DUTERTE

M A N I L A 29 March 2020

THE PRESIDENT OF THE PHILIPPINES



Office of the Vice President • Republic of the Philippines





MESSAGE

Greetings of peace and solidarity to the members of the Barangka Credit Cooperative as you come together for your 33rd Annual General Assembly.

We, at Office of the Vice President, continue to seek partnership with local government units around the country under our flagship anti-poverty program, Angat Buhay. As an organization with a limited budget that is pushing for rural development and economic empowerment, we push for collaboration in our projects with various communities and work together towards positive change. Such is the power of convergence that even the smallest assistance can go a long way if it is well placed and monitored so that it becomes sustainable.

While our efforts continue, it is our hope that your organization will also discover innovative means to reach out to our fellow Filipinos in Marikina and even outside of your regular services under the cooperative. There are no small deeds when it comes to helping our country. Our efforts, no matter how little, can bring progress if we start here and now, one person at a time.

For this, we are truly grateful to have you as an ally in our efforts towards inclusive growth. Your dedication to help your members improve is inspiring. Through your initiatives directed towards development, we are hopeful—now more than ever—that a brighter future is ahead of us.

May you have a productive and meaningful assembly.

Mabuhay kayong lahat!

LENTROBREDO

No. 100, 11th St, Barangay Mariana New Manila, 1112 Quezon City www.ovp.gov.ph | www.lenirobredo.com



Office of the Senator Juan Miguel F. Zubiri • Senate of the Philippines





Senate of the Philippines
OFFICE OF SENATOR JUAN MIGUEL F. ZUBIRI

MESSAGE

My warmest congratulations to the Barangka Credit Cooperative on your 33rd Annual General Assembly!

I want to thank Barangka Credit Cooperative for being the government's partner in championing cooperativism for over three decades now. You are doing vital work in directing your members, and in effect the larger Marikina community, toward sustainable development.

I am hopeful that this assembly will illuminate more innovative and inclusive approaches to sustainable development for the cooperative and for the Marikina community as a whole. Trust that you have in me an ally in your work toward a stronger cooperative movement for all.

Salamat sa inyong serbisyo, at mabuhay kayo!

JUAN MIGUEL F. ZUBIRI

Room 505, Senate of the Philippines, GSIS Financial Center, Pasay City 1300 Telephone Number: 552-6601 local 5715 to 18 www.facebook.com/migzzubiri



Office of the Transportation Cooperatives • Republic of the Philippines





OFFICE OF TRANSPORTATION COOPERATIVES

It is truly a pleasure to greet and acknowledge Barangka Credit Cooperative for the holding its 33rd Annual General Assembly Meeting this 29th day of March 2020. We salute the members, staff and officers of your Cooperative for upholding the culture of member empowerment, good governance and transparency behind this exercise.

You have been in existence as a credit cooperative for several years and now venturing into public transport service. Definitely, you have already attained significant and notable achievements and successes in your original economic activities and for sure you have also encountered some failures and disappointments along the way. All of these should be taken positively and serve as motivation to continue on with your journey under shared responsibilities, collective efforts and one shared vision. "Walang hindi kaya, kung kayo ay nagkakaisa, sama-sama at sandigan ang isa't-isa". Please maintain your striving force and undertakings towards sustained socio-economic growth and development. Strengthen the resources and protect the welfare of your members for their upliftment. As you commence with your new journey in involving yourselves with providing public transport services, capitalize with what you have now and learn the intricacies of this new venture.

Your government is pushing the PUV Modernization Program which is a comprehensive reform initiative aimed to accelerate public transport efficiency and responsiveness, as well as protecting the environment and welfare of the commuting public. And for this, the transport cooperative sector is facing a rather immense challenge to respond to the new essentials and requirements being introduced. The said challenge requires every transport cooperative to possess a high level of financial competency and strengthened supporting technical capability in order for you to be accorded with the privilege to serve the commuting public. Proactive future plans with enabling strategies, schemes and concepts should be in placed to achieve professionalized, stable, responsive and competitive operations. Determining the commuters changing needs and demand, much so the new trends in the transport industry are also critical for you to be effective in responding accordingly with the transformation. The Department of Transportation (DOTr) has accorded OTC with the supporting role in advancing the PUVMP's noble objectives and with the enabling cooperation of the transport cooperatives, together we can respond to the challenge and be in the right track to put the TC-sector in the limelight where it should have been long before. Rest assured that OTC will always be here to support and guide you in every step of the way.

Congratulations to all of you and we bid you success in all your endeavors related to public transport services.

Officer-in-Charge, Office of the Chairman



MESSAGE Cooperative Development Authority





Department of Trade and Industry

COOPERATIVE DEVELOPMENT AUTHORITY

827 Aurora Blvd., Service Road, Brgy. Immaculate Conception, 1111 Cubao, Quezon City, Philippines

Warm cooperative greetings and congratulations to the officers and members of Barangka Credit Cooperative on your 33rd Annual General Assembly.

The Cooperative Development Authority (CDA) is very grateful to have the Barangka Credit Cooperative, a primary multipurpose cooperative in Marikina City, as one of the reliable partners of the authority in fulfilling its commitment to promote social justice and equity; to draw those in the marginalized sectors into the mainstream of development process through cooperativism.

According to the US Agency for International Development (USAID), "where there are cooperatives, the economic life of the people is better." Indeed, through the years, the cooperatives are proven as effective tool that unfetter the control of the oligarchs in a highly skewed society.

As you conquer another year of success, continue to lead the way, constantly look for possibilities, soar above the challenges and most of all, sustain the momentum of unfolding possibilities that will complement the government's agenda of transforming Filipino lives for the better.

Together, let us work hand in hand and be a standout team to advance cooperativism, which DNA is members-owned (no one shall be left behind), value-based and principles driven (not for profits but for service) and sustainable (social inclusion, ecological sustainability and good governance).

Let us empower the path to free those in the dark recesses of their thoughts and to be connected to the Core of the core of all beings – the Unseen, the Love and the Light called God – all for His greater glory!



ORLANDO R. KAVANERA Chairman



Cooperative Development Authority - Manila Extension Office





Department of Trade and Industry

COOPERATIVE DEVELOPMENT AUTHORITY (MANILA EXTENSION OFFICE)

Lower Ground Floor, EDSA Grand Residences, 75 Corregidor St., corner EDSA, Brgy. Ramon Magsaysay, Bago Bantay 1105, Quezon City

The 33rd Annual General Assembly of Barangka Credit Cooperative is a big day. It's a day to celebrate your success and achievements as a cooperative of Marikina City. It's also a day for appreciating your cooperative members, partners and other stakeholders for all the support and efforts they put into the cooperative.

The Barangka Credit Cooperative started with a few but now you are many, not only in numbers but also in services, talents and creativity. Your cooperative is surely destined for the biggest cooperative success in history. Your cooperative is not just our partner, you are the assets of the whole cooperative movement in the region that we value most.

Your cooperative leaders deserve a big round of applause for all your hard works and unconditional dedications. You are the proudest and most valued because, nothing would have been possible without you. All these successes in all these years would not have been possible if the cooperative didn't have someone like you leading them from the front.

On this special event, we must not undermined the trust and support of your cooperative members who have always been the biggest drivers for your continued growth! The members have always been an integral part of the cooperative journey. Without them, this journey would never have been so epic. The cooperative's business is to bring smiles on their faces. Their satisfaction matters the most. We congratulate you for being with the cooperative movement in all these years!

Wishing you many more years of unparalleled success and unrivaled cooperative services. A big Congratulation goes to Barangka Credit Cooperative on this special day!

<u>dti</u>

ATTY. FREDERICK JOE N. ROBLES
Acting Regional Director
Cooperative Development Authority
Manila Extension Office



MESSAGE Philippine Cooperative Center





PHILIPPINE COOPERATIVE CENTER

The Apex Organization of the Philippine Cooperative Movement Member: INTERNATIONAL COOPERATIVE ALLIANCE (ICA)

Agapito "Butz" Aquino Bldg., #90 Balete Drive Ext., Quezon City 1122 philcoopcenter@yahoo.com | www.pccapex.coop

Warmest wishes to Barangka Credit Cooperative (BCC) on your 33rd Annual General Assembly!

It is indeed very heartwarming to always talk about and fondly reminisce the way BCC got to where it is today, through sheer hard work, determination, passion to succeed fueled by the principles of cooperativism.

And just as it looks back with pride, BCC continues to work hard today as it ensures a better tomorrow for its members, stakeholders and partners. Instead of just resting on its laurels, BCC continues to move up with the changing times, keeping up with rapid socio-economic shifts that emphasize sustainable growth. Such growth can be shared by one and all – in the spirit of cooperativism, tempered with innovation and adopting to new trends that make access easier at a touch of a finger. Plus, it looks forward to strengthening its partnerships with esteemed cooperative bodies such as the Philippine Cooperative Center (PCC) and Cooperative Development Authority (CDA) in helping advocate the importance, healing power and spirit of the movement as its faces the incoming decade with courage, strength and determination.

Keep up the excellent work, BCC, as the learning process never ends!

Mabuhay!

GARIBARDI O. LEONARDO, DBA Chairperson





MESSAGE Office of the Mayor - City of Marikina





Republic of the Philippines
CITY OF MARIKINA

Office of the Mayor

MESSAGE

Congratulations on your 33rd Annual General Assembly, the entrepreneurial success story of the Barangka Credit Cooperative is also Marikina's success story.

Our government supports and promotes cooperative development as they provide investment opportunities to our informal sector and the working class. Cooperatives support the government's effort in influencing and providing access to low-income families in terms of saving, investing and experiencing being part of an economic enterprise.

Again, congratulations for your success in enterprise development and your meaningful programs for the community.

Mabuhay po kayo!

MARCY R. TEODORO

City Mayor

Marikina City Hall, Shoe Ave., Brgy. Sta Elena, Marikina City 1800 Tel. Nos.: 646-1634; 645-6140; 682-9281

Email add: mayorsofficemarikina@yahoo.com



Committee on Cooperatives of Sangguniang Panlunsod ng Marikina





Republic of the Philippines CITY OF MARIKINA

SANGGUNIANG PANLUNSOD NG MARIKINA

My warmest greetings to the Barangka Credit Cooperative as you will be holding your 33rd Annual General Assembly!

As the new Chairperson of the Committee on Cooperatives, I am looking forward to working well and together with you. With one vision, which centers on the welfare of your members and the betterment of our community, I know that progress and inclusion will be inevitable.

Being one of the biggest and most remarkable cooperatives in our city, it is an honor to share this significant occasion with you. As you chart your course in this assembly, may you always be guided along the path of "Pagiging tama at mabuti" as we ensure the continuity, growth, and close ties with our officers, employees, members, and this cooperative.

May Barangka Credit Cooperative continue to prosper and have a fruitful gathering.

HON. ROMINA KATE N. DE GUZMAN Chairperson, Committee on Cooperatives, City Councilor, 1st District of Marikina



MESSAGE BCC Chairperson, Board of Directors





Barangka Credit Cooperative

A Primary Multi-Purpose Cooperative

Greetings of solidarity to all the members of the Barangka Credit Cooperative as we celebrate our 33rd Annual General Assembly Meeting this coming March 29, 2020.

Once again, let us embrace this celebration of success and expect that greater things are yet to come for our Cooperative. Through the years, BCC has been making headway in optimizing its resources and networks to improve better and efficient delivery of its services and in elevating the lives of our members. BCC remains reliable and productive as a conduit and partner of our government in expanding economic growth of our members and in increasing their access as far as financial opportunities is concerned. As time goes, we constantly take more extensive and significant role in community development and people empowerment.

As we prepare for greater future, let us set ourselves as living testimonies or role models to encourage and lead our young members to build their trust, competence and potentials toward cooperative leadership. We must work together to impart cooperative principles and values to our young members with high regard to volunteerism, accountability, transparency and ethical standards. Let us teach them to become economically empowered and build their entrepreneurial skills through cooperative financial education and continue to develop social development programs with focus on financial literacy education, health and nutrition, and environment conservation.

To all the cooperators, BCC officers and employees, let us join hands to reinforce our commitment to work in synergy toward greater good and future of our cooperative.

Mabuhay ang Kilusang Kooperatiba sa buong bansa.

ROGER R. MANLANGIT Chairperson



MESSAGE BCC President & Chief Executive Officer





Barangka Credit Cooperative
A Primary Multi-Purpose Cooperative

My warmest greetings to all BCC Co-owners on the occasion of our 33rd Annual General Assembly this 29th day of March 2020.

It is noteworthy to convey that our Barangka Credit Cooperative (BCC) is continuously moving forward to greater growth and progress contributing significant changes in the socio-economic performance of our communities towards sustainable development. Likewise, our continuing collaboration and genuine efforts contribute a lot to the success of all our co-owners as catalyst of cooperativism exemplifying the principle of self-help toward financial wealth.

For 2019, our BCC made a remarkable performance with a significant increase of 23% on the net surplus amounting to ₱25.4 Million (2018, ₱20.6 Million). There's also a relative increase on our market reach out with a rate of 11% giving us a total membership base of 24,574 individuals/co-owners (2018, 22,104 members). On BCC paid-up share capital, an increase of 22% was recorded with an amount of ₱374.9 Million (2018, ₱306.4 Million), while on assets, we made an increase of 7% indicating an amount of ₱1.35 Billion (2018, ₱1.26 Billion). Apart from these, there was a vital increase of 6% indicating an amount of ₱401 Million (2018, ₱380 Million) in the volume of our lending services extended to at least 7,459 BCC members engaged in micro, small and medium business enterprises to strengthen and rebuild their economic income, capital, employment and livelihood conditions.

In this current age of BCC, our cooperative has been embracing innovations to create better future and life-long opportunities for our cooperators, enabling them to transform their lives for greater productivity and independence.

Last March 13, 2019, BCC was officially registered under the Office of Transportation Cooperatives to initiate and facilitate the organization and supervision of transport services of BCC geared toward the Public Utility Vehicle Modernization Program (PUVMP) of our national government. With this milestone, the Land Bank of the Philippines, through its Special Environment-Friendly and Efficiently-Driven (SPEED) Jeepney program partnered with BCC once again to institute credit facility that will provide financial aid in replacing members' PUJs in accordance with the government's PUVMP. Indeed, this program ensures the sustainability of our members' economic growth and continuity of income generation. And in this program, we embody to fulfill the value of servicing our country's transportation system in a more efficient way and being environmentally friendly.

On July 13, 2019, BCC in collaboration with the Marikina City Cooperative Development Council, the Marikina City Cooperative Development Office and the Marikina Shoe Industry Development Office spearheaded the launching of the Sister Society of Marikina City, one of the new local chapters of the Global Women's Leadership Network (GWLN) - an international platform of the World Council of Credit Union. This local network was created with a purpose to promote and strengthen the collaborative effort of cooperative leaders to support the local government of Marikina City in developing and implementing support programs to help local shoe makers of Marikina city toward standardization, branding and professionalization, which will be integrated in the community development programs of cooperatives.

On October 23, 2019, we joined the 1st Metro Manila wide Youth Cooperative Congress to initiate the involvement of our Cooperative in exploring the social and economic empowerment of children and youth through establishing a Laboratory Cooperative. Leading our youth toward cooperative leadership is a testimony that BCC commits itself to create and ensure its succession. Also, this is a clear pathway helping our youth people to build foundational skills of their social, financial and livelihood potentials which will contribute to their financial wealth. Indeed, the Laboratory Cooperative of BCC will serve as a training ground for its young members to prepare them for future leadership advocating for social and cultural values, financial education, ecological awareness and sustainable development.

As we face 2020, let us continue to unite ourselves in this unending journey cultivating cooperation and collaboration towards equitable socio-economic transformation and brighter future.

Mabuhay ang Kilusang Kooperatiba sa buong bansa! Mabuhay ang buong Kasapian ng BCC!

Maraming Salamat po.

ROBERTO C. MASCARIÑA
President & Chief Executive Officer

maun



REPORT OF INDEPENDENT AUDITOR

REPORT OF INDEPENDENT AUDITOR

The General Assembly
Thru: The Board of Directors

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 General Julian Cruz St., Barangka, Marikina City

Report on the Audit of the Financial Statements

Opinion

I have audited the financial statements of **BARANGKA CREDIT COOPERATIVE** (BCC) A PRIMARY **MULTI-PURPOSE COOPERATIVE**, which comprise the statements of financial condition as of December 31, 2019 and 2018, and the statements of operations, statements of changes in equity and statements cash flows for the years then ended, and notes to the financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial statements present fairly in all material respects, the financial position of BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE as at December 31, 2019 and 2018, and its financial performance and its cash flows for the years then ended in accordance with Philippine Financial Reporting Framework for Cooperatives.

Basis for opinion

I conducted my audits in accordance with Philippine Standards on Auditing (PSAs). My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the Cooperative in accordance with the Code of Ethics for Professional Accountants in the Philippines (Code of Ethics) together with the ethical requirements that are relevant to my audit of the financial statements in the Philippines, and I have fulfilled my other ethical responsibilities in accordance with these requirements and the Code of Ethics. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Philippine Financial Reporting Framework for Cooperatives, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Cooperative's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exist. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with PSAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional emissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Cooperative's ability to continue as a going concern. If we conclude that a material uncertainty exists we are required to draw attention in the auditor's report to the related disclosures in the financial statemetrs or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to date of my auditor's report. However, future events or conditions may cause the Cooperative to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and signifficant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Report on the Supplementary Information Required Under Revenue Regulations 15-2010

My audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes, duties and license fees in Notes 22 and 23 to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in my audit of the basic financial statements. in my opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

OSMUNDO F. SALONGA, JR.

CPA License No. 044969 BOA Accreditation No. 1517 valid until October 26, 2020 CDA CEA No. 337, Valid from January 22, 2017 to January 21, 2020 TIN No. 162-167-802-000 BIR Accreditation No. 05-02227-001-2018 Valid until February 6, 2021 PTR No. 8206207 January 3, 2020 - Malolos City, Bulacan

January 19, 2020 Malolos City



STATEMENT OF FINANCIAL OPERATIONS

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City
CDA Registration No. 9520-16012864 / CIN - 0105162076
TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

STATEMENTS OF FINANCIAL OPERATIONS

For the Years Ended December 31, 2019 and 2018 (Amounts in Philippine Pesos)

2019	2018
17,158,785.93	13,075,915.3
4,614,719.89	4,014,661.3
1,958,215.00	1,915,552.8
415,519.67	214,799.1
464,522.74	318,239.3
832,842.35	1,080,464.5
25,444,605.58	20,619,632.5
3,816,690.84	3,092,944.8
1,272,230.28	1,030,981.6
1,272,230.28	1,030,981.6
763,338.17	618,588.9
1,781,122.39	1,443,374.2
11,577,295.54	9,381,932.7
4,961,698.09	4,020,828.3

See Accompanying Notes to Financial Statements.

STATEMENT OF FINANCIAL CONDITION

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City CDA Registration No. 9520-16012864 / CIN - 0105162076 TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

STATEMENTS OF FINANCIAL CONDITION

For the Years Ended December 31, 2019 and 2018 (Amounts in Philippine Pesos)

	Notes	2019	2018
ASSETS			
CURRENT ASSETS			
Cash and Cash Equivalents	2,5	91,104,081.48	111,473,738.82
Loans Receivable (net)	2,6	660,821,494.03	588,890,435.52
Inventories	2,7	1,410,325.14	1,784,323.26
Other Current Assets	2,8	15,483,235.90	13,205,330.32
Total Current Assets		768,819,136.55	715,353,827.92
NON-CURRENT ASSETS			
Financial Assets	2.0	70,761,490.21	65,011,330.20
	2,9		253,305,119.54
Investment Property	2,10	302,112,596.28	
Property, Plant and Equipment (net)	2,11	128,320,553.13	136,102,254.03
Other Non-Current Assets	2,12	88,368,981.77	91,592,246.54
Total Non-Current Assets		589,563,621.39	546,010,950.31
TOTAL ASSETS		1,358,382,757.94	1,261,364,778.23
LIABILITES AND EQUITY			
LIABILITIES Current Liabilities			
		274 417 749 27	242 456 605 20
Deposit Liabilities	2,13	274,417,748.27	243,456,605.30
Accounts and other payables	2,14	133,698,932.49	233,253,476.02
Accrued Expenses	2,15	1,060,575.62	3,171,699.24
Other Current Liablities	2,16	18,162,003.75	15,035,957.65
Total Current Liabilities		427,339,260.13	494,917,738.21
Non-Current Liabilities			
Retirement Fund Payable	2,18	9,502,689.03	8,743,827.53
Deposit Liabilities	2.13	299,544,591.79	292,589,363.23
Loans payables	2,17	166,056,421.75	70,866,167.54
Other Non-Current Liabilities	2,19	16,126,697.13	29,421,762.14
Total Non-Current Liabilities		491,230,399.70	401,621,120.44
TOTAL LIABILITIES		918,569,659.83	896,538,858.65
EQUITY			
Share Capital	2,20	374,973,000.00	306,385,216.23
Total Equity	2,20	374,973,000.00	306,385,216.23
Statutory Funds		374,373,000.00	300,303,210.23
Reserve Fund	2,25	48,296,842.14	43,908,006.92
Cooperative Education And Training Fund		1,246,840.83	1,224,934.21
Community Development Fund	2,25 2,25	954,118.52	746,587.99
Optional Fund		6,022,496.62	4,241,374.23
Total Stutory Funds	2,25	56,520,298.11	50,120,903.35
	***		The same and the s
Revaluation Surplus	2,26	8,319,800.00 439,813,098.11	8,319,800.00
TOTAL LIABILITIES AND FOURTY		AND ADDRESS OF THE PARTY OF THE	364,825,919.58
TOTAL LIABILITIES AND EQUITY		1,358,382,757.94	1,261,364,778.2
Con Accompanying Notes to Financial Statements			

See Accompanying Notes to Financial Statements.



STATEMENT OF CHANGES IN EQUITY

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City CDA Registration No. 9520-16012864 / CIN - 0105162076 TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

STATEMENTS OF CHANGES IN EQUITY

For the Years Ended December 31, 2019 and 2018

(Amounts in Philippine Pesos)

	Notes	2019	2018
SHARE CAPITAL			
Common			
Authorized 3,500,000 shares at P100.00 par value		350,000,000.00	350,000,000.00
Balance at the beginning of the year		200,000,000.00	200,000,000.00
Add: Receipts from payment of subscription		150,000,000.00	
Total		350,000,000.00	200,000,000.00
Less: Deposit for share capital subscription - co	mmon	19,396,000.00	-
Balance at the end of the year	2,20	369,396,000.00	200,000,000.00
Preferred			
Authorized 500,000 shares at P100.00 par value		50,000,000.00	
Balance at the beginning of the year		4,152,700.00	4,311,700.0
Add: Receipts from payment of subscription		1,424,300.00	
Total		5,577,000.00	4,311,700.0
Less: treasury share capital			159,000.0
Balance at the end of the year	2,20	5,577,000.00	4,152,700.0
Deposit for Share Capital Subscription			102,232,516.2
TOTAL SHARE CAPITAL		374,973,000.00	306,385,216.2
STATUTORY FUNDS			
Reserve Fund			
Balance at the beginning of the year		43,908,006,92	40,815,062.0
Add: Allocation from Net Surplus		3,816,690.84	3,092,944.8
Total		47,724,697.76	43,908,006.9
Adjustment		572,144.38	43,700,000.7
Balance at the end of the year	2,25	48,296,842.14	43,908,006.9
Cooperative Education and Training Fund	2,25	40,270,042.14	40,700,000.7
Balance at the beginning of the year		1,224,934.21	1,635,755.8
Add: Allocation from Net Surplus		1,272,230.28	1,030,981.6
Total		2,497,164.49	2,666,737.4
Adjustment		(1,250,323.66)	(1,441,803.2
Balance at the end of the year	2,25	1,246,840.83	1,224,934.2
Community Development Fund	2,22	.,2.10,0.10.00	,,,,
Balance at the beginning of the year		746,587.99	457,528.6
Add: Allocation from Net Surplus		763,338.17	618,588.9
Total		1,509,926.16	1,076,117.6
Less: Charges		555,807.64	329,529.6
Balance at the end of the year	2,25	954,118.52	746,587.9
Optional Fund			
Balance at the beginning of the year		4,241,374.23	2,797,999.9
Add: Allocation from Net Surplus		1,781,122.39	1,443,374.2
Total		6,022,496.62	4,241,374.2
Less: Charges			•
Balance at the end of the year	2,25	6,022,496.62	4,241,374.2
TOTAL STATUTORY FUNDS		56,520,298.11	50,120,903.3
Revaluation Surplus		8,319,800.00	8,319,800.0
TOTAL EQUITY		439,813,098.11	364,825,919.5
DUE TO CETF			A STATE OF THE STATE OF
Balance at the beginning of the year		1,633,196.52	910,756.0
Add: Allocation from Net Surplus		1,272,230.28	1,030,981.6
TOTAL PARTY.		2,905,426.80	1,941,737.6
Total		2,700,420.00	
Less: Charges		1,282,416.68	308,541.1

See accompanying notes to financial statements



STATEMENT OF CASH FLOW

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City
CDA Registration No. 9520-16012864 / CIN - 0105162076
TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

STATEMENTS OF CASH FLOW

For the Years Ended December 31, 2019 and 2018

(Amounts in Philippine Pesos)

	2019	2018
CASH FLOWS FROM OPERATING ACTIVITIES		
Net Surplus	25,444,605.58	20,619,632.50
Adjustments to reconcile net surplus to net cash		
provided by operating activities		
Depreciation	12,632,156.08	5,344,408.12
Provision for Probable Losses	9,168,000.00	8,499,999.96
Provision for Members' Benefit Fund		
Change in assets and liabilities		
Decrease (Increase) in:		
Loans Receivable	(81,099,058.51)	(123,677,666.73
Inventories	373,998.12	(827,442.55
Other Current Assets	(2,277,905.58)	(1,141,300.40
Increase (Decrease) in:		
Accounts & Other Payable	(99,554,543.53)	63,382,294.91
Accrued Expense Payable	(2,111,123.62)	1,827,865.18
Due to CETF	(1,282,416.68)	(308,541.13
Retirement Fund Payable	758,861.50	144,826.79
Net cash provided by (used in) operating activities	(137,947,426.64)	(26,135,923.3
CASH FLOWS FROM INVESTING ACTIVITIES	and the same of the same of	The state of the state of
(Increase)/Decrease in:		
Property and Equipment	(1,905,112.74)	(28,567,204.34
Financial Assets	(5,750,160.01)	(17,454,087.28
Investment Property	(51,181,380.63)	(23,014,471.99
Other Non Current Assets	2,651,826.26	(13,498,584.27
Net cash provided by (used in) investing activities	(56,184,827.12)	(82,534,347.8
CASH FLOWS FROM FINANCING ACTIVITIES	State of the state of the state of	
Increase/(Decrease) in:		
Deposit Liabilities	37,916,371.53	31,297,719.76
Loans Payable	95,190,254.21	914,341.30
Other Non Current Liabilities	(13,295,065.01)	26,523,773.49
Paid-up Share Capital	68,587,783.77	67,699,468.60
Donations and Grants		(458,903.38
Revaluation Surplus	the second second	*
Interest on share Capital and Pat. Refund	(13,402,761.13)	(9,913,120.13
Statutory Funds	(1,233,986.95)	(1,771,332.87
Net cash provided by (used in) financing activities	173,762,596.42	114,291,946.79
NET INCREASE (DECREASE) IN CASH	(20,369,657.34)	5,621,675.58
ADD: CASH AND CASH EQUIVALENTS, JANUARY 1	111,473,738.82	105,852,063.24
		Part of all
CASH AND CASH EQUIVALENTS, DECEMBER 31	91,104,081.48	111,473,738.82

See accompanying notes to financial statements



NOTES TO FINANCIAL STATEMENTS

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

#170 Gen. Julian Cruz St. Barangka, Marikina City
CDA Registration No. 9520-16012864 / CIN-0105162076

TIN: 001-336-983-000 / CTE No. COOP-000084-16-RR-07-RDO-45

NOTES TO FINANCIAL STATEMENTS

For the year ended December 31, 2019 (Amounts in Philippine Pesos)

1. GENERAL INFORMATION

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE was formed as a cooperative pursuant to Republic Act (RA) 6938 and 6939 and under the new Cooperative Code of the Philippines of 2008 also known as Republic Act 9520 for the purpose of encouraging thrift and granting loans to members for productive, educational and providential purpose, providing goods and services and other requirements of the members.

The Cooperative was duly registered with the Cooperative Development Authority (CDA) under the RA 6938 and 6939 and has complied with the requirements prescribed by the Authority for the issuance of new Certificate of Registration No. 9520-16012864 with Cooperative Identification Number CIN-0105162076 under Article 144 of Republic Act (RA) 9520 otherwise known as the "Philippine Cooperative Code of 2008" issued on March 22, 2010. The cooperative is exempt from payment of income tax provided that a substanctial portion of its income is returned to members in the form of interest on share and/or patronage refunds.

The Cooperative was created for the purpose of alleviating poverty in the Marikina city and other nearby cities and municipalities in its area of operaton stated in its articles of cooperation as amended. It was able to outgrow all trials and has proven its excellence in serving its members. The success of the cooperative can be traced from the commitment of its officers and cooperation of its active members who belong to the basic sector and low income group.

The Co-operative was organized primarily:

- 1 To encourage thrift and savings mobilization among the members;
- 2 To generate funds and extend credit to the regular and puhunan sa may kakayahang magnegosyo, members of productive and providential purposes:
- 3 To encourage among members systematic production and marketing;
- To provide goods and services and other requirements to the members;
- 5 To develop expertise and skills among its members to enable them to increase their income and purchasing power;
- 6 To insure against losses of the members;
- 7 To promote and advance the economic, social and educational status of the members;
- 8 To establish, own, lease or operate cooperative wholesale and tretail complexes and other related business enterprise;
- 9 To coordinate and facilitate the activities of cooperative;
- 10 To ensure the viability of cooperatives through the utilization of new technologies;
- 11 To encourage and promote self-help or self-employment as an engine for economic growth and poverty alleviation;

The Co-operative's secondary purposes are as follows:

- To acquire lands and provide housing benefits and or rental services for the members primarily the underprivileged low income earners and to produce affordable decent and adequate housing units;
- To engage in housing services such as the production and set of housing and supplies consultancy in housing development, development of the sight and other services for the maintenance and sustainability of housing units;
- To engage in the administration of school for members that encourages development of their child's practical, cognitive, physical, social and moral potential:
- Provide goods and services for the members to enable them to attain increased income, savings, investments, productivity and purchasing power and promote among themselves equitable distribution of net surplus through the maximum utilization of economies of scale, cost-sharing and risk-sharing;
- 5 Provide optimum social and economic benefits for the members;
- 6 Teach members efficient ways of doing things in a cooperative manner;
- 7 Propagate cooperative practices and new ideas in business and management;
- 8 Allow the lower income and less privileged groups to increase their ownership in the wealth of the nation; and
- Cooperate with the government, other cooperatives and people-oriented organizations to further the attainments of the goregoing objectives:

Under the new Code, co-operatives are exempted from the payment of all national, city, provincial, municipal, or barangay taxes of whatever name and nature, including exemption from customs duties, advance sales of compensating taxes on its importation of machinery, equipment and spare parts which are not available locally as certified by the Department of Trade and Industry. Co-operatives shall enjoy exemptions from government taxes or fees imposed under internal revenue lawsprovided that the co-operative does not transact business with non-members or the general public. Co-operatives, if transacting business with non-members or the general public, may be exempted from tax if their accumulated reserves and undivided net savings does not exceed P10 million or up to 10 years from the date of registration if their accumulated reserves already exceed P10 million.

The Co-operative limits its services to its members only. Accordingly, the Co-operative is exempt from taxes, including income tax, under the new Code. The Co-operative applied for tax exemption with the Bureau of Internal Revenue (BIR) and was given a renewal of its certificate of tax exemption under certificate number COOP-000084-16-RR-07-RDO-045.

The financial statements of the cooperative as of December 31, 2019, were authorized for issue by its board of directors on January 19, 2020.

2. STATEMENT OF COMPLIANCE

The accompanying financial statements have been prepared in compliance with the Philippine Financial Reporting Framework (PFRF) for Cooperatives as published by the Cooperative Development Authority (CDA) per their Memorandum Circular No. 2015-06, Series of 2015 dated September 16, 2015.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accounting policies are the specific principles, bases, conventions, rules and practices applied by the Cooperative in preparing and presenting the financial statements. The accounting policies used in the preparation of the financial statements of the Cooperative are based or in conformity with the Philippine Financial Reporting Framework for Cooperatives. The following have been considered in the formulation of the accounting policies by the Cooperative:

Chapter 9 - Accounting Policies, Estimates and Errors

Chapter 10 - Financial Instruments

Chapter 11 - Investments in Associates, Joint Ventures and Subsidiaries

Chapter 12 - Property, Plant and Equipment

Chapter 13 - Intangible assets

Chapter 14 - Allocation and Distribution of Net Surplus

Chapter 15 - Statutory Fund

Chapter 16 - Provisions and Contingencies

Chapter 17 - Liabilities and Equity

Chapter 18 - Donations and Grant

Chapter 19 - Impairment of Assets

Chapter 20 - Employee Benefits

Chapter 21 - Events After the End of the Accounting Period

Chapter 22 - Related Party Disclosures

Chapter 23 - Specialized Activities

3.1 Basis of Preparation

The financial statements of the Cooperative have been prepared on a historical cost basis. The financial Statements are presented in Philippine Pesos, which is Cooperative Functional Currency.

The accompanying financial statements have been prepared on a going concern basis, which contemplate the realization of assets and settlement of liabilities in the normal course of business.

3 2 Cash

Cash includes cash on hand and cash in banks that are unrestricted and available for current operations and are stated at face amount. Cash on hand as of the end of the period were deposited the next banking day. Cash in banks are deposits held at call with banks either savings or current. The company reconciles the books and bank balances regularly as part of its cash monitoring and internal control measures. Cash on hand includes Petty Cash or Revolving Fund which are used for small payments not covered by checks. Cash are subject to insignificant risk of changes in value. Time deposits represent unrestricted deposits with original maturity 3 months or less earning interest at respective bank rates.

3.3 Trade and Other Receivables

Loans and receivable are non-derivatives financial assets with fixed or determinable payments that are not quoted in an active market. The carrying amount of the asset shall be reduced either directly or through the use of an allowance account. The amount of the loss shall be recognized in profit or loss.

Other receivables are recorded initially at transaction cost and subsequently measured at cost less impairment, if any. Other receivables include advances to officers and employees and Due from accountable officer and employees.

Loans receivable are presented in the financial statement at its realizable value. Provision for Probable losses is estimated based on historical loss experience, current economic conditions and other risk factors obtained during the collection process. Credit review is made periodically by an officer duly delegated with such responsibility. The basis of the rate use in estimating the allowance for probable losses were as follows:

35% for 1 month to 12 mos past due accounts

100% for more than 12 months past due accounts

Allowance for probable losses is maintained at a level considered adequate to provide for Potential losses on loans and other resources. The allowance is increased by provision charged to operation and reduced by net write-offs and reversals. The level of allowance is set up at he higher of the amount determined based on management evaluation of potential losses after consideration of prevailing and anticipated economic condition.

3.4 Financial Assets

Financial assets are initially measured at the transaction price, including transaction costs. However, the transaction costs are expensed immediately if the instrument is measured at fair value through profit or loss. These are subsequently measured at fair value through profit or loss, amortized cost or cost less impairment depending on the instruments.

Financial assets are recognized when the Cooperative becomes a party to the contractual provisions of the instrument.

Financial assets include cash or currency, cash in bank, accounts receivable, notes receivable, loans receivable, bonds receivable and investment in shares or other equity instruments issued by other entities, such as financial assets held for trading.

1. Prepayments

Prepayments are advanced payments for services to be received in the future which is expected to be realized within 12 months after the balance sheet date. Prepayments are measured initially at transaction price and subsequently measured at amortized cost less any impairment losses.

2. Other Current Assets

Other current assets refer to any other assets which are expected to be realized, consumed or used within the year. It also includes any other current assets that are not assigned to cash and cash equivalents, and loans and receivables.

3. Current Investments

Current investment is an investment that is by its nature readily realizable and is intended to be held for not more than one (1) year.

4. Property and Equipment

Property and equipment are initially measured at cost less any subsequent accumulated depreciation, amortization and impairment losses.

The cost of an asset consists of its purchase price and costs directly attributable to bringing the asset to its working condition for its intended use. Expenditures for additions, improvements and renewals are capitalized; expenditures for repairs and maintenance are charged to expense as incurred. When assets are sold, retired, impaired or otherwise disposed of, the cost and their related accumulated depreciation are removed from the accounts and any resulting gain or loss is recognized for the period.

Any addition in the estimated life of the property and equipment would decrease the Cooperative's recorded direct cost and operating expenses and increase non-current assets.

The useful lives and depreciation are reviewed, and adjusted if appropriate, at each balance sheet date. An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Fully depreciated and fully amortized assets are retained in accounts until they are no longer in use and no further change in depreciation is made with respect to those assets.

The items included in the property and equipment account are land and building held for capital appreciation. This is not presented as investment property in the statement of financial position because the fair value of the land and building cannot be determined reliably without undue cause or effort on the part of the management.

Land is not depreciated. Depreciation on other assets is charged so as to allocate the cost of assets less their residual value over their estimated useful lives, using the straight-line method. The estimated useful lives range as follows:

Depreciation	Useful Life
Building	40 years
Office Equipment	3-5 years
Furniture and Fixtures	3-5 years
Transportation Equipment	3-10 years

The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, if there is an indication of a significant change since the last reporting date.

5. Intangible Assets

Intangible Assets is defined as identifiable non-monetary assets without physical substance. An asset meets the identifiability criterion in the definition of an intangible asset when:

- It is separable, meaning, the asset is capable of being separated from the entity and sold, transferred, licensed, rented or exchanged, either individually or together with related contract, asset or liability.
- It arises from contractual or other legal rights, regardless of whether these rights are transferable or separable from the entity or from other rights and obligations.

6. Long-term Investments

Non-current or long-term investment is an investment other than a current investment or investment intended to be held for more than one (1) year.

7. Trade and Other Payables

Trade payables are liabilities to pay for services that have been received.

Trade and other payables are obligations incurred on the basis of normal credit terms and do not bear interest. Trade payables are recognized initially at the transaction price and subsequently measured at amortized cost using the effective interest method.

3.13 Financial Liabilities

Financial liabilities are initially measured at the transaction price, including transaction costs. However, the transaction costs are expensed immediately if the instrument is measured at fair value through profit or loss. These are subsequently measured at fair value through profit or loss, amortized cost or cost less impairment depending on the instruments.

Financial liabilities are recognized when the Cooperative becomes a party to the contractual provisions of the instrument. Financial liabilities are derecognized from the balance sheet only when the obligations are extinguished either through discharge, cancellation or expiration.

Financial liabilities include notes payable, loans payable, bonds payable, preference shares with mandatory redemption date or preference shares redeemable at the option of the holder, interest on share capital and patronage refund.

3.14 Provision

Provision is recognized when the Cooperative has a present obligation (legal or constructive) and it is probable that as a result of past events, an outflow of assets embodying economic benefits will be required to settle the obligations and reliable estimate can be made of the amount of the obligation. If the effect of the time value of money is material, provisions are determined by discounting the expected future cash flows at pre-tax rate that reflects current market assessments of the time value of money and where, appropriate, risk specific to the liability. Where discounting is used, the increase in the provision due to the passage of time is recognized as interest expense.

3.15 Employee Benefits

The Cooperative provides short-term benefits given to its employees which includes salaries and wages, social security contributions, short-term compensated absences, bonuses and other non-monetary benefits, if any.

The Cooperative provides for retirement benefit of employees based on the minimum benefits required under Republic Act No. 7641, Retirement Pay Law. Retirement benefit that a qualified employee shall receive upon retirement depends on such factors as age, years of service and compensation.

1. Related Party Transactions

Related party relationship exists when one party has the ability to control, directly, or indirectly through one or more intermediaries, the other party or exercises significant influence over the other party in making financial and operating decisions. Such relationships also exist between and/or among entities which are under common control with the reporting enterprise, or between, and/or among the reporting enterprise and its key management personnel, directors, or its shareholders. In considering each possible related party relationship, attention is directed to the substance of the relationship, and not merely the legal form.

Transactions between related parties are accounted for at arms' length prices or on terms similar to those offered to non-related entities in an economically comparable market.

The compensation of the key management personnel or Directors, Officers, Staff and Related Interest (DOSRI) of the Cooperative pertains to the usual monthly salaries and government mandated bonuses; there are no other special benefits paid to management personnel.

2. Share Capita

Share capital is the portion of the paid-in capital representing the total par or stated value of the shares issued. Subscribed share capital is the portion of the authorized share capital that has been subscribed but not yet fully paid and therefore still unissued. Subscription receivable shall preferably be reflected as a deduction from the related subscribed share capital.

3. Allocation and Distribution of Net Surplus

The Cooperative's constitution and by-laws explicitly provides that its net surplus at the end of the fiscal year shall be distributed to Reserve Fund – Fifteen percent (15%), Education and Training Fund – Ten percent (10%), Community Development Fund – Three percent (3%), Optional Fund – Seven percent (7%) and any remaining net surplus shall be distributed to the cooperative's members in the form of interest not to exceed the normal rate of return on investments and patronage refunds.

4. Revenue and Expense Recognition

Revenues

Revenue comprises the fair value of the consideration received and services in the ordinary course of the Cooperative's activities.

The Cooperative recognizes revenue when: the amount of revenue can be reliably measured; it is probable that future economic benefits will flow to the entity; and specific criteria have been met for each of the Cooperative's activities, as described below.

Finance Income

Finance income comprises interest income on bank deposits, dividend and foreign currency gains. Interest income recognized in profit or loss as it accrues, using the effective interest method. Interest on Share Capital from membership with Cooperative unions and federations is recognized on the date that the Company's right to receive payment is established and foreign exchange gains are recognized based on the translation of foreign exchange rates of monetary assets and liabilities dominated in foreign currencies.

Expenses

Expenses are recognized in the year in which they are incurred and specific criteria have been met for each of the Cooperative's activities, as described below.

Operating Expenses

Operating expenses represent expenses for the general and administrative functions ordinarily incurred during the year. Ordinarily, operating expenses include taxes and licenses, when applicable, and other miscellaneous expenses.

5 Taxes

The Cooperative has been granted the Certificate of Tax Exemption No. COOP-000084-16-RR-07-RDO-45 last August 25, 2016 and accordingly is exempt from any taxes and fees imposed under the internal revenue laws and other tax laws notwithstanding the fact that it is transacting with non-members as the accumulated reserve and undivided net savings is not more than Ten Million Pesos (Ps10,000,000). However, in the event that its accumulated reserve and undivided net savings is more than Ten Million Pesos (Ps10,000,000), the Cooperative will be subjected to all taxes and fees as enumerated in Sec. 8 (b) of the Joint Rules and Regulations implementing Articles 60, 61 and 144 of RA 920.0 B212

6. Contingencies

Contingent liabilities are disclosed but not recognized in the financial statements unless the possibility of an outflow of resources embodying economic benefit is remote.

7. Events After the Reporting Date

Post year-end events that provide additional information about the Cooperative's position at the statements of financial condition date (adjusting events) are reflected in the financial statements. Post year-end events that are non-adjusting events are disclosed in the notes to the financial statements when material. As of the financial condition date, there is no material post year-end event that should be disclosed or reflected in the financial statements.

3.23 Information about judgment

The preparation of the Cooperative's financial statements in conformity with Financial Reporting Framework (in reference to the Generally Accepted Accounting Principles of the Philippines) requires management to make estimates and assumptions that affect the amounts reported in the Cooperative's financial statements and accompanying notes. The estimates and assumptions used in the Cooperative's financial statements are based upon management's evaluation of relevant facts and circumstances as of the date of the Cooperative's financial statements. Actual results could differ from such estimates, judgments and estimates are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

3.24 Information about Key sources of estimation uncertainty

In the application of the Cooperative's accounting policies, management is required to make judgments, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The following represents a summary of the significant estimates and judgments and related impact and associated risks in the Cooperative's financial statements.

Allowance for Doubtful Accounts

The Cooperative assesses whether objective evidence of impairment exist for receivables and due from related parties that are individually significant and collectively for receivables that are not individually significant. Allowance for doubtful accounts is maintained at a level considered adequate to provide for potentially uncollectible receivables.

Impairment of Available-for-sale Financial Assets

The Cooperative follows the guidance of PAS 39 in determining when an asset is other-than- temporarily impaired. This determination requires significant judgment. In making this judgment, the Cooperative evaluates, among other factors, the duration and extent to which the fair value of an investment is less than its cost; the financial health of and near-term business outlook of the investee, including factors such as industry and sector performance, changes in technology and operational and financing cash flow.

If the assumption made regarding the duration that, and extent to which the fair value is less than cost, the Cooperative would suffer an additional loss in its financial statements, representing the write down of cost at its fair value.

Estimated useful Lives of Property, Plant and Equipment

The Cooperative estimates the useful lives of property, plant and equipment based on the period over which the property, plant and equipment are expected to be available for use. The estimated useful lives of the property, plant and equipment are reviewed periodically and are updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the property, plant and equipment. In addition, the estimation of the useful lives of property, plant and equipment is based on the collective assessment of industry practice, internal technical evaluation and experience with similar assets. It is possible, however, that future financial performance could be materially affected by changes in the estimates brought about by changes in factors mentioned above. The amounts and timing of recorded expenses for any period would be affected by changes in these factors and circumstances.

A reduction in the estimated useful lives of the property, plant and equipment would increase the recorded expenses and decrease the noncurrent assets.

Depreciation is computed on a straight-line method over the estimated useful lives of the assets as follows

Depreciation	Useful Life
Building	40 years
Office Equipment	3-5 years
Furniture and Fixtures	3-5 years
Transportation Equipment	3-10 years

The Cooperative assesses the value of property, plant and equipment which require the determination of future cash flows expected to be generated from the continued use and ultimate disposition of such assets, and require the Company to make estimates and assumptions that can materially affect the financial statements. Future events could cause the Company to conclude that property, plant and equipment and other long-lived assets are impaired. Any resulting impairment loss could have a material adverse impact on the Company's financial condition and results of operations.

The preparation of the estimated future cash flows involves significant judgment and estimations. While the Company believes that its assumptions are appropriate and reasonable, significant changes in these assumptions may materially affect the Company's assessment of recoverable values and may lead to future additional impairment charges.

Revenue Recognition

The Cooperative's revenue recognition policies require the use of estimates and assumptions that may affect the reported amounts of revenues and receivables. Differences between the amounts initially recognized and actual settlements are taken up in the accounts upon reconciliation. However, there is no assurance that such use of estimates may not result to material adjustments in future periods

Due to Union/Federation

Due to Union/Federation is the liability of the cooperative to a federation or union to which the cooperative is a member. In compliance with Section 87 of the Cooperative Code of the Philippines, the cooperative has set aside five percent (5%) of net surplus for Education and Training Fund. One Half of this amount shall be utilized by the cooperative for its own education and training activities while the other half shall be credited to the Cooperative Education and Training Fund of the APEX organization of which the cooperative is a member.

Interest on Share Capital Payable

Interest on Share capital Payable is the liability of the cooperative to its members for interest on Share Capital, which can be determined only at the end of every reporting period. The cooperative distributes and credited the said interest on share capital to the member's savings account every end of the year upon completion of the audited financial statements.

Patronage Refund Payable

Patronage Refund Payable is the liability of the cooperative to its members -patrons for patronage refund, which can be determined only at the end of every reporting period. The MMPC distributes and credited the amount of patronage refund to the members's savings account every end of the year upon completion the audited financial statements.

Unearned Interest Income

Unearned interest income is interest income from loans already received but not yet earned.

Statutory Funds

Statutory funds are mandated by Sections 86 and 87 of the RA 9520, otherwise known as the Cooperative Code of the Philippines, to be set up by the Cooperative. They are as follows:

- a. Reserve Fund;
- b. Education and Training Fund;
- c. Optional Fund;
- d. Community Development Fund;

The Board of Directors has approved the distribution of net surplus for the year 2010 as follows:

Reserve Fund - 15% of Net Surplus

Educational Fund - 10% of Net Surplus broken down as follows: 5% Local

Community Development Fund - 3% of Net Surplus
Optional Fund - 7% of Net Surplus

The remaining balance of the net surplus is available for interest on share capital and patronage refund to be distributed at 70% and 30% respectively.

The basis for the computation of the interest on share capital is the average share capital while the total interest rate is used in determining the patronage refund.

4. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Cooperative is exposed to credit, liquidity, and other risks that arise in the normal course of its business. Its risks and control framework includes a focus on minimizing negative effects on the Cooperative's financial performance due to unpredictability of financial markets that drives the risks.

Credit Risk

Credit risk refers to the risk of inability to service a debt and the potential loss arising from default of a borrower. The Cooperative has no significant concentration of credit risk. It has policies and procedures regarding its loan portfolio. Status of receivables are being monitored and reviewed regularly.

Liquidity Risk

Liquidity risk is the risk that the Cooperative will not be able to to meet its financial obligations as they fall due. The Cooperative is not exposed to liquidity risk even if it has deposit liabilities because it has been maintaining sufficient cash to address obligations and payables. Liquidity position is being monitored and evaluated regularly by the Board through continuously monitoring forecasts and actual cash flows.

Interest Rate Risk

The primary source of the Cooperative's interest risk relates to cash and cash equivalents. The Cooperative's management believes that any 10% change in interest rate risk will not have any material impact on the financial statements.

5. CASH AND CASH EQUIVALENTS This account consists of the following:

	2019	2018
On Hand:		
Petty Cash Fund	23,050.00	23,050.00
Revolving Fund	2.080.000.00	1,855,000.00
Total	2,103,050.00	1,878,050.00
In Banks:		
Metro South Coop Bank	34,250,000.00	36,986,664.50
Land Bank of the Philippines	13,112,617.04	38,739,632.80
PNB	13,362,403.01	16,293,341.91
Metrobank	4.082,731.39	7,197,518.00
Banco De Oro	4,894,467.87	1,704,263.23
Bank of the Philippines Island	4,505,528.66	647,094.85
East West Bank	3,396,210.93	1,239,790.62
Chinabank	658,382.58	887,255.60
Luzon Development Bank	859,324.85	658,129.96
Producers Bank	2,431,873.17	1,741,561.25
Union Bank	4,954,715.97	1,275,541.82
Veterans Bank	616,172.81	593,791.81
Rizal Commercial Bank Corporation	1,009,210.91	720,848.40
United Coconut Planters Bank	386,639.96	529,501.74
Security Bank	307,608.64	307,608.64
Bank of Makati	100,000.00	-
Malayan Bank	73,143.69	73,143.69
Total Cash in Bank	89,001,031.48	109,595,688.82
Total Cash and Cash Equivalents	91,104,081.48	111,473,738.82

6 LOANS AND RECEIVABLES

	2019	2018
Current	643,154,258.57	567,474,241.32
Past Due (PAR)	11,859,947.53	15,455,677.97
Total loan Outstanding	655,014,206.10	582,929,919.29
Less: Allowance for Probable		
Loan Losses	10,502,655.96	9,794,592.21
Net Realizable Value	644,511,550.14	573,135,327.08

Loans receivable as of December 31,2019 and 2018 are classified into the following:

	2019	2018
Pension	8,990,264.92	4,105,608.24
Business	262,110,294.75	292,265,519.28
Salary	299,422,240.88	220,769,544.49
Transport	84,491,405.55	65,789,247.28
TOTAL	655,014,206.10	582,929,919.29

The following are the movements of allowance for probable losses:

660,821,494.03	588,890,435.52
319,187.00	1,656,584.26
15,990,756.89	14,098,524.18
644,511,550.14	573,135,327.08
10,502,655.96	9,794,592.21
(8,459,936.25)	(23,781,265.67)
9,168,000.00	8,499,999.96
9,794,592.21	25,075,857.92
	9,168,000.00 (8,459,936.25) 10,502,655.96 644,511,550.14 15,990,756.89 319,187.00

7. INVENTORIES

This account consists of the following:

	2019	2018	
Minimart	900,325.14	823,354.58	
Livelihood Program	510,000.00	960,968.68	
Total Inventories	1,410,325.14	1,784,323.26	

^{*} Net of allowance for decline in value

8. OTHER CURRENT ASSETS

This account consists of the following:

	2019	2018
Prepaid Expenses	13,522,171.30	10,413,919.22
Unused Office Supplies (breakdown)	1,961,064.60	2,791,411.10
Total Current Assets	15,483,235.90	13,205,330,32

9. FINANCIAL ASSETS

This account consists of the following:

	2019	2018
Cooperative Federation	70,761,490.21	65,011,330.20

Total Investment in Cooperative Federation 70,761,490.21 65,011,330.20

Financial	Assets	at	Cost	
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Financial Assets at Cost		
	2019	2018
Metrosouth Coop	19,039,000.00	18,414,000.00
CLIMBS	15,736,957.20	15,736,957.20
Villamor Hotel	10,087,017.44	10,087,017.44
CISP	17,100,000.00	12,100,000.00
One Health Care	2,000,000.00	2,000,000.00
CSF/BSP	1,200,000.00	1,200,000.00
Ating Koop		1,000,000.00
PCC	995,560.00	995,560.00
PFCCO	749,153.57	749,153.57
NSCC	1,500,000.00	1,200,000.00
NELLCO	328,000.00	328,000.00
PRESCO	300,000.00	300,000.00
Grass Residence	500,000.00	
NORWESLU	294,802.00	294,802.00
NAPICO	290,000.00	290,000.00
BVCC		149,439.99
PCF	105,000.00	105,000.00
One Coop Federation	200,000.00	-
NCMF	86,000.00	- 2/
CUMC	200,000.00	
MUPCO (MAFEDCO) PFWC	50,000.00	50,000.00 11,400.00
Total Financial Assets at Cost	70.761.490.21	65.011.330.20

10 INVESTMENT PROPERTY

This account consists of the following:

	2019	2018
Investment Property - Land	98,421,689.01	78,585,639.44
Investment Property - Building	225,918,369.33	194,573,038.27
Less: Accumulated Depreciation-IPD	(22,227,462.06)	(19,853,558.17)
Total Investment Property	302,112,596.28	253,305,119.54

11 PLANT, PROPERTY AND EQUIPMENT

This account consists of the following

	2018	Addition	Deduction	2019
Cost				
Land	16,479,846,74			16,479,846.74
Leasehold Rights and Improvement	1,239,718.81			1,239,718.81
Building	122,109,100.48	1,058,238.14		123,167,338.62
Office Equipment	18,088,921.27	434,285.20		18,523,206.47
Furnitures and Fixtures	7,222,249.47	70,646.20		7,292,895.67
Transportation Equipment	6,852,187.86	1,699,600.00	2,519,463.50	6,032,324.36
Total Cost	171,992,024.63	3,262,769.54	2,519,463.50	172,735,330.67

Accumulated Depreciation

Total Accumulated Depreciation	35,889,770.60	9,686,813.64	1,161,806.70	44,414,777.54
Transportation Equipment	4,165,475.64	87,299.18	1,161,806.70	3,090,968.12
Furnitures and Fixtures	6,089,810.81	564,003.10		6,653,813.91
Office Equipment	14,151,632.17	1,163,487.42		15,315,119.59
Building	10,379,886.91	7,856,829,08		18,236,715.99
Leasehold Rights and Improvement	1,102,965.07	15,194.86		1,118,159.93
Land				

Net Book Value	2018	Addition	Deduction	2019
Land	16,479,846.74			16,479,846.74
Leasehold Rights and Improvement	136,753.74	(15,194.86)		121,558.88
Building	111,729,213.57	(6,798,590.94)	*	104,930,622.63
Office Equipment	3,937,289.10	(729,202.22)		3,208,086.88
Furnitures and Fixtures	1,132,438.66	(493,356.90)		639,081.76
Transportation Equipment	2,686,712.22	1,612,300.82	1,161,806.70	2,941,356.24
Total Net Book Value	136 102 254.03	(6.424.044.10)	1.357.656.80	128 320 553 13

12 OTHER NON CURRENT ASSETS

This account consists of the following:

	2019	2018
Computerization Costs	4,617,603.52	5,042,757.75
Other funds and deposits	82,543,553.81	75,020,474.94
Miscellaneous Assets	1,207,824,44	11,529,013.85
Total Other Non Current Assets	88,368,981.77	91,592,246.54

13. DEPOSIT LIABILITIES

This account consists of the following:

	2019	2010
Savings Deposit	135,640,731.37	118,124,351.67
Time Deposits (Current & Non-Current)	438,321,608.69	417,921,616.86

Total Deposit Liabilities 573,962,340.06 536,045,968.53

14 ACCOUNTS AND OTHER PAYABLES

This account consists of the following:

	2017	2010
Loans Payable	125,510,596,21	228,486,164,37
Accounts Payable	8,188,336.28	4,767,311.65
Total Accounts and Other Payables	133,698,932.49	233,253,476.02

15 ACCRUED EXPENSE PAYABLE

This account consist of the following:

	2019	2018	
SSS, PhilHealth and PIF Payable	183,135.25	152,052.63	
SSS Loan Payable		47,481.37	
Witholding Tax Payable		6,803.69	
Accrued Expense	877,440.37	2,965,361.55	
Total Accrued Expense Payable	1,060,575.62	3,171,699.24	

16 OTHER CURRENT LIABILITIES

	2019	2018	
Due to Cetf	1,623,010.12	1,633,196.52	
Interest on Share Capital	11.577,295.54	9,381,932.79	
Patronage Refund Payable	4,961,698.09	4,020,828.34	
Total Other Current Liabilities	18,162,003.75	15,035,957.65	

17 LOANS PAYABLE

This o	account	consists	of the	following:

	2019	2016	
Loans Payable	166,056,421.75	70,866,167.54	
TOTAL	166,056,421.75	70,866,167.54	

18 RETIREMENT FUND PAYABLE

	2019	2018	
Retirement Fund payable	9,502,689.03	8,743,827.53	
Total Retirement Fund Payable	9,502,689.03	8,743,827.53	

19 OTHER NON CURRENT LIABILITIES

This account consists of the following:		
**************************************	2019	2018
Members Benefit Fund Payable	16,126,697.13	29,421,762.14

Total Other Non Current Liabilities 16,126,697.13 29,421,762.14

20 SHARE CAPITAL

This account consists of the following:

	2019	2018		
Paid-up Share Capital - Common	350,000,000.00	200,000,000.00		
Preferred Shares	5,577,000.00	4,152,700.00		
Deposit on Share Capital Subscription	19,396,000.00	102,232,516.23		
Total Share Capital	374,973,000.00	306,385,216.23		

^{*} The Cooperative filed an amendments on the increase of its Authorized Share Capital from 2,200,000 shares to 4,000,000 shares composed of 3,500,000 shares for common shares and 500,000 shares for preferred shares and all collected subscriptions by the members are presented as Deposit for Share Capital Subscription while awaiting approval of the amendments from the Cooperative Development Authority (CDA).

21 OPTIONAL FUND

The Cooperative part of Optional fund amounting to P1,153,461.82 was utilized in construction of building improvements of Barangka Community School, Inc. (BCSI) under Board of Directors Resolution in 2018.

22. TAXES AND LICENCES

This account consists of the followina:

	2019	2018	
Real Property Taxes	100.312.46	124,250.80	
Business Licenses	64,589.25	49,363.50	
Annual Income Tax - BCSI	17,793.00	26,063.40	
LTO Registration	18,246.25	17,435.07	
Business Permit - Building	75,546.80	52,372.35	
Business Permit - fire	50,458.29	29,045.25	
Capital Gain Tax	28,949.00	27,000.00	
TOTAL	355,895.05	325,530.37	

23. COMPENSATION

This account consists of the following:

	2019	4,267,671.86	
Taxable Compensation	4,117,933.56		
Non-Taxable Compensation	12,586,694.53	10,599,304.82	
Total	16,704,628.09	14,866,976.68	
Tax witheld for the year Jan-Nov.	145,442.00	136,451.60	
Tax Remitted January	13,234.00	-	
Total	158,676.00	136,451.60	
Tax Due	158,676.00	136,451.60	
Tax to be carry over			

24 INCOME FROM BUSINESS SEGMENTS OF THE COOPERATIVE

2019					
	MAIN	MINIMART	LIVELIHOOD	BCSI	TOTAL
REVENUE					
Income from Credit Operations					
Interest Income from Loans	90,269,893.44	-			90,269,893.4
Service Fees	15,524,650.42		74	* .	15,524,650.4
Fines, Penalties, Surcharge	16,636,026.53	14		4	16,636,026.5
Total Income from Credit Operations	122,430,570.39				122,430,570.3
Add: Other Income					
Income from Special Projects		694,493.26	874,447.32		1,568,940.5
Interest Income from Investment/Dep	3.966.145.87	110000	Washington .	-	3,966,145.1
Membership Fee	241,100.00				241,100.0
Miscellaneous Income	11,852,072.29	10,267.50		4,349,039.29	16,211,379.0
Total Other Income	16,059,318.16	704,760,76	874,447.32	4,349,039.29	21,987,565.5
GROSS REVENUES	138,489,888.55	704,760,76	874,447.32	4,349,039.29	144,418,135,5
	138,489,888.55	/04,/60./6	8/4,447.32	4,349,039.29	144,418,135.
LESS: EXPENSES					
Financing Costs					
Interest Expenses on Borrowing	16,673,977.46	24,000.00	24,000.00		16,721,977
Interest Expenses on Deposits	26,963,248.29	to the same of the same	-		26,963,248.2
Total Financing Costs	43,637,225.75	24,000.00	24,000.00		43,685,225.
Administrative Costs					
Affiliation					
Bank Charges					
Collection Expense	537,896.44	-	2.4	-	537,896
Communication	1,093,122.13	4,230.00		38,074.20	1,135,426.
Depreciation	11,464,156.04	24,000.00	24,000.00	1,120,000.00	12,632,156
Employees Benefit	8,334,564.18	15,000.00	9,999.96	99,040.04	8,458,604
General Assembly Expenses	3,001,296.00	6,000.00	6,000.00	3.800.000	3,013,296
General Support Services	772,695.40	0,000.00	0,000.00	41,525.00	814,220.
Insurance	263,107.30			16,800.00	279,907
Litigation Expense	741,809.98			10,000.00	741,809.5
Meetings & Conference	102,006.11		- 3	11,231.72	113,237.
Members Benefit Expense	6,434,575,58			11,231.72	6,434,575

Miscellaneous Expense	495,234.46	222.22	1,247.00	41,897.12	538,378.
Office Supplies	789,885.69	5,721.00	1,218.00	62,088.00	858,912
Officers Honorarium and Allowances	860,726.46	65,050.00	1.7		925,776
Periodicals, Magazines and Subscripti	21,593.00		-	3/	21,593.
Power, Light and Water	2,988,620.73		46,679.22	201,150.30	3,236,450.
Professional Fees	2,246,156.00		1.5	191,000.00	2,437,156
Promotional Expense	379,943.00	-		1,474.00	381,417
Provision for Probable losses on loan	9,168,000.00		5.5	7.5	9,168,000
Rentals	589,519.16			4	589,519.
Repairs and Maintenance	1,581,818.50		3,255.00	113,669.10	1,698,742
Representation	544,994.81	3.	4,302.90	12,884.47	562,182.
Retirement Benefit Expense	900,000.00	12,000.00		60,000.00	972,000.0
Salaries and Wages	15,982,826.10	133,161.09	286,737.50	1,254,743.84	17,657,468.3
SSS, Philhealth, ECC & Pag-IBIG Premii	1,520,185.44		-	81,999.52	1,602,184.5
Taxes, Fees and Charges	213,122,71	- 2		142,772.34	355,895.0
Travel and Transportation	1,450,743.56	79.00	2,485.00	25,847.29	1,479,154.1
Total Administrative Costs	72,478,598.78	265,241.09	385,924.58	3,516,196.94	76,645,961.
TOTAL EXPENSES	116,115,824.53	289,241.09	409,924.58	3,516,196.94	120,331,187.
NET SURPLUS BEFORE OTHER ITEM	22,374,064.02	415,519.67	464,522.74	832,842,35	24,086,948.
Add: Other Items	-2/37 7/00-102	420,020.07	101,022.74	552,5-12-55	2.,000,040.
Gain on sale of Property	1,357,656.80	- Mariana Maria			1,357,656.
NET SURPLUS	23,731,720.82	415,519.67	464,522.74	832,842,35	25,444,605.

		2018			
	MAIN	MINIMART	LIVELIHOOD	BCSI	TOTAL
REVENUE	HOUR	- Innenenaci	EIVEEIIIOOD	DCSI	TOTAL
Income from Credit Operation					
Interest Income from Loans	76,632,488.90			12	76,632,488.9
Service Fees	17,815,375.31			-	17,815,375.3
Fines, Penaties, Surcharge	14,381,471.52				14,381,471.5
Total Income from Credit Operation	108,829,335.73			-	108,829,335.7
Add: Other Income	1.572				-
Income from Special Project		495,030.15	577,898.46		1,072,928.6
Income/Interest from Investment:	3,537,857.34	455,050.15	577,030,40		3,537,857.3
Membership Fee	221,350.00				221,350.0
Miscellaneous Income	12,833,917.17	7,274.61		3,395,097.48	16,236,289.2
Total Other Income	16,593,124.51	502,304.76	577,898.46	3,395,097.48	21,068,425.2
GROSS REVENUE	125,422,460.24	502,304.76	577,898.46	3,395,097.48	129,897,760.9
LESS: EXPENSES:					
Financing Costs					None State of State o
Interest Expense on Borrowing	12,990,636.15	24,000.00	20,000.00		13,034,636.
Interest Expense on Deposits	30,188,185.73				30,188,185.
Total Financing Cost	43,178,821.88	24,000.00	20,000.00		43,222,821.
Administrative Costs	121000000000				
Collection Expense	1,101,069.63	100 000		and the	1,101,069.
Communication	755,180.30	13,620.00	638.00	35,658.80	805,097.
Depreciation	7,500,000.00	24,000.00	20,000.00	120,000.00	7,664,000.
Employees Benefit	7,910,754.76	15,000.00	10,000.00	60,000.00	7,995,754.
General Assembly Expense	2,570,434.96	6,000.00	5,000.00		2,581,434.5
General Support Services	971,271.14			31,300.00	1,002,571.
Insurance	308,911.04				308,911.6
Litigation	442,193.80				442,193.
Meetings and Conference	616,179.86			400.00	616,579.
Members Benefit	4,084,404.15				4,084,404.
Miscellaneous Expense	1,154,550.92		490.00	189,443.49	1,344,484.
Office Supplies	694,976.71	2,916.00		74,500.15	772,392.
Officers Honorarium and Allowanc	962,348.89		-		962,348.
Periodicals, Magazines	16,040.00				16,040.
Power, Light and Water	3,070,758.43	67,741.44	4,857.14	197,238.33	3,340,595.
Professional Fees	1,965,856.00	-	-	159,000.00	2,124,856.0
Promotional Expense	268,000.87		-	450.00	268,450.
Provision for decline Inventory					
Provision for Probable losses on los	8,499,999.96				8,499,999.
Rentals	319,220.16		*		319,220.
Repairs and Maintenance	1,499,788.78	340.00	11,251.00	180,054.50	1,691,434.
Representation	423,214.87	500.00	3,376.00	15,760.43	442,851.
Retirement Benefit Expense	600,000.00			60,000.00	660,000.0
Salaries and Wages	14,996,909.46	132,930.17	174,244.00	1,082,202.28	16,386,285.
SSS, Philhealth, ECC, Pag-IBIG Premi	1,359,831.12			55,894.42	1,415,725.
Taxes, Fees and Charges	302,966.37	300.00		22,264.00	325,530.
Trainings/Seminars					
Travel and Transportation	1,301,550.05	158.00	9,803.00	30,466.54	1,341,977.5
Total Administrative Costs	63,696,412.23	263,505.61	239,659.14	2,314,632.94	66,514,209.9
TOTAL EXPENSES	106,875,234.11	287,505.61	259,659.14	2,314,632.94	109,737,031.
NET SURPLUS BEFORE OTHER ITEM:	18,547,226.13	214,799.15	318,239.32	1,080,464.54	20,160,729.
ADD (LESS): OTHER ITEMS					-
Donation & Grants Subsidy	458,903.36				458,903.3
Loss on Investment		-	-	- 12	-
NET SURPLUS	19,006,129.49	214,799.15	318,239.32	1,080,464.54	20,619,632.



PROPOSED BUDGET 2020 STATEMENTS OF FINANCIAL CONDITION

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City
CDA Registration No. 9520-16012864 / CIN - 0105162076
TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

STATEMENTS OF FINANCIAL CONDITION

Proposed Budget for the year 2020

(Amounts in Philippine Pesos)

PARTICULAR	Notes	2018	2019	%	2020
	100	ACTUAL	ACTUAL	inc/dec	TARGET
A COPTO					
ASSETS					
CURRENT ASSETS		111,473,738.82	01 104 091 49	0.21	110 000 000 0
Cash and Cash Equivalents	2,5		91,104,081.48	0.21	110,000,000.0
Loans Receivable (net)	2,6	588,890,435.52	660,821,494.03	0.11	730,400,000.0
Inventories	2,7	1,784,323.26	1,410,325.14	0.13	1,600,000.0
Other Current Assets	2,8	13,205,330.32	15,483,235.90	0.03	16,000,000.0
Total Current Assets		715,353,827.92	768,819,136.55	0.12	858,000,000.0
NON-CURRENT ASSETS					
Financial Assets	2,9	65,011,330.20	70,761,490.21	0.09	77,000,000.0
Investment Property		253,305,119.54	302,112,596.28	0.11	335,000,000.0
Property, Plant and Equipment (net)	2,10	136,102,254.03	128,320,553.13	0.01	130,000,000.0
Other Non-Current Assets	2,11	91,592,246.54	88,368,981.77	0.13	100,000,000.0
Total Non-Current Assets		546,010,950.31	589,563,621.39	0.09	642,000,000.0
TOTAL ASSETS	all at	1,261,364,778.23	1,358,382,757.94	0.10	1,500,000,000.0
LIABILITES AND	EOUITY				
LIABILITIES					
Current Liabilities					
Deposit Liabilities	2,12	243,456,605.30	274,417,748.27	0.05	287,500,000.0
Accounts and Other payables		233,253,476.02	133,698,932.49	0.20	160,000,000.0
Accrued Expenses		3,171,699.24	1,060,575.62	2.77	4,000,000.0
Trade, Non-Trade and other pay	2,13	15,035,957.65	18,162,003.75	0.10	20,000,000.0
Total Current Liabilities		494,917,738.21	427,339,260.13	0.10	471,500,000.0
Non-Current Liabilities					
Retirement Fund Payable	2,15	8,743,827.53	9,502,689.03	0.26	12,000,000.0
Deposit Liabilities	2,27	292,589,363.23	299,544,591.79	0.10	330,000,000.0
Loans payables		70,866,167.54	166,056,421.75	0.07	177,860,200.0
Other Non-Current Liabilities	2,16	29,421,762.14	16,126,697.13	0.24	20,000,000.0
Total Non-Current Liabilities	2,20	401,621,120.44	491,230,399.70	0.10	539,860,200.0
TOTAL LIABILITIES		896,538,858.65	918,569,659.83	0.10	1,011,360,200.0
				1	A STATE OF
EQUITY Share Capital	2,17	306,385,216.23	374,973,000.00	0.11	417,720,000.0
	and to	306,385,216.23	374,973,000.00	0.11	417,720,000.0
Statutory Funds	100			1000	
Reserve Fund	2,20	43,908,006.92	48,296,842.14	0.10	53,000,000.0
Cooperative Education And Train	2,20	1,224,934.21	1,246,840.83	0.20	1,500,000.0
Community Development Fund	2,20	746,587.99	954,118.52	0.26	1,200,000.0
Optional Fund	2,20	4,241,374.23	6,022,496.62	0.15	6,900,000.0
Total Stutory Funds	A	50,120,903.35	56,520,298.11	0.11	62,600,000.0
Revaluation Surplus		8,319,800.00	8,319,800.00	0.00	8,319,800.0
TOTAL EQUITY	A	364,825,919.58	439,813,098.11	0.11	488,639,800.0
TOTAL LIABILITIES AND EQUITY		1,261,364,778.23	1,358,382,757.94	0.10	1,500,000,000.0

See Accompanying Notes to Financial Statements.



PROPOSED BUDGET 2020 STATEMENTS OF FINANCIAL CONDITION

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City
CDA Registration No. 9520-16012864 / CIN - 0105162076
TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

STATEMENTS OF FINANCIAL CONDITION

Proposed Budget for the year 2020

(Amounts in Philippine Pesos)

PARTICULAR	Notes	2018	2019	%	2020	
	100	ACTUAL	ACTUAL	inc/dec	TARGET	
A COPTO						
ASSETS						
CURRENT ASSETS		111,473,738.82	01 104 091 49	0.21	110 000 000 0	
Cash and Cash Equivalents	2,5		91,104,081.48	0.21	110,000,000.0	
Loans Receivable (net)	2,6	588,890,435.52	660,821,494.03	0.11	730,400,000.	
Inventories	2,7	1,784,323.26	1,410,325.14	0.13	1,600,000.0	
Other Current Assets	2,8	13,205,330.32	15,483,235.90	0.03	16,000,000.0	
Total Current Assets		715,353,827.92	768,819,136.55	0.12	858,000,000.0	
NON-CURRENT ASSETS						
Financial Assets	2,9	65,011,330.20	70,761,490.21	0.09	77,000,000.0	
Investment Property		253,305,119.54	302,112,596.28	0.11	335,000,000.0	
Property, Plant and Equipment (net)	2,10	136,102,254.03	128,320,553.13	0.01		
Other Non-Current Assets			88,368,981.77	0.13	100,000,000.0	
Total Non-Current Assets		546,010,950.31	589,563,621.39	0.09	642,000,000.0	
TOTAL ASSETS	all all	1,261,364,778.23	1,358,382,757.94	0.10	1,500,000,000.0	
LIABILITES AND	EOUITY					
LIABILITIES						
Current Liabilities						
Deposit Liabilities	2,12	243,456,605.30	274,417,748.27	0.05	287,500,000.0	
Accounts and Other payables		233,253,476.02	133,698,932.49	0.20	160,000,000.0	
Accrued Expenses		3,171,699.24	1,060,575.62	2.77	4,000,000.0	
Trade, Non-Trade and other pay	2,13	15,035,957.65	18,162,003.75	0.10	20,000,000.0	
Total Current Liabilities		494,917,738.21	427,339,260.13	0.10	471,500,000.0	
Non-Current Liabilities						
Retirement Fund Payable	2,15	8,743,827.53	9,502,689.03	0.26	12,000,000.0	
Deposit Liabilities	-,	292,589,363.23	299,544,591.79	0.10	330,000,000.0	
Loans payables		70,866,167.54	166,056,421.75	0.07	177,860,200.0	
Other Non-Current Liabilities	2,16	29,421,762.14	16,126,697.13	0.24	20,000,000.0	
Total Non-Current Liabilities	2,20	401,621,120.44	491,230,399.70	0.10	539,860,200.0	
TOTAL LIABILITIES		896,538,858.65	918,569,659.83	0.10	1,011,360,200.0	
				1	A STATE OF	
EQUITY Share Capital	2,17	306,385,216.23	374,973,000.00	0.11	417,720,000.0	
	MAYATA.	306,385,216.23	374,973,000.00	0.11	417,720,000.0	
Statutory Funds		1000		- P		
Reserve Fund	2,20	43,908,006.92	48,296,842.14	0.10	53,000,000.0	
Cooperative Education And Train	2,20	1,224,934.21	1,246,840.83	0.20	1,500,000.0	
Community Development Fund	2,20	746,587.99	954,118.52	0.26	1,200,000.0	
Optional Fund	2,20	4,241,374.23	6,022,496.62	0.15	6,900,000.0	
Total Stutory Funds		50,120,903.35	56,520,298.11	0.11	62,600,000.0	
Revaluation Surplus		8,319,800.00	8,319,800.00	0.00	8,319,800.0	
TOTAL EQUITY	100	364,825,919.58	439,813,098.11	0.11	488,639,800.0	
TOTAL LIABILITIES AND EQUITY	20	1,261,364,778.23	1,358,382,757.94	0.10	1,500,000,000.	

See Accompanying Notes to Financial Statements.



PROPOSED BUDGET 2020 STATEMENTS OF FINANCIAL OPERATIONS

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City CDA Registration No. 9520-16012864 / CIN - 0105162076 TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

STATEMENTS OF FINANCIAL OPERATIONS

Proposed Budget for the year 2020

(Amounts in Philippine Pesos)

	MAIN	MINIMART	LIVELIHOOD	BCSI	2020	%	2019
		Partition of the State of the S	-2-2-11/2-17/		BUDGET	INC	ACTUAL
REVENUES:							
Income from Sales		911,100.00	1,116,800.00		2,027,900.00	0.29	1,568,940.58
Interest Income	100,000,000.00	522,200.00	2,220,000.00		100,000,000.00	0.11	90,269,893.44
Service fees	18,300,000.00	2			18,300,000.00	0.18	15,524,650.42
Fines / penalties & surcharges	17,418,000.00				17,418,000.00	0.05	16,636,026.53
Membership fees	300,000.00				300,000.00	0.24	241,100.00
Income from deposit	5,000,000.00				5,000,000.00	0.26	3,966,145.87
Miscellaneous Income	15,400,000.00	15,000.00		6,020,000.00	21,435,000.00	0.22	17,569,035.88
Gross Revenues	156,418,000.00	926,100.00	1,116,800.00	6,020,000.00	164,480,900.00	0.13	145,775,792.72
LESS: EXPENSES							
FINANCING COST:							
Interest on deposits	31,500,000.00			100	31,500,000.00	0.17	26,963,248.29
Interest on borrowings	20,000,000.00	30,000.00	24,000.00		20,054,000.00	0.20	16,721,977.46
Total Financing Cost	51,500,000.00	30,000.00	24,000.00	-	51,554,000.00	0.18	43,685,225.75
ADMINISTRATIVE EXPENSES:							
Salaries, wages & allowances	17,500,000.00	145,000.00	309,000.00	1,445,500.00	19,399,500.00	0.10	17,657,468.53
Employees' benefits expense	9,000,000.00	16,200.00	10,800.00	108,000.00	9,135,000.00	0.08	8,458,604.18
SSS, philhealth & pag-ibig / hmo	1,700,000.00	10,000.00	6,000.00	91,000.00	1,807,000.00	0.13	1,602,184.96
Retirement benefit expense	1,200,000.00	14,400.00	•	72,000.00	1,286,400.00	0.32	972,000.00
Total Administrative Expenses	29,400,000.00	185,600.00	325,800.00	1,716,500.00	31,627,900.00	0.45	28,690,257.6
PROVISIONS:							
Provision for probable losses	10,080,000.00	2			10,080,000.00	0.10	9,168,000.00
Provision for decline inventory		24,000.00	24,000.00		48,000.00	1.00	5-3-500000-0-00
Total Provision for Probable Losses	10,080,000.00	24,000.00	24,000.00	4	10,128,000.00	0.10	9,168,000.00
OPERATING EXPENSES :							
Depreciation & amortization	11,500,000.00	48,000.00	30,000.00	1,200,000.00	12,778,000.00	0.01	12,632,156.04
General assembly expenses	3,500,000.00	6,000.00	6,000.00	-	3,512,000.00	0.17	3,013,296.00
Office supplies	900,000.00	8,500.00	5,000.00	70,000.00	983,500.00	0.15	858,912.69
Officers' honorarium & allowances	900,000.00	10,000.00	3,000.00	70,000.00	910,000.00	(0.02)	925,776.46
Power, light & water	4,800,000.00	70,000.00	50,000.00	224,000.00	5,144,000.00	0.59	3,236,450.25
Professional fees	2,300,000.00	5,000.00	30,000.00	200,000.00	2,505,000.00	0.03	2,437,156.00
Promotional expenses	590,000.00	5,000.00	26,000.00	20,000.00	641,000.00	0.68	381,417.00
Communication expense	1,100,000.00	7,000.00	2,000.00	40,000.00	1,149,000.00	0.01	1,135,426.33
Meetings & conferences	110,000.00	3,000.00	2,000.00	13,500.00	126,500.00	0.12	113,237.83
Repairs & maintenance	1,600,000.00	5,000.00	5,000.00	120,000.00	1,730,000.00	0.02	1,698,742.60
Members' benefits	5,800,000.00	-,000.00	3,000.00	50,000.00	5,850,000.00	(0.09)	6,434,575.58
Insurance expense	331,000.00			22,000.00	353,000.00	0.26	279,907.30
Travel and transportation	1,500,000.00	3,000.00	10,000.00	30,000.00	1,543,000.00	0.04	1,479,154.8
Representation expense	550,000.00	5,000.00	6,000.00	14,000.00	575,000.00	0.02	562,182.18
Rental	500,000.00		W 1512 30000 30	Water Control	500,000.00	(0.15)	589,519.10
Collection expense	600,000.00		87		600,000.00	0.12	537,896.44
Taxes & licences	282,000.00	5,000.00	1,000.00	150,000.00	438,000.00	0.23	355,895.05
General support services	800,000.00	-,		50,000.00	850,000.00	0.04	814,220.40
Litigation expense	700,000.00			-	700,000.00	(0.06)	741,809.98
Periodicals, magazines & subs.	25,000.00	*		-	25,000.00	0.16	21,593.00
Trainings & seminars expense	150,000.00			50,000.00	200,000.00	1.00	22,000
Miscellaneous Expense	2,000,000.00	6,000.00	2,000.00	50,000.00	2,058,000.00	2.82	538,378.5
Total Operating Expenses	40,538,000.00	186,500.00	143,000.00	2,303,500.00	43,171,000.00	0.11	38,787,703.7
Total Expenses	131,518,000.00	426,100.00	516,800.00	4,020,000.00	136,480,900.00	0.13	120,331,187.14
				and and			San Park San Alberta San A
Net Surplus	24,900,000.00	500,000.00	600,000.00	2,000,000.00	28,000,000.00	0.10	25,444,605.58



PROPOSED BUDGET 2020 LENDING OPERATION

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City CDA Registration No. 9520-16012864 / CIN - 0105162076 TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

LENDING OPERATION

Proposed Budget For the Year 2020

	2017	2018	2019	%	2020 BUDGET	
	ACTUAL	ACTUAL	ACTUAL	in/dec	YEARLY	MONTHLY
REVENUES:	62 772 660 06	75 522 400 00	00 250 002 44	440/	100 000 000 00	0 222 222 22
Interest Income	63,773,660.86	76,632,488.90	90,269,893.44	11%	100,000,000.00	8,333,333.33
Service fees	17,391,395.31	17,815,375.31	15,524,650.42	18%	18,300,000.00	1,525,000.00
Fines / penalties & surcharges	15,453,566.85	14,381,471.52	16,636,026.53	5%	17,418,000.00	1,451,500.00
Membership fees	191,350.00	221,350.00	241,100.00	24%	300,000.00	25,000.00
Income from deposit	1,165,265.03	3,537,857.34	3,966,145.87	26%	5,000,000.00	416,666.67
Miscellaneous Income	10,473,972.87	13,292,820.53	13,209,729.09	17%	15,400,000.00	1,283,333.33
Gross Revenues	108,449,210.92	125,881,363.60	139,847,545.35	12%	156,418,000.00	13,034,833.33
LESS: EXPENSES		-4-0				
FINANCING COST:						
Interest on deposits	24,692,670.52	30,188,185.73	26,963,248.29	17%	31,500,000.00	2,625,000.00
			Control of the Contro		areas Street editors and sold	Commission and Commission of
Interest on borrowings	10,593,110.19	12,990,636.15	16,673,977.46	20%	20,000,000.00	1,666,666.67
Total Financing Cost	35,285,780.71	43,178,821.88	43,637,225.75	18%	51,500,000.00	4,291,666.67
ADMINISTRATIVE EXPENSES:						
Salaries, wages & allowances	13,241,426.76	14,996,909.46	15,982,826.10	9%	17,500,000.00	1,458,333.33
Employees' benefit expense	9,039,471.47	7,910,754.76	8,334,564.18	8%	9,000,000.00	750,000.00
SSS, philhealth & pag-ibig	1,277,370.00	1,359,831.12	1,520,185.44	12%	1,700,000.00	141,666.67
Retirement benefit expense		600,000.00	900,000.00	33%	1,200,000.00	100,000.00
Total Administrative Expenses	23,558,268.23	24,867,495.34	26,737,575.72	10%	29,400,000.00	2,450,000.00
PROVISIONS:						
Provision for probable losses	7,215,000.00	8,499,999.96	9,168,000.00	10%	10,080,000.00	840,000.00
Total Provision for Probable Losses	7,215,000.00	8,499,999.96	9,168,000.00	10%	10,080,000.00	840,000.00
OPERATING EXPENSES :	100000000000000000000000000000000000000	Constant August Street	3330-337-337-337-3		Control Control	
Depreciation & amortization	6,690,000.00	7,500,000.00	11,464,156.04	0%	11,500,000.00	958,333.33
General assembly expenses	2,100,718.00	2,570,434.96	3,001,296.00	17%	3,500,000.00	291,666.67
Office supplies	651,256.38	694,976.71	789,885.69	14%	900,000.00	75,000.00
Officers' honorarium & allowances	823,219.06	962,348.89	860,726.46	5%	900,000.00	75,000.00
Power, light & water	2,705,930.69	3,070,758.43	2,988,620.73	61%	4,800,000.00	400,000.00
Professional fees	1,755,085.88	1,965,856.00	2,246,156.00	2%	2,300,000.00	191,666.67
Promotional expenses	329,462.00	268,000.87	379,943.00	55%	590,000.00	49,166.67
Communication expense	755,412.70	755,180.30	1,093,122.13	1%	1,100,000.00	91,666.67
The contract of the contract o	A CONTRACTOR OF THE PARTY OF TH			8%		
Meetings & conferences	145,084.04	616,179.86	102,006.11		110,000.00	9,166.67
Repairs & maintenance	1,240,418.69	1,499,788.78	1,581,818.50	1%	1,600,000.00	133,333.33
Members' benefits	4,074,640.00	4,084,404.15	6,434,575.58	-10%	5,800,000.00	483,333.33
Insurance expense	261,232.35	308,911.04	263,107.30	26%	331,000.00	27,583.33
Travel and transportation	1,355,702.52	1,301,550.05	1,450,743.56	3%	1,500,000.00	125,000.00
Representation expense	367,257.36	423,214.87	544,994.81	1%	550,000.00	45,833.33
Rental	161,240.16	319,220.16	589,519.16	-15%	500,000.00	41,666.67
Collection expense	1,320,642.40	1,101,069.63	537,896.44	12%	600,000.00	50,000.00
Taxes & licences	215,518.65	302,966.37	213,122.71	32%	282,000.00	23,500.00
General support services	1,859,748.65	971,271.14	772,695.40	4%	800,000.00	66,666.67
Litigation Expense	284,440.84	442,193.80	741,809.98	-6%	700,000.00	58,333.33
Periodicals, magazines & subs.	5,700.00	16,040.00	21,593.00	16%	25,000.00	2,083.33
Trainings & seminars expense	329,532.12	(2.000.000.000.000.000.000.000.000.000.0		1%	150,000.00	12,500.00
Miscellaneous expense	889,418.30	1,154,550.92	495,234.46	304%	2,000,000.00	166,666.67
Total Operating Expenses	28,321,660.79	30,328,916.93	36,573,023.06	11%	40,538,000.00	3,378,166.67
Total Expenses	94,380,709.73	106,875,234.11	116,115,824.53	13%	131,518,000.00	10,959,833.33



PROPOSED BUDGET 2020 MINIMART

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City CDA Registration No. 9520-16012864 / CIN - 0105162076 TIN : 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

MINIMART DIVISION Proposed Budget For the Year 2020

	2017	2018	2019	%	2020 BUDGET		
and the same of th	ACTUAL	ACTUAL	ACTUAL	in/dec	YEARLY	MONTHLY	
Sales	1,518,588.95	1,383,853.79	2,277,398.04	0.14	2,600,000.00	216,666.67	
Less : Cost of Sales							
Merchandise Invty., Beg.	492,975.38	577,451.24	823,354.58	0.09	900,325.14	75,027.10	
Add : Purchases	1,232,191.00	1,134,726.98	1,659,875.34	0.22	2,019,800.00	168,316.67	
Total	1,725,166.38	1,712,178.22	2,483,229.92	0.18	2,920,125.14	243,343.76	
Less : Mdse Invty., End	577,451.24	823,354.58	900,325.14	0.37	1,231,225.14	102,602.10	
Total Cost of sales	1,147,715.14	888,823.64	1,582,904.78	0.07	1,688,900.00	140,741.67	
Profit Margin On Sales	370,873.81	495,030.15	694,493.26	0.31	911,100.00	75,925.00	
Add : Other Income	9,000.00	7,274.61	10,267.50	0.46	15,000.00	1,250.00	
Gross Revenues	379,873.81	502,304.76	704,760.76	0.31	926,100.00	77,175.00	
LESS: EXPENSES							
FINANCING COST:							
Interest Expense on borrowings	24,000.00	24,000.00	24,000.00	0.25	30,000.00	2,500.00	
Total Financing Cost	24,000.00	24,000.00	24,000.00	0.25	30,000.00	2,500.00	
ADMINISTRATIVE EXPENSES :							
Salaries, wages & allowances	36,549.33	132,930.17	133,161.09	0.09	145,000.00	12,083.33	
Employees' benefits expense	12,000.00	15,000.00	15,000.00	0.08	16,200.00	1,350.00	
SSS, philhealth & pag-ibig	5,464.56		-	1.00	10,000.00	833.33	
Retirement benefit expense			12,000.00	0.20	14,400.00	1,200.00	
Total Administrative Expenses	54,013.89	147,930.17	160,161.09	0.25	185,600.00	15,466.67	
PROVISIONS:							
Provision for probable losses	Ħ;	(*):	-	1.00	24,000.00	2,000.00	
Total Provision for Probable Losses				1.00	24,000.00	2,000.00	
OPERATING EXPENSES:	BASANTAN SALAMEN	promise a Market A Dr. S. V.	12 100A0000 (500	CULHANGA	To American Control Text	1000/00/2019/00/2019	
Depreciation & amortization	24,000.00	24,000.00	24,000.00	1.00	48,000.00	4,000.00	
General assembly expenses	6,000.00	6,000.00	6,000.00	2.22	6,000.00	500.00	
Office supplies	945.50	2,916.00	5,721.00	0.49	8,500.00	708.33	
Officers' honorarium & allowances			-	1.00	10,000.00	833.33	
Power, light & water	54,851.18	67,741.44	65,050.00	0.08	70,000.00	5,833.33	
Professional fees				1.00	5,000.00	416.67	
Promotional expenses	-	12 620 00	4,230.00	1.00	5,000.00	416.67	
Communication expense		13,620.00	4,230.00	0.65	7,000.00	583.33	
Meeting & conferences Repairs & maintenance	5,100.00	340.00		1.00	3,000.00 5,000.00	250.00 416.67	
Travel and transportation	149.00	158.00	79.00		3,000.00	250.00	
Representation expense	145.00	500.00	75.00	1.00	5,000.00	416.67	
Taxes & licences		300.00		1.00	5,000.00	416.67	
Miscellaneous expense		-		1.00	6,000.00	500.00	
Total Operating Expenses	91,045.68	115,575.44	105,080.00	0.77	186,500.00	15,217.81	
Total Expenses	169,059.57	287,505.61	289,241.09	0.47	426,100.00	35,184.48	



PROPOSED BUDGET 2020 LIVELIHOOD CENTER

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City CDA Registration No. 9520-16012864 / CIN - 0105162076 TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

LIVELIHOOD CENTER

Proposed Budget For the Year 2020

	2017	2018	2019	%	2020 BUDGET		
and the state of the state of	ACTUAL	ACTUAL	ACTUAL	in/dec	YEARLY	MONTHLY	
Sales	708,051.54	1,364,223.70	1,920,690.00	0.04	2,000,000.00	166,666.67	
Less : Cost of Sales							
Merchandise Invty., Beg.	151,521.47	142,586.47	724,125.68	(0.30)	510,000.00	42,500.00	
Add : Purchases	358,184.50	1,367,864.45	832,117.00	0.29	1,073,200.00	89,433.33	
Total	509,705.97	1,510,450.92	1,556,242.68	0.02	1,583,200.00	131,933.33	
Less : Mdse Invty., End	142,586.47	724,125.68	510,000.00	0.37	700,000.00	58,333.33	
Total Cost of sales	367,119.50	786,325.24	1,046,242.68	(0.16)	883,200.00	73,600.00	
Profit Margin On Sales	340,932.04	577,898.46	874,447.32	0.28	1,116,800.00	93,066.67	
Add : Other Income	56.00				*		
Gross Revenues	340,988.04	577,898.46	874,447.32	0.28	1,116,800.00	93,066.67	
LESS: EXPENSES							
FINANCING COST:							
Interest Expense	24,000.00	20,000.00	24,000.00	•	24,000.00	2,000.00	
Total Financing Cost	24,000.00	20,000.00	24,000.00		24,000.00	2,000.0	
ADMINISTRATIVE EXPENSES :							
Salaries, wages & allowances	28,490.00	174,244.00	286,737.50	0.08	309,000.00	25,750.00	
Employees' benefits expense	12,000.00	10,000.00	9,999.96	0.08	10,800.00	900.00	
SSS, philhealth & pag-ibig	*	*	180	*	6,000.00	500.0	
Total Administrative Expenses	40,490.00	184,244.00	296,737.46	0.10	325,800.00	27,150.00	
Provision for probable losses	-			1.00	24,000.00	2,000.0	
Total Provision for Probable Losses				1.00	24,000.00	2,000.00	
OPERATING EXPENSES :							
Depreciation & amortization	24,000.00	20,000.00	24,000.00	0.25	30,000.00	2,500.00	
General assembly expenses	6,000.00	5,000.00	6,000.00	*	6,000.00	500.0	
Office supplies	•		1,218.00	3.11	5,000.00	416.67	
Power, light & water	14,439.97	4,857.14	46,679.22	0.07	50,000.00	4,166.6	
Promotional expenses	50			76	26,000.00	2,166.67	
Communication expense	*	638.00			2,000.00	166.6	
Repairs & maintenance	5,102.00	11,251.00	3,255.00	0.54	5,000.00	416.6	
ravel and transportation	3,951.00	9,803.00	2,485.00	3.02	10,000.00	833.3	
Representation expense	4,271.00	3,376.00	4,302.90	0.39	6,000.00	500.00	
Taxes and licences Miscellaneous expense	4,100.00	490.00	1,247.00	0.60	1,000.00 2,000.00	83.3 166.6	
Total Operating Expenses	61,863.97	55,415.14	89,187.12	0.60	143,000.00	11,916.6	
Total Expenses	126,353.97	259,659.14	409,924.58	0.26	516,800.00	41,066.67	
Net Surplus	214,634.07	318,239.32	464,522.74	0.29	600,000.00	52,000.00	

PROPOSED BUDGET 2020 BCSI OPERATION

BARANGKA CREDIT COOPERATIVE (BCC) A PRIMARY MULTI-PURPOSE COOPERATIVE

170 Gen. Julian Cruz St., Barangka, Marikina City CDA Registration No. 9520-16012864 / CIN - 0105162076 TIN: 001-336-983-000 / CTE No. COOP-000084-1 6-RR-07-RDO-45

BCSI OPERATION

Proposed Budget For the Year 2020

	2017	2018	2019	%	2020 BUDGET		
	ACTUAL	ACTUAL	ACTUAL	in/dec	YEARLY	MONTHLY	
REVENUES :							
Tuiion fees & others	2,469,188.12	3,395,097.48	4,349,039.29	0.38	6,020,000.00	501,666.67	
Gross Revenues	2,469,188.12	3,395,097.48	4,349,039.29	0.38	6,020,000.00	501,666.67	
LESS: EXPENSES							
ADMINISTRATIVE EXPENSES :							
Salaries, wages & allowances	744,966.45	1,082,202.28	1,254,743.84	0.15	1,445,500.00	120,458.33	
Employees' benefits expense	125,000.00	60,000.00	99,040.04	0.09	108,000.00	9,000.00	
SSS, philhealth & pag-ibig	56,891.40	55,894.42	81,999.52	0.11	91,000.00	7,583.3	
Retirement benefit expense	-	60,000.00	60,000.00	0.20	72,000.00	6,000.00	
Total Administrative Expenses	926,857.85	1,258,096.70	1,495,783.40	0.15	1,716,500.00	143,041.6	
OPERATING EXPENSES :							
Depreciation & amortization	180,000.00	120,000.00	1,120,000.00	0.07	1,200,000.00	100,000.0	
Office supplies	56,046.80	74,500.15	62,088.00	0.13	70,000.00	5,833.3	
Power, light & water	157,123.18	197,238.33	201,150.30	0.11	224,000.00	18,666.6	
Professional fees	111,800.00	159,000.00	191,000.00	0.05	200,000.00	16,666.6	
Promotional expenses	792.00	450.00	1,474.00	12.57	20,000.00	1,666.6	
Communication expense	36,127.60	35,658.80	38,074.20	0.05	40,000.00	3,333.3	
Meetings & conferences	2,715.00	400.00	11,231.72	0.20	13,500.00	1,125.0	
Repairs & maintenance	16,175.00	180,054.50	113,669.10	0.06	120,000.00	10,000.0	
Members' benefits	W			0.10	50,000.00	4,166.6	
Travel and transportation	21,306.00	30,466.54	25,847.29	0.16	30,000.00	2,500.0	
Representation expense	4,362.75	15,760.43	12,884.47	0.09	14,000.00	1,166.6	
Taxes & licences	7,531.00	22,264.00	142,772.34	0.05	150,000.00	12,500.0	
Insurances		•	16,800.00	0.31	22,000.00	1,833.3	
General support services	38,761.60	31,300.00	41,525.00	0.20	50,000.00	4,166.6	
Trainings & seminars expense	1,918.00	•	-	1.00	50,000.00	4,166.6	
Miscellaneous expense	150,666.80	189,443.49	41,897.12	0.19	50,000.00	4,166.6	
Total Operating Expenses	785,325.73	1,056,536.24	2,020,413.54	0.14	2,303,500.00	191,958.3	
Total Expenses	1,712,183.58	2,314,632.94	3,516,196.94	0.31	4,020,000.00	335,000.0	
Net Surplus	757,004.54	1,080,464.54	832,842.35	1.40	2,000,000.00	166,666.67	



PROPOSED BUDGET 2020 SPECIAL & REGULAR MEETINGS

SPECIAL AND REGULAR MEETINGS:

(ABSENT : NO MINUTES OF MEETING NO PER DIEM/ALLOWANCES)

For the year 2020

Schedule I: PER DIEM, OFFICERS, BOD & DIFFERENT COMMITTEES:

Condition : All meetings in excess to allowable meetings or approved budget shall be considered volunteer works, like visitation, of area, barangays, counselling signing of contract etc....

1	CHAIDMAN	TDEASIDED	/ SECRETARY	ASSISTING STAFE .

Chairman Vice-chairman Secretary Treasurer Assisting Staff BOARD MEMBERS (5)/ COMMITT Five(5) Board member 3 Committees	7,332.00 4,707.00 4,854.00	24 24 24	8,000.00	15,332.00 4,707.00	183,984.00 56,484.00	199,544.0 56,484.0
Vice-chairman Secretary Treasurer Assisting Staff BOARD MEMBERS (5)/ COMMITT Five(5) Board member	4,707.00 4,854.00	24	8,000.00			
Secretary Treasurer Assisting Staff BOARD MEMBERS (5)/ COMMITT Five(5) Board member	4,854.00			4,707.00	56.484.00	EE 494 0
Treasurer Assisting Staff BOARD MEMBERS (5)/ COMMITT Five(5) Board member		24				30,404.0
Assisting Staff BOARD MEMBERS (5)/ COMMITT Five(5) Board member		24		4,854.00	58,248.00	58,248.0
BOARD MEMBERS (5)/ COMMITT Five(5) Board member	4,854.00	24		4,854.00	58,248.00	58,248.0
Five(5) Board member	1,000.00	24		1,000.00	12,000.00	12,000.0
THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TW		NG ATTENDANCE :				
3 Committees	4,457.00	24		4,457.00	267,420.00	267,420.0
2 committees	330.00	12		330.00	11,880.00	11,880.0
AUDIT & INVENTORY COMMITTEE	E: (1 meeting / month	1)				
1 Chairman	1,458.00	12		1,458.00	17,496.00	17,496.0
1 Vice-chairman	1,395.50	12		1,395.50	16,746.00	16,746.0
1 Secretary	1,395.50	12		1,395.50	16,746.00	16,746.0
3 member x 3 hours x Ps 55 x	240 days 9 including f	ood)		9,900.00	118,800.00	81,289.0
CREDIT MANAGEMENT COMMITT	EE: (2 meetings / me	onth)				
4.1 CEO	2,425.00	24		2,425.00	29,100.00	29,100.0
4.2 Management	4,600.00	24		4,600.00	55,200.00	55,200.0
4.3 Secretary	1,000.00	24		1,000.00	12,000.00	12,000.0
ELECOM : (yearly 3 meetings - Jan	The second secon	7.0		-,		
Chairman	1,458.00	4		1,458.00	5,832.00	5,832.0
Vice-chairman	1,395.50	4		1,395.50	5,582.00	5,582.0
	1,395.50	4		1,395.50	5,582.00	5,582.0
Secretary		1				
10 Members	650.00	1		650.00	6,500.00	6,500.0
Election Materials	10,000.00				10,000.00	10,000.0
EDCOM: Monthly Training Activiti		99				
Chairman	1,458.00	12		1,458.00	17,496.00	17,496.0
Vice-chairman	1,400.00	12		1,400.00	16,800.00	16,800.0
Secretary	1,400.00	12	and the same of th	1,400.00	16,800.00	16,800.0
	Ps 500 x 10days x 12n	nos - Sundays / Hol	idays)		60,000.00	60,000.0
MEDIATION and CONCILIATION Co	mmittee:					
3 members	1,155.00	12		1,155.00	41,580.00	41,580.0
Working Com/Ps 55 /hr	Ps 50 x 10 pax x 12 mc	os.)		1,500.00	18,000.00	18,000.0
EXECUTIVE Committee:						
5 members	500.00	24		500.00	60,000.00	60,000.0
Ethics Committee:						
3 members	1,155.00	12		1,155.00	41,580.00	41,580.0
Working Com/Ps 55 /hr	10,800.00	72 days		300.00	10,800.00	10,800.0
. Gender and Development Commi	ittee:					
3 members	1,155.00	12		1,155.00	41,580.00	41,580.0
Working Com/Ps 55 /hr	10,800.00	72 days		300.00	10,800.00	10,800.0
		3,55,50				The second
. Working BOD's / Officers / Comm	nmittees -	(court and non cou	irt transaction)		36,000.00	36,000.0
CONSULTANT / PROFESSIONAL F	EE:					
3 consultant (minimum of Ps 3,00	0 - max of Ps 12, 00	0.00 x 12 mos x	(2)	360,000.00	360,000.0
. PLANNING /MEETINGS / TRAININ	IGS / SEMINARS : (wi	thin & outside NCR	1)			
10.1 Within NCR = Officers,						
= staff : re	fer to HR Policy on Tr	aining Allowance,	Article XI, Sec. IV		100,000.00	100,000.
10.2 Outside NCR = Officers,	BOD's & Committee	s Ps 600.00/day x	no. of days			
= staff : re	fer to HR Policy on Tr	aining Allowance,	Article XI, Sec. IV		120,000.00	120,000.0
For BOD & Committees uniform	allowances : to be us	ed during assembli	es			
partner's meeting / all ccop n		_		e)	50,000.00	50,000.0
partier's meeting / an ccop in	neetings.(replacemen	it every 2 years -em	ipidyees/Officers	,,	30,000.00	30,000.
For Employees, BOD's, Committee	ees & Partners (P1,00	0 worth of Christm	as Package X 150)) _	150,000.00	150,000.0
			Total per diem/	Allowances	2,099,284.00	2,077,333.0
	otal budget				2.090.294.00	
CIIMMADY.	otal budget				2,099,284.00	
	and are Astrol				2 077 222 02	
	revious Actual			-	2,077,333.00	
	revious Actual			-	2,077,333.00	

Prepared & Submitted for GA approval (Art. III-Section 28):

Roberto C. Mascariña President & CEO



COMPARATIVE STATISTICS

BARANGKA CREDIT COOPERATIVE

Comparative Statistics

From CY 2015 - 2019

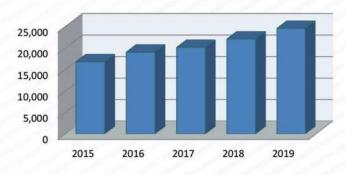
		riom ci zoi	3-2017			
PARTICULARS	% inc(dec)	2019	2018	2017	2016	2015
I. FINANCIAL HIGHLIGHTS:						
1. Kabuuang Pag-aari / Assets	8%	1,358,382,757.94	1,261,364,778.23	1,061,406,753.19	905,144,916.94	777,386,386.85
2. Paid up share capital	22	374,973,000.00	306,385,200.00	238,685,700.00	197,755,200.00	164,320,500.00
3. Networth	21	439,813,098.11	364,825,919.58	293,170,797.46	234,564,180.11	198,238,987.58
4. Depositong Impok/Retirement/Educ	19	89,793,076.48	75,537,982.20	53,325,261.49	51,036,677.54	48,340,881.21
5. BCC Bills / Time Deposits	11	138,777,016.90	125,332,253.63	139,589,363.23	153,978,671.67	102,319,565.40
6. KSSC Savings	8	45,847,654.89	42,586,369.47	40,254,897.60	35,968,426.34	28,563,725.64
7. Gusali Donations / TD / Long Term	2	299,544,591.79	292,589,363.23	271,578,726.45	208,456,257.24	207,776,849.54
8. Investments	(10)	372,874,086.49	413,190,482.85	342,815,884.48	231,804,394.23	86,564,768.25
9. BCC Building / Lots	3	139,451,335.26	135,435,485.40	73,058,983.45	111,641,319.71	250,074,506.41
10. External Funding	(3)	291,567,017.96	299,352,332.40	236,222,494.71	186,141,366.14	184,476,725.65
11. Building Finance by Bank	54	298,994,347.51	194,573,038.27	118,633,010.70	100,484,664.76	71,904,229.81
II. LOAN RELEASED:	6	401,050,674.00	379,935,797.00	335,773,978.00	286,276,010.00	229,477,976.00
1. Mortgages Loans	10	82,166,113.85	74,368,114.80	63,504,162.95	65,191,737.00	45,486,038.95
2. Petty Cash Loans	39	18,387,500.00	13,197,786.53	15,341,641.55	9,466,700.00	13,281,500.00
3. Pensioners / Salary / ATM loan	12	132,449,835.37	118,193,348.32	112,056,380.01	67,417,362.00	74,464,286.82
4. Check Discounting / Accomodations	57	4,974,000.00	3,177,000.00	4,122,793.21	6,934,000.00	8,800,000.00
5. P3 Program / Micro-finance	(5)	163,073,224.78	170,999,547.35	140,749,000.28	137,266,211.00	87,446,150.23
6. Delinquency (PAR) - rate	8	2.85%	2.65%	2.97%	3.75%	3.32%
- amount	(23)	11,859,947.53	15,455,677.97	14,244,854.25	15,309,313.44	12,038,733.34
7. Allowance for Probable loan losses	2	33,753,420.49	32,988,931.59	25,075,857.92	21,653,471.72	18,246,070.73
8. Average Collection per day	39	5,888,655.39	4,245,198.34	3,680,911.67	2,996,171.67	2,403,598.89
III. CONSOLIDATED RESULTS OF OPERATI	ONS					
1. Financial Operations	7.40.00					
a. Kita sa Kabuuan	12	145,775,792.72	130,356,664.30	111,639,260.89	97,113,742.98	98,352,032.86
b. Pangkalahatang Gastos	10	120,331,187.14	109,737,031.80	96,388,306.85	83,037,187.80	85,759,897.06
c. Netong Kita	23	25,444,605.58	20,619,632.50	15,250,954.04	14,076,555.18	12,592,135.80
2. Distributions of Net Surplus						
	23	11 577 205 54	0 381 032 70	6,939,184.09	6 404 922 61	5,729,421.79
a. Tubo sa sosyong puhunan b. Balik Tangkilik	23	11,577,295.54 4,961,698.09	9,381,932.79 4,020,828.34	2,973,936.04	6,404,832.61 2,744,928.26	2,455,466.48
	23	16,538,993.63	13,402,761.13	9,913,120.13		8,184,888.27
c. Kabuuang naipamahaging kita	10				9,149,760.87	
d. Porsyento sa grosang kita e. Dividend Rate	0	11.35% 3.44%	10.28% 3.43%	8.88% 3.33%	9.42%	8.32% 3.71%
d. Patronage Refund Rate	8	7.86%	7.27%	5.78%	6.23%	6.07%
DAGDAG DIWAY (UFALTU DENTITE						
IV. DAGDAG BUHAY / HEALTH BENEFITS	-	F 07F 077 50	F CEF 270 20	5 007 000 55	C 400 000 22	4 470 505 04
Life Share Protection Plan/Mutual fund	4	5,875,932.60	5,655,278.38	6,897,988.65	6,498,090.22	4,479,525.84
2. LSPP na naipamahagi	12 87	1,247,147.89	1,117,495.74	1,045,213.51	1,079,547.70	736,492.34
3. Bilang ng namayapang kasapi	14	56	30 37	28	26	17
4. Bilang ng namayapang benepisyaryo	0	42 7	7	21	23	21
5. Bilang ng Medical Benefits benefeciary	U		,	O.	2	2
V. HIGHEST DEPOSITS						
1. Pinakamalaking sosyong puhunan	12	1,631,055.26	1,458,837.53	1,343,900.00	1,273,200.00	1,205,730.00
2. Pinakamalaking impok	(33)	1,006,663.31	1,505,000.00	2,496,024.99	2,623,830.47	432,491.54
3. KSSC Highest saver	2	3,633,742.48	1,340,172.01	1,355,964.10	1,324,179.47	1,297,909.57
VI. NUMBER OF EMPLOYEES						
1. Kabuuang bilang ng empleyedo	0	112	112	107	98	83
a. Regular	(4)	86	90	78	62	60
b. Project Based	18	26	22	29	23	23
VII. NUMBER OF CO-OWNERS						
1. Regular Member						
a. Babae	9	10,605	9,770	8,787	8,153	6,690
b. Lalaki	10	6,352	5,764	5,168	4,827	4,147
2. Associate / KSSC Member	46	4.472	2 500	2.425	2.252	2.202
a. Babae	16	4,173	3,596	3,435	3,353	3,292
b. Lalaki	16	3,444	2,974	2,760	2,719	2,687
VIII. COOP PESOS RATINGS						
a. Non-Finacial	0	100%	100%	100%	100%	100%
b. Financial	6	95%	90%	88%	88%	88%
IX. MEMBERS BENEFITS CORNER	23	5,024,278.90	4,084,404.15	4,074,640.00	2,029,651.76	1,215,360.34
				200000000000000000000000000000000000000		40.00
X. COMMUNITY SERVICES	28	4,259,874.50	3,329,529.62	2,797,999.95	1,373,763.24	822,612.72
XI. DOSRI STATUS (in %)	0	100%	100%	100%	100%	99%



BCC 33rd YEAR PROFILE: A GRAPH PRESENTATION

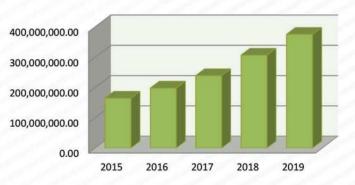
MEMBERSHIP GROWTH RATE

YEAR	NO. OF MEMBER
2019	24,574
2018	22,104
2017	20,150
2016	19,052
2015	16,816



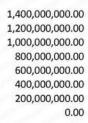
PAID-UP SHARE CAPITAL GROWTH RATE

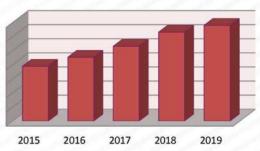
YEAR	PAID UP SHARE
2019	374,973,000.00
2018	306,385,200.00
2017	238,685,700.00
2016	197,755,200.00
2015	164,320,500.00



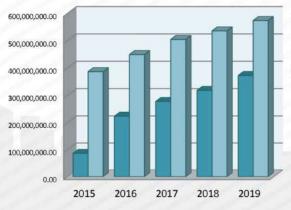
ASSET GROWTH RATE

YEAR	TOTAL ASSETS
2019	1,358,382,757.94
2018	1,261,364,778.23
2017	1,061,406,753.19
2016	905,144,916.94
2015	777,386,386.85





INVESTMENT AND DEPOSIT GROWTH RATE

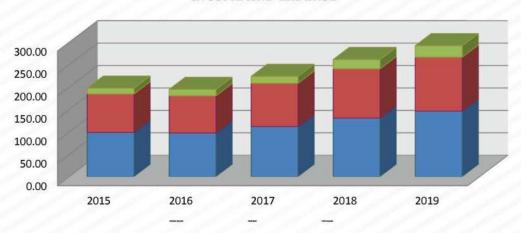


YEAR	TOTAL INVESTMENT	TOTAL DEPOSIT
2019	372,874,086.49	573,962,340.06
2018	318,316,449.74	536,045,968.53
2017	277,847,890.49	504,748,248.77
2016	223,908,685.62	449,440,032.79
2015	86,564,768.25	387,001,021.79

LOAN RELEASES

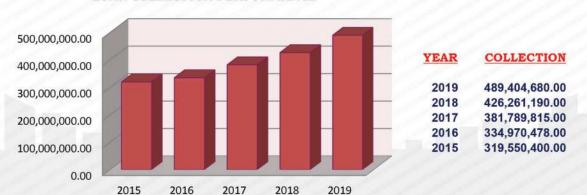
YEAR	TOTAL LOAN	450,000,000.00						
		400,000,000.00						
2040	101 050 071 00	350,000,000.00						
2019 2018	401,050,674.00 379,935,797.00	300,000,000.00						
2017 2016	335,773,978.00 286,276,010.00	250,000,000.00						
2015	229,477,976.00	200,000,000.00						
		150,000,000.00						
		100,000,000.00						
		50,000,000.00						
		0.00			45		4_	
			2015	2016	2017	2018	2019	

INCOME AND EXPENSE



9	YEAR	GROSS INCOME	GROSS EXPENSE	NET INCOME
	2019	145,775,792.72	120,331,187.14	25,444,605.58
	2018	130,356,664.30	109,737,031.80	20,619,632.50
	2017	111,639,260.89	96,388,306.85	15,250,954.04
	2016	97,113,742.98	83,037,187.80	14,076,555.18
	2015	98,352,032.86	85,759,897.06	12,592,135.80

LOAN COLLECTION PERFORMANCE





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32nd GENERAL ASSEMBLY MINUTES OF MEETING

Katitikan ng ika-32 Taong Pangkalahatang Asembliya ng Barangka Credit Cooperative. Ginanap sa Marikina 1 2 Elementary School, Marikina City, noong ika-31 ng Marso 2019, araw ng Linggo. 3 4 Mga dumalo: 5 **Board of Directors:** Management & Staff: Chairperson Roger R. Manlangit 6 Abanto, Hannaniah Nierras, Katty 7 Vice-Chairperson Rodolfo F. Cruz Aguilera, Reina Janish Nucum, Lilibeth 8 Director Carmelita B. Cabacungan Alejandria, Julie Mae Olivera, Maricel 9 Director Milagros C. Feliciano Andalio, Agatha Arielle Pajarillo, Clarissa 10 Director Rosario Q. Roxas Anselmo, Jevin Kev Panarigan, Rosalie Director David I. Santos Aguino, Eliza Panganiban, Maritess 11 12 Director Efren O. Veran Arimas, Charmaine May Perez, Carolyn 13 President & CEO Roberto C. Mascarina Arimbuyutan, Ria Ponce, Kristine Mae Balote, Shaira Jacklyn Ponce, Pedro 14 Treasurer Felisa B. Francisco 15 BOD Secretary Roman M. Ocampo Baluyot, Julita Pongyan, Hero 16 Cabaccang, Michael John Relizan, Roseann 17 **Audit Committee** Capitin, Nofe Reyes, Raymond Jorge 18 Flordeliza C. Rozal Casino, Flesselen Rosal, Roxanne 19 Raycel May V. Notario Chavez, Mela Salonga, Sherwin 20 Albert A. Benaning Cruz, Agnes Sanchez, Ruel 21 Dampil, Randolph Santos, Deosamir 22 Mediation & Conciliation Committee David, Ruben Dexter Santos, Joseph 23 Ramon H. Veranga De Guzman, Mercidita Santos, Randy Herminia S. Mascarina De Jesus, Nova 24 Santos, Virginita Alma F. Bosch 25 De los Reyes, Marinel Sta. Cruz, Roberto 26 Deseo, Beverly Tuason, Solita Deseo, Jefferson Valen, Anita 27 Election Committee 28 Delfin SD. Garcia Dolorito, Cindy Valiente, Rogelio Dolorito, Danica Villaflores, Anthony 29 Resurrecion R. Marte Espejo, Maricel 30 Villanueva, Princess Krisandra N. Gaylon Esteves, Jovelle Zacarias, Marielle 31 32 **Ethics Committee** Familaran, Merre Remiel 33 Cherylitz P. Mares Famitangco, Marie Pleb 34 Fernando, Judy Ann Leonila F. Cruz 35 Lucrecia C. Tabayoyong Gapan, Vilma Garcia, Richard Jr. 36 37 Gender & Development Committee Garque, Ronalie Herrera, Francis Mher 38 Abundio C. Bacay Flora N. Enriquez Junio, Jennifer 39 Lazo, Juliet 40 41 Chief Officers Litan, Mary Grace 42 Isagani N. Litan - Finance Litan, Rizalyn 43 Raquel S. Mascarina - Operations Litan, Rommel 44 Ida Rosette L. Ocampo - Administration Lomo, Gladdys 45 Lusuegro, Francis Angelo Madilar, Rolando 46 47 Magbanua, Hector Mahinay, Hilda 48 Mahinay, Shirleta 49 Malandac, Gerald 50 Mandawe, Marietta 51 Manlangit, Emmanuel 52

Martirez, Valyn

Mascarina, Imee

Mendiola, Sheryl

Mascarina, Hazel Anne

Mga Panauhin:

- Key Note Speaker: Atty. Frederick Joe N. Robles, Acting Regional Director of the Cooperative Development Authority - Manila Extension Office
- 2. Guest Speakers:
 - 2.1. Emmanuel M. Santiaguel, Ph.D., Cooperative Development Officer, City of Imus Cooperative, Livelihood and Enterprise and Entrepreneurial Development Office
 - 2.2. Judge Antonio Manuel Alcantara, 3rd nominee of Ating-Koop Partylist
 - 2.3. Majorie Anne A. Teodoro, 1st nominee of Ating-Koop Partylist
 - 2.4. Mrs. Cristy David, President of David Motors
 - 2.5. Ms. Pearl Jane F. Baculi, Representative of the Office of Transportation Cooperative
 - 2.6. Mrs. Timi G. Aquino, Spouse/Representative of Hon. Senator Paolo Benigno "Bam" Aquino, IV

PROOF OF DUE NOTICE:

Total Active Members - 15,543
Total Voting MIGs Members - 4,897
Total Non-Voting Members - 10,646

Total Voting MIGS members who attended the GA - 1,891
Non-Voting members who attended the GA - 126

1. UNANG BAHAGI - Educational Forum / Free Raffle

Ang Taunang Pangkalahatang Kapulungan (GA) ng Barangka Credit Cooperative ay ginanap noong ika-31 ng Marso, 2019 sa Covered Court ng Marikina Elementary School, Barangay Sta. Elena, Marikina City.

Ang mga kamay-ari ay nagsimulang magpatala sa pamamagitan ng electronic registration system gamit ang kanilang BCC MIGS ATM card na kailangan lamang i-swipe para makapag-patala at malaman ang kanyang membership status kung siya ay voting o non-voting member.

Sa ganap na 1:30 pm, sinimulan ang Misa ng Pasasalamat sa pamumuno ni Rev. Fr. Roland Alcones, ang Kura Paroko ng San Jose Manggagawa Parish, Barangka, Marikina City kasama si Rev. Fr. Cris Quinial bilang kaniyang katuwang sa misa.

Pagkatapos ng misa ng pasasalamat ay isa-isang binati ng ating emcee na sina Bb. Ida Rosette L. Ocampo at Kagawad Herberth "Boyet" S. Mascariňa ang mga kamay-ari ng BCC ayon sa kanilang area na kinabibilangan. Sinundan ito ng Entrance of Colors na pinangunahan ng Marikina City Junior Police kasama ang lahat ng mga opisyales at pamunuan ng BCC, at ilang piling kamay-ari. Sumunod dito ang pag-awit ng Philippine National Anthem at ang sabayang pagbigkas ng Cooperative Pledge ng buong kapulungan.

Sa puntong ito, nagbigay ng paunang salita ang ating Chairperson Roger R. Manlangit sa asembliya.

Raffle...Raffle...Raffle....

2. IKALAWANG BAHAGI – Pagtanggap sa mga Panauhing Pandangal at sa iba pang mga panauhing dumating sa asembliya

 2.1. Dr. Emmanuel Santiaguel, Ph.D. mula sa City of Imus Cooperative, Livelihood and Enterprise and Entrepreneurial Development Office

Binigyan pagpupugay ni Dr. Emmanuel Santiaguel ang buong kapulungan ng BCC sa paggunita ng ika-32nd General Assembly meeting at sa patuloy na pag-angat at pag-unlad ng Kooperatiba sa buong bansa. Sa kanyang mensahe, ibinahagi niya ang kahalagahan ng mga kabataan na maging bahagi ng kooperatiba dahil ito ang magsisilbing successors na magpapatuloy sa pagpapaunlad ng kooperatiba. Ibinahagi din niya ang best practices ng kanilang LGU support partikular sa pagtatayo at

pagpapalakas ng laboratory cooperatives sa Cavite na tinatawag na Eskwela Kooperatiba. Binanggit niya na ang BCC ay isa sa mga kooperatiba sa buong bansa na maaaring makapagtaguyod ng laboratory cooperative dahil ito ay may kasalukuyang mga kamay-ari na nabibilang sa edad na below 18 years old. Sa pagtayo ng laboratory cooperative, kinakailangan lamang na ang BCC ang magsisilbing guardian cooperative nito na magtuturo at magpapalawak ng kaalamanan patungkol sa tamang values, principles at pagpapatakbo ng kooperatiba partikular sa pag-iimpok. Ibinahagi din niya ang importansya ng digital technology sa mga kooperatiba na makakatulong sa pagbibigay ng mas mabilis at mas convenient na sebisyo para sa mga kamay-ari nito lalo na sa mga kabataan.

Retired Judge Antonio Manuel Alcantara (3rd Nominee of Ating-Koop Partylist) mula sa Aurora 2.2. Integrated Multi-Purpose Cooperative (AIM Coop)

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Binati at binigyan pugay ni Judge Antonio Alcantara ang buong kapulungan ng BCC na isa sa mga nagsilbing daan upang mas mapaunlad at mapalago ang kasalukuyang katayuan ng kooperatiba. Bilang isa sa mga nominee ng Adhikaing Tinataguyod ng Kooperatiba o Ating-Koop partylist, kaniyang hinikayat ang buong kapulungan na suportahan at iboto ang Ating-Koop sa darating na national election upang mas mapalakas ang pwersa ng mga Kooperatiba sa kongreso. Katulad ng BCC, ang kooperatibang kanyang kinabibilangan (AIM Coop) ay isa mga malalaking kooperatiba sa buong bansa na susuporta sa Ating-Koop.

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2.3. Mrs. Cristy David, President ng David Motors

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Ibinahagi ni David Motors President Cristy David ang kanilang serbisyo para sa modernized unit ng jeepney. Pinasalamatan niya ang BCC sa pagkilala sa kanilang organisasyon bilang isa sa maaaring makatulong sa mga kamay-ari ng kooperatiba para sa pagpapatupad ng jeepney modernization ayon sa regulasyon ng ating pamahalaan.

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2.4. Ms. Pearl Jane F. Baculi, PEO III/representative mula sa Office of Transportation Cooperative (OTC)

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Binati ni OTC PEO Pearl Jane Baculi ang buong kapulungan ng BCC sa kanyang ika-32nd General Assembly meeting. Kaniyang ibinahagi ang mga programa ng Office of Transportation Cooperative (OTC) at ng Department of Transportation and Communications (DOTC) partikular sa modernization program of public vehicles sa bansa. Ipinaliwanag niya ang ibinabang Omnibus Franchising Guidelines na kung saan ang lahat ng mga jeepney units ay kinakailangang mag-consolidate ng kanilang franchise bago pa man dumating ang itinakdang June 30, 2020 deadline ng gobyerno. Kaniyang binanggit din na hindi kinakailangan magalala ng mga kamay-ari dahil ang BCC ang magsisilbing kapartner at katuwang nito sa modernization program ng jeepney units ayon sa mga regulasyon ng ahensya.

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2.5. Mrs. Marjorie Anne A. Teodoro (1st Nominee of Ating-Koop Partylist) mula sa St. Gabriel Credit Cooperative

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Binigyang pagpupugay ni Mrs. Marjorie Anne A. Teodoro ang buong BCC mula sa mga opisyales at mga kamay-ari nito. Ayon sa kanya, ang success ng BCC ay bunga ng walang sawang dedikasyon, paniniwala at suporta ng mga opisyales maging ng lahat ng mga miyembro or kamay-ari sa mga gawain at serbisyo ng kooperatiba. Bilang isa sa kinatawan ng Ating-Koop Partylist, kaniyang hinikayat and lahat no BCC members na iboto and Ating-Koop sa darating na national election upand magkaroon ng boses ang mga kooperatiba sa kongreso. Ibinahagi din ni Mrs. Teodoro ang mga programa at adhikain ng Ating-Koop partylist na kung saan ang isa mga primaryang layunin ay patuloy na proteksyunan ang mga benepisyo ng kooperatiba katulad ng tax exemption privileges, maging katuwang ng mga micro at small cooperatives sa pagpapaunlad at pagpapatibay ng kanilang operasyon, at patuloy na matulungan at mamulat ang mamamayang Pilipino sa pamamagitan ng serbisyong kooperatiba. Sa pagtatapos ng kaniyang mensahe, kung magkakaroon daw ng katuparan na mapabilang ang Ating-Koop partylist sa kongreso, ipinahayag niya sa buong kapulungan na kaniyang sasagutin o isponsor ang paggamit ng Marikina Convention Center sa susunod na general assembly ng BCC.

2.6. Mrs. Timi G. Aquino, representative/spouse of Senator Paolo Benigno "Bam" Aquino, IV

Binati at pinasalamatan ni Mrs. Timi Aquino ang buong kapulungan ng BCC dahil siya ay nabigyan ng pagkakataon na makapagsalita sa araw ng general assembly meeting in behalf ng kaniyang asawang si Senator Bam Aquino. Kaniyang ibinahagi ang mga naging adbokasiya at programa ni Senator Bam Aquino para sa libreng edukasyon sa pampublikong paaralan sa kolehiyo. Dahil sa programang libreng edukasyon, lahat ng mga kabataan na nagnanais makapagtapos ng kolehiyo ay posible. Kaya muli niyang hinikayat ang buong kapulungan ng BCC na suportahan at ibotong muli bilang senador ang kaniyang asawa upang maipagpatuloy nito ang mga programa para sa mga kabataan.

Sa puntong ito, ipinakilala ni President & CEO Roberto C. Mascariña ang ating Keynote Speaker na si Atty. Frederick Joe N. Robles.

Atty. Frederick Joe N. Robles, Acting Regional Director of the Cooperative Development Authority-Manila Extension Office (CDA-MEO)

Binigyang pugay ni Atty. Frederick Robles ang buong kapulungan ng BCC sa ika-32nd General Assembly meeting nito. Bilang itinalagang Acting Regional Director ng CDA-MEO, kaniyang ipinamalita na ang bawat kooperatiba sa buong bansa ay katuwang ang CDA na kasalukuyang under jurisdiction na ng Department of Trade and Industry (DTI). Dahil ang CDA ay nakapaloob na sa DTI, kaya't malaking ng advantages ito sa mga kamay-ari ng kooperatiba lalung-lalo na sa mga may mga business.

Sa kaniyang mensahe, ipinaliwanag din niya sa buong kapulungan ang kahalagahan ng mabuting pamamahala o good governance ng mga tumatayong opisyales ng kooperatiba. Isa ang BCC sa mga ipinagmamalaki niyang kooperatiba sa buong bansa dahil sa mabuting pamamahala ng mga namumuno nito at ang tiwala ng mga kamay-ari kaya nananatili ang BCC sa kanyang imaheng maunlad at matibay na kooperataba. Ang pagkakaroon ng transparency at accountability ng bawat opisyales maging ng mga kamay-ari ng kooperatiba ang natatanging batayan upang masabi na ang isang kooperatiba ay may maayos na pamamahala. Ibinahagi din niya sa buong kapulungan ang mga programa ng CDA na kung saan ang BCC ay kaisa nila sa pagtuturo at pagbabahagi ng best practices upang mas mapagtibay at mapaunlad ang mga micro at small cooperatives. Binanggit niya na ang BCC ay maaaring maging isang modelo ng ibang kooperatiba sa buong bansa, ito man ay maliit o malaking organisasyon. Hinikayat din niya ang buong kapulungan na patuloy na tangkilikin at suportahan ang mga produkto at serbisyo ng kooperatiba upang lalo pa itong umunlad kasabay ng pag-unlad ng kabuhayan ng mga kamay-ari nito. Sa kaniyang pagtatapos, binigyang diin niya sa bawat kamay-ari ang kahalagahan ng paghikayat sa kapamilya lalo na ang mga kabataan upang maipagpatuloy ng mga bagong henerasyon ang prinsipyong itinatag at iningatan BCC.

Sa puntong ito, pormal na sinimulan ang G.A. Dart Raffle program kasabay ng intermission ng BCC employees para sa munting basura dance presentation. Ibinahagi din ang dinner packs para sa mga kamay-ari habang patuloy na isinasagawa ang GA Free Raffle sa pamamagitan ng pagbunot ng raffle tickets sa tambiolo.

Pagkatapos ng pagbabahagi ng dinner packs sa mga kamay-ari ay pormal na idineklara ni Election Committee Chairperson Delfin S.D. Garcia na hindi na magkakaroon ng eleksyon para sa members of the board of directors, audit committee at election committee dahil sapat lamang ang bilang ng mga kumandidato sa bakanteng posisyon. Ito ay binase sa Article X, no. 3.20 ng Patakaran sa Eleksyon ng BCC. Sa puntong ito, pormal na tinawag at pinakilala ng Election Committee ang mga nanalong kandidato mula sa board of directors, audit at election committee.

Bago pormal na buksan ang General Assembly proper, ipinaliwanag ni CEO Roberto C. Mascariña at Bb. Ida L. Ocampo ang cash incentive na ipamamahagi sa mga kamay-ari na tumangkilik sa BCC Share Capital Subscription program sa taong 2018. Ang mga kamay-ari na nag-subscribed ay makakatanggap ng 5% cash incentive para sa subscription mula January hanggang December 2018 at ang remaining 5% ay kanilang matatanggap upon maturity date ng kanilang subscription. Para sa mga kamay-ari na hindi nakadalo sa general assembly meeting,

ang 5% cash incentive ay ikecredit na lamang sa BCC MIGS ATM card o sa regular savings account ng kamayari.

3. IKATLONG BAHAGI - General Assembly Proper

Sa ganap na ika-anim ng gabi, pormal na sinimulan ang 32nd General Assembly Meeting Proper. Pinangunahan ni Bb. Ida Ocampo ang pagbigkas ng Panuntunan ng mga Kamay-ari at sasapi sa BCC na makikita sa pahina 80 BCC souvenir program. Kasunod nito ang pagbasa ni Treasurer Felisa B. Francisco sa General Assembly Rules of Conduct.

3.1. Roll Call & Proof of Due Notice

Pormal na binuksan ang ika-32 taunang General Assembly meeting sa pangunguna ni Board Chairperson Roger R. Manlangit. Ayon sa idineklarang quorum of voting MIGS ni acting Secretary Felisa B. Francisco mula sa opisyal na talaan ng registration, ang kabuuang bilang ng kamay-ari ay 15,543, at 4,897 ang opisyal na voting MIGS base sa qualification guidelines ng BCC. Ang opisyal na bilang ng dumalong voting MIGS at nakapagpatala sa registration ay 1,891 o higit pa sa 25% requirement ng batas partikular sa general assembly quorum (25% of 4,897 voting MIGS).

3.2. Consideration and Approval of the 31st General Assembly Minutes of Meeting

Binasa ni Acting Secretary Felisa B. Francisco ang katitikan ng ika-31st na Pangkalahatang Asembliya na makikita sa pahina 40 ng BCC souvenir program. Sa puntong ito, iminungkahi ni MIGS Levy A. Cabaltera na huwag nang basahin ang katitikan ng nakaraang asembliya na pinangalawahan naman ni MIGS Maricris O. Alla, walang tumutol.

3.3. External Audited Financial Statements of Financial Condition & Operations

Kasunod nito, iniulat ni External Auditor G. Carlos C. Samson ang External Audited Financial Statement reports sa pamamagitan ng isang audio visual presentation. Iminungkahi ni MIGS Connie C. Nacario na aprubahan na ang naturang report at ang iba pang mga committee reports simula pahina 48-59 dahil ang bawat kamay-ari na dumalo ay may opisyal na kopya ng reports na printed mula sa BCC souvenir program.

Nilinaw ni MIGS Romulo T. Chan ang nakasaad sa General Assembly Rules of Conduct, pahina 81, no. 2 na ang mga reports na nakalathala sa BCC souvenir program ay dapat ipadala sa mga kamayari isang linggo bago ang araw ng general assembly meeting. Sinabi din niya na sa tuwing araw ng G.A. lamang niya natatanggap ang nasabing souvenir program ng kooperatiba kaya kaniyang iminungkahi na lamang sa baguhin o amyendahan ang panukalang ito.

Humingi ng paumanhin si CEO Roberto C. Mascarina kay MIGS Romulo Chan kung siya ay hindi nakatanggap ng BCC souvenir program bago pa man dumating ang araw ng general assembly meeting. Pinaliwanag ni CEO Roberto Mascariña na hindi lahat ng kamay-ari ay napapadalhan o nakakatanggap ng imbitasyon o souvenir program dahilan sa kasalukuyang dami ng mga kamay-ari na nasa iba't-ibang lugar. Kaniya ring ipinaliwanag na hindi maaaring amyendahan ang nasabing panukala dahil ito ay nasasaad sa R.A. 9520. Sisikapin ng BCC na mapadalhan ang mga kamay-ari ng souvenir program isang linggo bago ang araw ng general assembly ayon sa mga paraan na nakasaad sa BCC by-laws tulad ng pagpapadala sa pamamagitan ng electronic mail, pag-post at iba pa.

Sa puntong ito, ang mungkahing aprubahan na ang lahat ng reports simula pahina 48-59 ni MIGS Connie C. Nacario na pinangalawahan ni MIGS Simfrosa C. Sison, wala namang tumutol.

Iminungkahi naman ni MIGS Aurora D.C. Quitlong na kung maaari unahin ang pag-rereport o presentation ng financial statements dahil ito ang pinaka-importante sa lahat ng reports na nakasaad sa BCC souvenir program. Sinabi ni CEO Roberto C. Mascariña na pipilitin na maging mas maaga

ang pag-rereport ng financial statements ng BCC at ito naman ay sinang-ayunan ng Board of Directors.

Sa puntong ito, iminungkahi ni MIGS Rowena Y. Canque na ipagpatuloy na ang iba pang agenda upang maagang matapos ang general assembly meeting.

3.4. Management Report

Sinimulan ni CEO Roberto C. Mascariña ang pag-uulat ng Management Reports na kinakailangan aprubahan o sang-ayunan ng buong kapulungan.

3.4.1 Proposed Amendments on BCC Articles of Cooperation and By-Laws

- a. BCC Articles of Cooperation, Article II: To authorize and approve Barangka Credit Cooperative to provide land public transport services primarily to members and the commuting public for the safe conveyance of passengers and to engage in transportation allied business activities.
- b. BCC Articles of Cooperation, Article IV: To authorize and approve the creation of laboratory cooperative of the Barangka Credit Cooperative covering members within the age range of 7-17 years of age and to act as Guardian Cooperative and accept the responsibilities of supervising and monitoring the activities of the Laboratory Cooperative and act in behalf in dealings with third parties when capacity to contract is required.

Nilinaw ni MIGS Romulo T. Chan kay CEO Roberto C. Mascariña na kung mandatory ba na dapat ay member in good standing o MIGS ang mga magulang ng mga batang kamayari na mapapabilang sa BCC laboratory cooperative? Ayon kay CEO Roberto C. Mascariña, ito ay kaniyang aalamin kung kinakailangan ba na MIGS status ang mga magulang ng isang batang kamay-ari bago makasali sa laboratory cooperative.

Sa puntong ito, iminungkahi ni MIGS Romulo T. Chan na aprubahan ang pagkakaroon ng laboratory cooperative ng BCC na pinangalawahan naman ni MIGS Tedia B. De Paz.

c. BCC Articles of Cooperation, Article X: To authorize and approve the increase of the Capitalization of the Barangka Credit Cooperative from Four Hundred Million Pesos (₱400,000,000.00) to Eight Hundred Million Pesos (₱800,000,000.00) divided into:

Six Hundred Million Pesos (\$\mathbb{P}600,000,000.00) common shares with a par value of One Hundred Pesos (\$\mathbb{P}100.00) per share.

Two Hundred Million Pesos (\$\mathbb{P}\$200,000,000.00) preferred shares with a par value of One Hundred Pesos (\$\mathbb{P}\$100.00) per share.

Iminungkahi ni MIGS Rosalie A. Datumanong na aprubahan ang increase ng BCC capitalization at ito ay pinangalawahan naman ni MIGS Elsa T. Mil, walang tumutol.

3.4.2 BCC Annual Business Plan

Isa-isang nireport ni CEO Roberto C. Mascariña ang annual business plan and budget ng BCC partikular sa increase of membership, equity, deposits, assets, loan releases at surplus (o MEDALS) na matatagpuan sa pahina 78-79 ng BCC souvenir program. Ipinaliwanag niya na ang lahat ng mga plano o targets at programs ng kooperatiba para sa taon 2019 ay base sa resulta ng taon 2018. Iminungkahi niya sa buong kapulungan na sana ay maging katuwang ng BCC ang lahat ng mga kamay-ari nito na tangkilikin at suportahan ang lahat ng mga programa nito upang mas mapaunlad, mapalago at makilala pa ang BCC. Upang makuha ang mga itinalagang targets ng BCC sa MEDALS, kinakailangang ipatronize ito ng mga

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kamay-ari at manatiling members in good standing ang lahat. Hinikayat din niya ang lahat ng mga kamay-ari na hikayatin din ang kani-kanilang pamilya na maging kamay-ari din ng BCC partikular ang mga kabataan na syang magpapatuloy ng makabagong henerasyon ng kooperatiba.

Sa puntong ito, iminungkahi ni MIGS Floredick B. Pajarillo na aprubahan ang 2019 BCC Annual Business Plan and Budget na pinangalawahan naman ni MIGS Reynaldo P. Zafra, walang tumutol.

3.4.3 BCC Transport Service: Jeepney Unit Modernization Program

Ipinaliwanag ni CEO Roberto C. Mascariña na ang registration at accreditation ng BCC sa Office of Transportation Cooperative (OTC) ay on approval process na. Kaya naman pinaalalahanan niya ang mga kamay-aring operators ng PUJ units na mag-ingat sa mga individual or organisasyon/korporasyon na lumalapit sa kanila at humihikayat na sumali sa ibang grupo at magbayad or maginvest ng malaking halaga. Alaming mabuti ng mga kamay-ari kung ang individual o organisasyon/korporasyon ay legally registered o accredited under Cooperative Development Authority (CDA) at OTC. Kanya naman sinigurado na ang BCC ay hindi pababayaan ang mga kamay-aring operators ng PUJ units sa programa ng gobyerno para sa modernization program nito. Sinabi din niya na hindi kinakailangan ng mga kamay-ari na magbayad pa ng kung anong membership fee para maka-avail ng modernization program ng BCC dahil sila ay kamay-ari na.

Tinanong ni MIGS Rodolfo S. Seva kung mayroon na bang napili ang BCC na quality modernized jeepney unit. Sinabi ni CEO Roberto C. Mascariña na kasalukuyang nakikipagugnayan pa ang Transport Committee sa iba't-ibang accredited providers ng modernized jeepney units.

3.4.4 Proposed new Barangka Credit Cooperative (BCC) Business Office / Center

Ipinakita ni CEO Roberto C. Mascarina ang proposed layout ng 4-storey BCC business office/center na itatayo along Bonifacio Avenue ng Barangay Barangka, Marikina City na may sukat na 600sq.m. at itatayo in three (3) years time. Ang projected budget para sa construction ay Three Hundred Million Pesos (\$\mathbb{P}\$300,000,000.00).

Iminungkahi ni MIGS Garland H. Yapit na aprubahan ang pagpapatayo ng new office building ng Barangka Credit Cooperative at ang naturang projected budget na pinangalawahan naman ni MIGS Rosalie L. Encoy, walang tumutol.

3.5. Pagpapahayag ng mga newly elected members of the Board of Directors, Election and Audit Committee & Oath Taking

Sa ganap na 7:30 PM, sa pamumuno ng Election Committee Chairperson Delfin S.D. Garcia, ipinahayag at ipinakilala ang mga bagong halal na opisyales ng BCC.

Board of Directors (3) : Roger R. Manlangit

David I. Santos

Raycel May V. Notario

Audit Committee (2) : Alma F. Bosch

Rose Guida R. Valiente

Election Committee (1) : Mary Joy T. Arnaiz

Nanumpa sa harap ng buong asembliya ang mga nabanggit na kandidato bilang mga bagong halal na opisyales sa pangunguna ni MIGS Elisa T. Ancheta ng Project 4, Quezon City.

392 Raffle...Raffle...Raffle...

4. IKA-APAT NA BAHAGI – Recognition of Founders, MIGS Awardees and Loyalty Service Awardees

Ipinakilala at pinarangalan ang mga Founders at ang mga natatanging kamay-ari na naging aktibo sa pagiging Members in Good Standing. Binigyan sila ng Certificate of Recognition at special tokens, gayundin ang mga MIGS Patronizer sa Share Capital per area, Top 5 Associate Savers, Top 5 Plan Savers at ang Top 20 MIGS Share Capital Patronizer.

Sa puntong ito, ipinagkaloob din ang recognition o loyalty service award sa mga officers at staff ayon sa kanilang years of service sa kooperatiba.

OFFICERS:

10 years in service :

Alma F. Bosch

20 years in service:

Carmelita B. Cabacungan

STAFF:

5 years in service : Ria A. Arimbuyutan

5. IKALIMANG BAHAGI - Fellowship at Raffle Draw

Patuloy pa rin ang pagsasagawa ng mga free raffles. Narito ang mga nanalo ng major prizes sa free raffle draw.

	Prize	Name of winner	Ticket No
1st Prize	Brand new 55" Smart TV	Meliza A. Soriano	0197
2 nd Prize	Washing Machine	Nora C. Avendaňo	1035
3 rd Prize	Refrigerator	Joseph D. Gonzales	1565
		Socrates A. Conejos, Jr.	0291
		Danica C. Dolorito	0003
Special	National Tripartite (General Santos City)	Levy P. Fabricante	0356
Prize		Flora C. Irinco	1306
		Carolina S. Garcia	1253
	ACCU Forum (Malaysia)	Letecia R. Tamayo	1155

Sa puntong ito, ipinakita sa screen ang naganap na Ating-Koop Partylist Convention noong March 23, 2019 sa Club Filipino, San Juan City.

Ipinakita din ang mga nanalo sa major prizes sa G.A. Dart Raffle program maging ang pag-deklara ng mga nanalong miyembro ng mga consolation prizes.

Major Pri	zes on Dart Raffle (Paid)	and the same of the same of the same of	
	Prize	Name of winner	Ticket No.
1st Prize	2013 Nissan Urvan VX (2nd hand van)	Josephine M. Bustos	25322
and Daine	Titled Lot in Baliuag, Bulacan	Fe Nieves B. Kangleon	42795
Z. Plize	Titled Lot III balluag, bulacari	Angel N. Asuncion	19694
3 rd Prize	Pangkabuhayan Showcase worth 100K minimart products	Ma. Concepcion B. Salvador	63554

6. ANNOUNCEMENTS

6.1. Masayang ibinalita ni CEO Roberto C. Mascarina na ang Ating-Koop Partylist ay pasok sa survey na nangunguna sa partylist group. Nakikiusap si CEO Roberto C. Mascariña na tulungan ang Ating-Koop

Partylist para maipalaganap sa kapamilya ng bawat kamay-ari na suportahan at iboto partylist.	ang Ating-Koop
Tomas Transmission	
430	
431 6.2. Ang Organizational Meeting ng mga bagong halal at nanunungkulang opisyales ng l 432 Outing ay gaganapin sa April 13-14, 2019 sa Doňa Jovita Garden Resort, Calamba, 433	
434 6.3. Ang lahat ng mga Voting MIGS kamay-ari na nakatapos ng ika-32 nd General Asser makakatanggap ng transportation allowance na ₱500.00 at 3 kilos of rice. Ang bar 436 MIGS ay ang suot na registration wrist band ng mga kamay-ari.	
437	
438 Bago ang adjournment, iminungkahi ni CEO Roberto C. Mascariña at Bb. Ida L. Ocamp	oo sa kabuuang
439 kapulungan na payagan at aprubahan na walang pasok ang mga empleyado ng BCC kinab	oukasan, April 1,
440 2019, araw ng Lunes upang makapagpahinga pagkatapos ng pag-aayos at paglilinis ng G.	A. venue. Ito ay
inaprubahan ng buong kapulungan at walang tumutol.	Principal Control of Anticontrol of Control
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443 7. ADJOURNMENT	
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Dahil wala nang ibang isyu na pag-uusapan, opisyal nang tinapos ang ika-32 nd BCC Ge	eneral Assembly
446 Meeting sa ganap na 9:00 pm, sa pamamagitan ng mosyon ni MIGS Emilia A. Roldan na pir	
447 MIGS Luzviminda C. Atienza at sinang-ayunan ng buong kapulungan, walang tumutol.	.a.i.gaiairairair
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Pinatutunayan nito ang katumpakan ng mga nakasaad sa itaas sa abot ng aking makakaya sa	tulong ng lahat
450	r talong ng lanat.
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452 Kumuha ng katitikan:	
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454 Albonno	
455 Felisa B. Francisco	
456 Acting Recording Secretary	
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459 Pinagtibay ng BCC Board of Directors:	
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473 ROGER R. MANLANGIT 474 Chairperson	

BOARD OF DIRECTORS' RESOLUTIONS

Board Resolution No. 958

A resolution designating and authorizing official representatives of the Barangka Credit Cooperative (BCC) in all acts of legal and small claims case proceedings and conferences against its defaulting members.

Board Resolution No. 959

A resolution authorizing Roger R. Manlangit, Board Chairperson and/or Eliza C. Aquino, BCC Collection Department Head, to represent Barangka Credit Cooperative to file the answer or any other responsive pleading to the complaint filed by Fortun L. Brimon and Marlene A. Jurado in the Regional Trial Court of Quezon City, Branch 80 docketed under Civil Case No. R-QZN-18-09370-CV for Nullification of SPA, Real Estate Mortgage, Extra Judicial Foreclosure Sale, Certificate of Sale and Subsequent Proceedings taken thereon, Return of TCT and Documents and for Damages.

Board Resolution No. 960

A resolution approving the offsetting of 10 delinquent members who have no more capacity to pay thus resulting to non-payment of loan obligations.

Board Resolution No. 961

A resolution authorizing Chairperson Roger R. Manlangit to be the official representative of the Barangka Credit Cooperative (BCC) in the 45th Annual General Assembly Meeting of the Cooperative Insurance System of the Philippines on April 12, 2019 and April 13, 2019 at Crowne Plaza Hotel located in Ortigas Avenue, corner Asian Development Bank Avenue, Quezon City.

Board Resolution No. 962

A resolution authorizing official delegates to attend, vote and commit in behalf of the Barangka Credit Cooperative in the 47th General Assembly of the CLIMBS Life and General Insurance Cooperative.

Board Resolution No. 963

A resolution authorizing President & CEO Roberto C. Mascariña or his designated representative/s to process the application of Certified True Copy of the Audited Financial Statement of the Barangka Credit Cooperative (BCC) with the Bureau of Internal Revenue (BIR).

Board Resolution No. 964

A resolution authorizing the construction management of the installation of operable walls of the Barangka Credit Cooperative's covered court.

Board Resolution No. 965

A resolution designating the official representative of the Barangka Credit Cooperative in the 2nd Annual General Assembly of the Cooperative Union of Marikina City (CUMC).

Board Resolution No. 966

A resolution designating the Official Representative of the Barangka Credit Cooperative in the 5th Annual General Assembly Meeting of the Cooperative Health Management Federation (CHMF) on May 10, 2019 at Fontana Resort, Claro M. Recto Highway, Clark Freeport, Angeles, Pampanga.

Board Resolution No. 967

A resolution approving the offsetting of 6 delinquent members who have no more capacity to pay thus resulting to non-payment of loan obligations.

Board Resolution No. 968

A resolution designating the official representative of the Barangka Credit Cooperative in the 23rd Annual General Assembly of Metro South Cooperative Bank.

Board Resolution No. 969

A resolution designating the official representative of the Barangka Credit Cooperative in the 21st Annual General Assembly of the Philippine Cooperative Center.

Board Resolution No. 970

Executive Board Resolution authorizing the increase of credit line of the Barangka Credit Cooperative under the lending program of Small Business Corporation (SBC) from One Hundred Million Pesos (₱100,000,000.00) to One Hundred Fifty Million Pesos (₱150,000,000.00) for its Pondo sa Pagbabago at Pag-Asenso (P3) program and Small-Medium Enterprises (SME) wholesale credit facility.

Board Resolution No. 971

A resolution designating the official representative of the Barangka Credit Cooperative in the 11th Annual General Assembly of the National Cooperative Marketing Federation.

Board Resolution No. 972

A resolution to approve membership application of the Barangka Credit Cooperative (BCC) with One-Cooperative Federation (in reference to the G.A. Resolution 01, Series of 2019, March 31, 2019).

Board Resolution No. 973

A resolution to approve membership application of the Barangka Credit Cooperative (BCC) with National Cooperative Marketing Federation (NCMF).

Board Resolution No. 974

A resolution accepting the appointment of Barangka Credit Cooperative (BCC) as member of the Mediation and Conciliation Committee of the Philippine Cooperative Central Fund Federation (PCF).

Board Resolution No. 975

A resolution authorizing the official representative of the Barangka Credit Cooperative (BCC) to seek and be appointed in any vacant committee of the Cooperative Insurance System of the Philippines.

Board Resolution No. 976

A resolution approving the offsetting of 6 delinquent members who have no more capacity to pay thus resulting to a non-payment of loan obligations.

Board Resolution No. 977

A resolution approving the offsetting of 50 delinquent members who have no more capacity to pay thus resulting to non-payment of loan obligations.

Board Resolution No. 978-A

A resolution designating the official representatives of the Barangka Credit Cooperative (BCC) in the 9th National Tripartite Conference on September 11-13 at KCC Mall of General Santos City.

Board Resolution No. 979

A resolution approving the 33rd Anniversary Celebration Budget & Expenses for the laboratory & free medical program amounting to One Hundred Ninety One Thousand Two Hundred Pesos (₱191,200.00).

Board Resolution No. 980

A resolution approving the offsetting of 30 delinquent members who have no more capacity to pay thus resulting to non-payment of loan obligations.

Board Resolution No. 981

A resolution authorizing Chairperson Roger R. Manlangit to be the official representative of the Barangka Credit Cooperative (BCC) to sign the affidavit of consolidation of the foreclosed mortgage property of Spouses Conrado L. Acoba, Jr. and Marelissa N. Acoba.

Board Resolution No. 982

A resolution authorizing the Executive Committee (EXECOM) of the Barangka Credit Cooperative to create, designate and appoint a Fact-Finding and Investigating Committee for its Barangka Community School, Inc. (BCSI).

Board Resolution No. 983

A resolution approving the offsetting of 23 delinquent members who have no more capacity to pay thus resulting to non-payment of loan obligations.

Board Resolution No. 984

A resolution approving the improvement of Barangka Credit Cooperative Main Building.

Board Resolution No. 985

A resolution organizing and creating Transport Committee of the Barangka Credit Cooperative to assist in the development of PUJs modernization program.

Board Resolution No. 986

A resolution approving the offsetting of 17 delinquent members who have no more capacity to pay thus resulting to non-payment of loan obligations.

Board Resolution No. 987

A resolution approving the appearance, acceptance and termination fee for the criminal complaint of Fortun L. Brimon and Marlene A. Jurado under Civil Case No. R-QZN-18-09370-CV.

Board Resolution No. 988

A resolution authorizing the Barangka Credit Cooperative as candidate to the General Membership and Election of the Marikina City Cooperative Development Council (MCCDC).

Board Resolution No. 989

A resolution approving the offsetting of 68 delinquent members who have no more capacity to pay thus resulting to non-payment of loan obligations.

Board Resolution No. 990

A resolution approving the ₱3.2 Million loan of Mr. Gerry M. Mamaril payable in fifteen (15) years for the acquired printing press machine.

Board Resolution No. 991

A resolution approving the purchase of the house and lot property of BCC member, Marissa M. Bernal located at Calaca, Batangas City.

Board Resolution No. 992

A resolution to automatically transfer and credit the allocated 2019 Dividend and Patronage Refund as payment for unpaid loan amortizations of BCC Members with over twelve (12) months loan accounts.

Board Resolution No. 993

A resolution approving the increase of Treasury's Revolving Fund from One Hundred Thousand Pesos (₱100,000.00) to Five Hundred Thousand Pesos (₱500,000.00).

Board Resolution No. 994

A resolution to renew the credit line of Barangka Credit Cooperative (BCC) amounting to \$\mathbb{P}\$50,000,000.00 and availment of \$\mathbb{P}\$15,000,000.00 back to back loan with Metro South Cooperative Bank (MSCB).

Board Resolution No. 995

A resolution approving the 13 deliquent members who have no more capacity to pay thus resulting to non-payment of loan obligations by offsetting.

Board Resolution No. 996

A resolution approving the purchase of the property (house & lot) of BCC Member Constancia Lobitaña at Dela Costa Homes in the amount of Two Million One Hundred Thousand Pesos (\$\mathbb{P}\$2,100,000.00).

Board Resolution No. 997

A resolution to confirm the membership withdrawal of BCC Member Eva Aguirre Paz by the General Members in Good Standing (MIGS) during the 33rd Annual General Assembly Meeting on March 29, 2020.

Prepared by:

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Certified True & Correct by:

ROMAN M. OCAMPO Cooperative Secretary ROGER R. MANLANGIT Board Chairperson



EDUCATION & TRAINING COMMITTEE REPORT

Realizing the importance of continuous education and the value of strengthening unity, BCC has been active in participating to various seminars and workshops being conducted by the Federations and Training Institutions for the Board of Directors, Committees, Management Staff and Members.

DATE	COURSE	VENUE	PROVIDER	PARTICIPANTS
January 24-25, 2019	CDA Requirement, Accreditation and Submission of Reports	Camelot Hotel	BANGKOOP	Raquel Mascarina, Ruben Dexter David
January 19, 2019	Cooperative Education and Transport Seminar (CETOS)	BCC Function Hall	отс	Felisa Francisco, Roberto Mascariña, Roger Manlangit, Rosario Roxas, Rodolfo Cruz, Carmelita Cabacungan, Milagros Feliciano, David Santos, Roman Ocampo
January 26, 2019	Rules Formulation Seminar	Shoe Hall, Marikina City	CUMC	Felisa Francisco, Rodolfo Cruz, Carmelita Cabacungan, Milagros Feliciano, Krisandra Gaylon
February 28, 2019 - March 2, 2019	Loan / Credit Officer Tutorial Course	Mayamot Antipolo City	SME Impact Credit Corp.	Mercidita De Guzman, Sherwin Salonga, Marinel De Los Reyes, Judy Ann Fernando
March 2, 2019	CDA Compliance Orientation & Seminar on Reportorial Requirements	Marikina Elementary School	CUMC	Flordeliza Rozal, Ma. Mylene Matuto
Mar. 6-11, 2019	ACCU Credit Union Celebration of International Women's Day	The Pantip Hotel, Bangkok Thailand	NSCC, ACCU	Ida Rosette L. Ocampo
March 15 & 16, 2019	Fundamentals of Labor Law (Employee Discipline)	Training Hall of Nueva Vizcaya – Alay Kapwa Multi-purpose Cooperative	NLCCL	Danica Dolorito, Ma. Mylene Matuto
March 20, 2019	Journey to Cooperative HR Enterprise	Novotel Manila Center	CISP	Ida Rosette L. Ocampo, Danica Dolorito
March 22, 2019	Reducing Loan Delinquency, Doing It Right and Doing It Effectively	Training Hall of Nueva Vizcaya – Alay Kapwa Multi-purpose Cooperative	NLCCL	Cindy Dolorito, Valyn Martirez
March 26, 2019	Requirement, Accreditation and Submission of Reports	Club Filipino	PCC	Roberto C. Mascarina, Roger Manlangit, Roman Ocampo, Ma. Mylene Matuto, Ronalie Garque
April 25-26, 2019	CLIMBS 47th Annual General Assembly	The Blue Leaf Filipinas	CLIMBS	Roberto C. Mascarina, Roger Manlangit, Felisa Francisco, Mela Chavez
April 12-13, 2019	LEAP at 45: Lead, Excel, Advocate, and Prosper	Crowne Plaza Hotel, Ortigas	CISP	Roman Ocampo, Roger Manlangit, Katty Nierras
April 8, 2019	CHMF Mobile Application & Healthcare System Orientation	ACDI Multipurpose Hall	CHMF	Shaira Balote, Ruel Sanchez
April 13, 2019	NAPSPHIL G.A: Safeguarding the Rights of Public School Teachers and Institution	Ynares Center	NAPSPHIL	Shirley Mahinay, Nova De Jesus
April 29-30, 2019	Island-wide For a of Cooperative External Auditors	Royce Hotel, Pampanga	CDA	Isagani Litan, Charlie Samson
May 10, 2019	5th Annual General Assembly	Fontana Resort, Pampanga	CHMF	Roger Manlangit, Carmelita Cabacunga, Fely Francisco
May 15-17, 2019	Fleet Management Seminar	City State Tower Hotel	отс	Ma. Mylene Matuto, Anthony Villaflores, Fely Francisco
May 20, 2019	Good Governance in Cooperative - 1st Sen. Butz A. Aquino Lecture Series	Heritage Hotel Manila	NCM	Roberto C. Mascarina
May 23, 2019	Koop Balitaan	Hotel Rembrandt, Quezon City	Office of the Regional Director	Felisa Francisco, Ma. Mylene Matuto, Mariel Zacarias, Faith Capulong

May 25, 2019	22 nd Annual General Assembly & Election of Officers	MSCB	MSCB	Roberto C. Mascarina, Roger Manlangit, Carmelita Cabacungan, Raycel May Notario, Mila Feliciano, David Santos, Rodolfo Cruz, Fely Francisco, Romy Ocampo, Ching Roxas
May 31, 2019 to June 1, 2019	11 th Annual General Assembly & Election of Officers	Pranjetto Hills Resort & Conference Center	NCMF	Roberto C. Mascarina, Roger Manlangit
June 7, 2019	Private Secondary Schools Management Committee Meeting	Jamesville Resort & Conference	City Schools Division Office of Antipolo	Hector Magbanua, Shirley Mahinay Imie Zaragoza
June 26-28, 2019	PCC 21st Annual General Assembly	Cloud 9 Hotel Resort & Leisure Club	PCC	Roger Manlangit, Roberto C. Mascarina
June 15-16, 2019	Fundamentals of Cooperatives	Shoe Hall, Marikina City	симс	Anthony Villaflores, Judy Ann Fernando, Melissa Vinas, Shenalyn Inojales, Ma. Mylene Matuto, Julie Ann Alejandria, Jennifer Junio, Flesselen Casino, Raymond Jorge Reyes
June 22, 2019	Data Privacy Act Seminar	Shoe Hall, Marikina City	симс	Roger Manlangit, Rodolfo Cruz, Milagros Feliciano, Raycel May Notario, David Santos, Carmelita Cabacungan, Rosario Roxas, Flordeliza Rozal, Roman Ocampo, Felisa Francisco, Rose Valiente, Alma Bosch, Dexter David, Mylene Matuto
June 29, 2019	Basic Life Support (BLS-CPR)	ACDI Multipurpose Cooperative	PNRC	Jhinela O. Sayno, Ma. Isabel Asibar
July 4, 2019	Stakeholders' Forum	Oasis Manila Events Venue	CLIMBS	Roger R. Manlangit, Mela P. Chavez
July 6, 2019	Early Childhood Development Training	Divine Mercy Academy	DepEd Antipolo	Imie Zaragoza, Sharmaine Bosi
July 6, 2019	Koop Balitaan sa CDA	CDA – Central office	CDA-MEO	Felisa Francisco, Roman Ocampo
July 7, 2019	BCC Updates: Articles of Cooperative & Bylaws	BCC Function Hall	BCC	Flora Enriquez, Carmelita Cabacungan, Raycel May Notario, Mary Joy Arnaiz, Delfin Garcia, David Santos, Rose Guida Valiente, Imee Mascarina, Mela Chavez, Virgie Santos, Beverly Deseo, Solita Tuason, Danica Dolorito, Ida Ocampo, Mercy De Guzman, Agnes Cruz, Rosalie Panarigan, Flordeliza Rozal, Maricel Espejo, Juliet Lazo, Richard Garcia, Abundio Bacay, Roger Manlangit, Roberto C. Mascarina, Rodolfo Cruz, Raquel Mascarina, Dexter David, Rosario Roxas, Milagros Feliciano, Herminia Mascarina, Isagani Litan, Felisa Francisco, Roman Ocampo, Alma Bosch, Ma. Mylene Ocampo
July 13 & 14, 2019	BCC Mid-year Assessment Program	BCC Function Hall	всс	Alma Bosch, Carmelita Cabacungan, David Santos, Felisa Francisco, Flordeliza Rozal, Krisandra Gaylon, Malou Gumangan, Mary Joy Arnaiz, Milagros Feliciano, Mildred Cabacungan, Raycel May Notario, Roberto C. Mascarina, Rodolfo Cruz, Roger Manlangit, Roman Ocampo, Rosario Roxas, Rose Guida Valiente

July 18, 2019	2019 Accountancy Week Celebration Cooperative Day	Garden Ballroom, EDSA Shangri-la Hotel Mandaluyong City	PICPA	Raquel Mascarina, Isagani Litan, Mylene Matuto, Ida Rosette L. Ocampo, Charlie Samson
July 23 & 24, 2019	Co-operative Chairpersons and CEO's Dialogue	Days Hotel Tagaytay	PCC	Raquel Mascarina, Raycel May Notario
July 26, 2019	4th Transport Cooperative National Congress	SMXCC , Pasay City	отс	Jesus Banaga, Arturo Tamboy, Aronte Rivera, Raquel Mascarina, Roger Manlangit, Ma. Mylene Matuto
July 27, 2019	Strengthening Healthcare for Cooperative Communities	Kalayaan Badminton Center	CHMF	Randolph Dampil, Alvin Calderon, Ruel Sanchez, Robert Sta. Cruz, Jovito A. Cruz Jr., Daniel Aquino, Liza Aquino, Yolanda Ramos, Jenny Ordinario, Rochelle Mameng,
July 27-31, 2019	World Credit Union Conference	The Bahamas	woccu	Roberto C. Mascarina, Ida Rosette L. Ocampo, Honey Mascarina
July 27, 2019	Tax Incentives Management & Transparency Act (TIMTA)	Shoe Hall Marikina City	CUMC, MCCDO, MCCDC	Ria Arimbuyutan, Ma. Mylene Matuto
August 17, 2019	Leadership & Governance Seminar	Shoe Hall Marikina City	CUMC, MCCDO, MCCDC	Salie Panarigan, Danica Dolorito Hector Magbanua, Mercy De Guzman, Maricel Espejo
August 31,2019	Conflict Management Seminar	Shoe Hall Marikina City	CUMC, MCCDO, MCCDC	Juliet Lazo, Agnes Cruz, Solita Tuason, Valyn Martirez, Flesselen Casino
September 11-13, 2019	Kapayapaan, kaunlaran at kalikasan sa diwa ng Kooperatiba	KCC Convention and Events Center	LCDOP	Hazel Anne Mascarina, Danica Dolorito, Socrates A. Conejos, Jr., Levy P. Fabricante, Flora C. Irinco, Carolina S. Garcia, Roberto C. Mascarina, Roger R. Manlangit, Felisa Francisco, Roman M. Ocampo, Herminia Mascarina
September 14, 2019	CDA Update and BIR Update	Shoe Hall Marikina City	CUMC, MCCDO, MCCDC	Alma Bosch, Rose Guida Valiente, Mylene Matuto, Ria Arimbuyutan
September 22, 2019	Marketing w/ Excellent Results	BCC Function Hall	BCC	Francis Lusuegro, Richell Gauiran, Jonathan Salazar, Francis Herrera, Agnes Cruz, Princess Villanueva, Rizalyn Aserit, Recamor Cruz, Maricel Espejo, Emmanuel Manlangit, Marry Ann Valdez, Reina Aguilera, Gerald Malandac, Rosalie Panarigan, Virgie Santos, Deosamir Santos, Jennifer Junio, Shirley Mahinay, Hazel Anne Mascarina, Ronalie Garque, Mico Morielle Sarmiento, Patricia Lou Oriendo, Jovito Cruz, Beverly Deseo, Anthony Villaflores, Marinel De Los Reyes, Maurice Adrian Sancho, Liza Aquino, Gina Cruz, Maricel Olivera, Merre Remiel Familaran, Rogelio Valiente, Edmar Infante, Dennis Santos, Jevin Kev Anselmo, Ruel Sanchez, Cindy Dolorito, Valyn Martirez, Julie Alejandria, Ginnil Ordan, Sheryl Mendiola, Reynard Cahate, Mela Chavez, Flesselen Casino, Shaira Balote, Hannah Abanto, Charmaine Arimas, Melissa Vinas, Mary Grace Litan, Roxanne Rosal, Ma. Mylene Matuto, Faith Capulong, Gladdys Lomo, Danica Dolorito
September 30, 2019	Value Management Seminar	The Bayleaf Instramuros	MSCB	Roger Manlangit, Roman Ocampo

October 16-17, 2019	1st Metro Manila Cooperative Union Congress	Winford Hotel Manila	RCDC-NCR, CDA-MEO, MEMACDo	Roger Manlangit, Baby Cabacungan Mila Feliciano, Raycel Notario, Rosario Roxas, David Santos, Rodolfo Cruz, Fely Francisco, Romy Ocampo, Herminia Mascarina
October 18, 2019	7 th Rizal Provincial Cooperative Congress	Kamalig Restaurant, Rizal	Rizal Provincial Cooperatives	Flordeliza Rozal, Mylene Matuto, Rose Guida Valiente, Albert Benaning, Faith Capulong, Delfin Garcia, Mary Joy Arnaiz, Flora Enriquez, Abundio Bacay, Maricel Espejo,
October 22-25, 2019	National Agriculture Cooperatives: Knowledge, Innovation & Trade Expo	Century Park Hotel	PCC	Roger Manlangit, Roman Ocampo
October 23, 2019	Metro Manila Wide Youth Coop Congress	Caloocan City Hall	RCDC-NCR, CDA-MEO, MEMACDo	Katty Nierras, Rommel Litan, Ruel Sanchez, Gerald Malandac, Anthony Villaflores, Emman Manlangit, Gladdys Lomo, Joseph Santos, Rose Guida Valiente, BCC Members
November 13, 2019	Co-operatives Forum on the Prospects and Implications of Cooperative Development Authority Charter 2019	University of Asia & Pacific	CRC-UA&P	Roger Manlangit, Raycel May Notario, Felisa Francisco, Roman Ocampo
November 14-16, 2019	2019 EK National Conference for the Development of Laboratory Cooperative & Youth Cooperatives	NATCON	CDA, CICLEDO	Hazel Anne Mascarina, Ida Rosette Ocampo, Katty Nierras, Gladdys Lomo, Maricel Espejo, Hector Magbanua
November 13, 2019	BCSI Team Building Activities 2019	Shercon Resort Batangas	BCSI	Hector Magbanua, Jovelle Esteves, Marie Famitangco, Shirleta Mahinay, Nova De Jesus, April Rose Pidoy, Sharmaine Bosi, Chris Ann Rosario, Jerald Rosento, Stephanie Pidoy, Imie Zaragosa
November 30- December 2, 2019	BCC Annual Strategic Planning	BCC Function Hall	всс	Board of Directors, Committee, and Department Heads
Dec. 6-8, 2019	BCC Department Heads Team Building	Boracay	BCC	Department Heads

BCC Social and Community Outreach Programs:

- 1. Puso sa Puso Party (Valentine's Party)
- 2. Pabasa (Lenten Season)
- 3. Summer Outing & Family Day
- 4. Feast of San Jose Manggagawa Parish
- 5. Brigada Eskwela
- 6. Habagat Relief Operation
- 7. Annual Free Clinic / Medical Mission
- 8. Annual Laboratory Clinic
- 9. Gift Giving for Children with Special Needs
- 10. Marikina Rehiyon-Rehiyon Festival

Coop Officers & Staff Lakbay-Aral / Educational Exposures at BCC:

Name of Cooperative	No. of Attendees	Date	Learning Objectives
Passi City Community and Employees MPC – Ilo-Ilo	10	Jan. 14,2019	
Quezon Federation & Union of Cooperatives	10	Feb. 5, 2019	
Our Lady of La Salette Multi-Purpose Cooperative	34	Feb. 23, 2019	To benchmark coop operations in particular to membership, loan,
Caloocan Cooperative Development Office	44	Mar. 27, 2019	delinquency management and other services
Manila Cooperative Development Council	43	Apr. 2, 2019	
Jose Panganiban National High School Multi-Purpose Cooperative	54	Apr. 8, 2019	
Northern Samar Development Workers Credit Cooperative	5	Apr. 26,2019	To benchmark coop operations,
Holy Spirit Community Multi-Purpose Cooperative	32	May 6,2019	techniques & services

Solid Rock Multi-Purpose Cooperative	25	July 5, 2019	To benchmark on coop accounting system & governance procedures
CEU Credit Cooperative	9	July 17, 2019	To benchmark on coop accounting system
Alicia Local Government Employees Cooperative	38	Aug. 24, 2019	To benchmark on coop accounting system & governance procedures
Good Neighbors International Philippines	11	Sept. 6, 2019	To organize the development & creation of a cooperative
Total No. of Attendees:	315	1000	

University/School Internship Program Partnership with BCC:

Name of School / College / University	No. of Students	Level	Course
Tañong High School	4	Senior High School	Accountancy, Business, and Management
Tañong High School	6	Senior High School	General Academic Strand
Technological Institute of the Philippines	1	Senior High School	Science Technology Engineering & Mathematics
Barangka National High School	5	Senior High School	General Academic Strand
Parang High School	1	Senior High School	General Academic Strand
Pamantasan ng Lungsod ng Marikina	8	Senior High School	Accountancy, Business and Management
Antipolo City	7	Senior High School	Accountancy, Business, and Management
Dee Hwa Liong Academy	2	Senior High School	Humanities and Social Sciences
St. John Bosco Institute of Arts and Sciences	5	Senior High School	Information and Communication Technology
Nangka High School	4	Senior High School	Accountancy, Business and Management
Ateneo de Manila University	14	3rd Year College	BS in Information Technology & Management Information System
University of the East	3	4th Year College	Bachelor of Science in Accounting Technology
Polytechnic University of the Philippines	1	4th Year College	Bachelor in Cooperative Major in Financial Management and Accounting
Pamantasan ng Lungsod ng Marikina	2	4th Year College	Bachelor of Science in Business Administration Major in Entrepreneurial Management
Pamantasan ng Lungsod ng Marikina	2	4th Year College	Bachelor of Science in Business Administration Major in Human Resource Development Management
Pamantasan ng Lungsod ng Marikina	6	4th Year College	Bachelor of Science in Business Administration Major in Marketing Management
Nueva Vizcaya State University	4	4th Year College	Bachelor of Science in Business Administration Major in Marketing Management
Nueva Vizcaya State University	2	4th Year College	Bachelor of Science in Business Administration Major in Financial Management
Our Lady of Fatima University	1	4th Year College	Bachelor of Science in Accounting Technology
International Electronics & Technical Institution	2	4th Year College	Bachelor of Science in Information Technology
Ateneo de Manila University-School of Medicine & Public Health	6	Master Program	Doctor of Medicine and Masters in Business Administration
Total No. of Students	86	Part of the	

Prepared by:

Checked by:

Noted by:

RONALIE P. GARQUE ETD Associate

ROBERTO C. MASCARIÑA President & CEO

CARMELITA B. CABACUNGAN Chairperson, Education Committee



AUDIT COMMITTEE REPORT

The Audit Committee performed its auditing functions covering monthly inspection and audit of our Cooperative's Change Fund and Cash Collections. Cash Receipts Book (CRB), Daily Cash Collections Summary Report against the Deposit Slips deposited in BCC's various bank accounts, Cash Disbursement Vouchers (CDV) and Journal Vouchers (JV) for BCC Main and Satellite, Mini-Mart and Livelihood projects.

The Audit Committee likewise performed other duties and functions assigned and recommended by the Management team:

- 1. Monthly surprise cash count on cash collection, revolving fund, petty cash fund, and physical inspection of facilities for the Main and Satellite Offices which are as follows:
 - · BCC Main Office, Marikina City
 - · BCC Parang Satellite Office, Marikina City
 - · BCC Marilag Satellite Office, Quezon City
 - · BCC San Mateo Satellite Office, Rizal
 - · BCC Cainta Satellite Office, Rizal
 - · BCC Pagrai Satellite Office Antipolo City
 - · BCC CMA Satellite Office, Antipolo City
- 2. Visited and Checked BCC Rentals.
- 3. Inventory of Unused Office Supplies and Accountable Forms.
- 4. Audit of Life Share Protection Program (LSPP) death claims of deceased members and beneficiaries.
- 5. Review monthly remittance report to CLIMBS of Group Life with accidental death, dismemberment and cash burial benefit.
- 6. Review monthly remittance report to Cooperative Health Management Federation (CoopHealth).
- 7. Audit of unserviceable equipment, tools and materials, and expired medicines (donated by the Department of Health) for disposal.

Cooperatively yours, THE AUDIT COMMITTEE

ROSE GUIDA R. VALIENTE

Secretary

Vice-Chairperson

Chairperson

ELECTION COMMITTEE REPORT

The 32nd General Assembly and Election of Officers called for election of three (3) Board of Directors, two (2) members each for the Audit and Election Committee. After the evaluation of qualified candidates, there were three (3) candidates for Board of Directors, two (2) for Audit Committee and one (1) for Election Committee, which were declared as official candidates.

Since the number of candidates is equal or lesser than the number of vacant positions, there was no election held and all candidates were automatically declared elected in compliance with BCC Election Code, Section 17, item no. 5.

Board of Directors 1. Roger R. Manlangit **Audit Committee**

Election Committee

2. Raycel May V. Notario

1. Alma F. Bosch

1. Mary Joy T. Arnaiz

2. Rose Guida P. Valiente

3. David I. Santos

All the elected Officers were presented to the General Assembly for the ratification and approval, which were proclaimed and sworn by MIGS Elisa T. Ancheta of Project 4, Quezon City.

Cooperatively yours,

THE ELECTION COMMITTEE

MARILOU S. GUMANGAN

Secretary

ARNAIZ

Vice-Chairperson

8.D. GARCIA

Chairperson



MEDIATION & CONCILIATION COMMITTEE REPORT

As mandated by the Cooperative Development Authority (CDA), the full implementation of RA 9520, also known as the Philippine Cooperative Code of 2008 is a must for all cooperatives. Hence, Barangka Credit Cooperative (BCC) had already integrated almost all provisions and requirements of the law under R.A. 9520.

For 2019, one (1) case was referred back by the Cooperative Development Authority-Manila Extension Office to BCC, seeking assistance to the overdue accounts of a member-borrower from BCC Antipolo area. The said case was elevated to the Committee to facilitate counseling and mediation process, to which the latter called for a preliminary conference meeting dated September 6, 2019. Anent to the overdue accounts of the member-borrower, which remained unsettled, the Committee recommended to endorse the case to the Board of Directors due to pending case filed to the Municipal Trial Court in Cities (MTCC)-Branch 3 of Antipolo City under Small Claims Court, docketed with SCC No. 18-094 with implementation of Writ of Execution directing the enforcement of the court's decision. The Board of Directors hereby responded to the recommendation of the Committee by evaluating overdue loan accounts of the said member-borrower. Despite the notable manifestation of non-compliance to the terms and conditions prescribed in the court and non-court agreements, the Board still made reconsiderations on the provisions to settle overdue accounts dated September 10, 2019 with a new amortization schedule with effective date of October 30, 2019.

Pursuant to Article 137 of Republic Act 9520, as reinforced by Republic Act 9285 known as the "Alternative Dispute Resolution Act of 2004" and in compliance to Article XI, Section 86 of BCC By-Laws, the Conciliation-Mediation Committee is tasked to facilitate the settlement of conflicts arising between and among members of the Board of Directors, Committees, Officials and individual Members of the cooperative and same to those arising from loan obligations contracted by the members with BCC and other analogous cases shall be brought directly by any party involved to the Conciliation and Mediation Committee for settlement.

The Conciliation-Mediation Committee will continue to support and facilitate ADR Service of BCC, including but not limited to conciliation counseling, mediation and arbitration.

ALBERT A. BENANING Vice Chairperson HERMINIA MASCARINA

Chairperson

ETHICS COMMITTEE REPORT

Republic Act 9520, otherwise known as the Cooperative Code of the Philippines of 2008, mandated the Ethics Committee to provide the following:

- 1. Develop Code of Governance and Ethical Standards to be observed by the members, officers and employees of the cooperative subject to the approval of the Board of Directors and ratification of the General Assembly;
- 2. Disseminate, promote and implement the approved Code of Governance and Ethical Standards;
- 3. Monitor compliance with the Code of Governance and Ethical Standards and recommend to the Board of Directors measures to address the gap, if any;
- Conduct initial investigation or inquiry upon receipt of a complaint involving Code of Governance and Ethical Standards and submit report to the Board of Directors together with appropriate sanctions;
- 5. Recommend ethical rules and policy to the Board of Directors;
- 6. Perform such other functions as may be prescribed in the by-laws or authorized by the General Assembly.

For 2019, there has been no actual cases or formal complaint elevated to the Committee in terms of Governance and Ethical Standards for members, officers and employees of BCC. Also, the Committee remain to work hand-in-hand with the human resources of the cooperative to ensure compliance with the rule of conduct of our employees in serving the members and the general public.

The Ethics Committee will continue to monitor and promote the compliance of BCC members, officers and employees with the established policy on Code of Governance and Ethical Standards, review the BCC By-Laws vis-à-vis the current practices observe and in use at our cooperative, and discussion on hypothetical ethical cases that may arise based on current practices in the cooperative.

KRISANDRA N. GAYLON Vice-Chairperson MILDRED B. CABACUNGAN

Chairperson U

GENDER & DEVELOPMENT COMMITTEE REPORT

The 1987 Constitution, Article II Section 14 in the Declaration of Principles provides that "The State recognizes the role of women in nation-building and shall ensure the fundamental equality before the law of women and men". The same Constitution under Article XIII Section 14 further assures that "protection to working women by providing safe and healthful working conditions taking into account their maternal functions, and such facilities and opportunities that will enhance their welfare and enable them to realize their full potential in the service of the nation". Pursuant to this Constitution, the Cooperative Development Authority (CDA) issued a Memorandum Circular No. 2013-22 with the purpose of disseminating the Gender & Development (GAD) mandate of the government, to ensure the promotion of gender equality (GE) and institutionalization of GAD in policies, programs and other activities in the cooperative sector.

For BCC, the GAD Committee started using the tool provided by CDA in assessing the Cooperative's progress in mainstreaming GAD toward achieving gender equality. The Committee continue to expand areas of strengths and improvement of the GE initiatives, as follows:

- 1. Evaluating the level of awareness on gender sensitivity of BCC officers, employees and members;
- 2. Building linkages and partnership with other cooperatives, NGOs, and other organizations with GE advocacy programs;
- 3. Identifying the level of integration of GE in education modules for members, officers and employees;
- Identifying the presence of products and services responding to the gender-related needs of women and men.

The GAD Committee believes that Gender Equality is an important vehicle to achieve economic and social objectives, as well as the attainment of the Sustainable Development Goals set by United Nations.

FLOR N. ENRIQUEZ Vice-Chairperson ABUNDIO C. BACAY

Chairperson



CREDIT MANAGEMENT COMMITTEE REPORT

Barangka Credit Cooperative The Credit Management Report As of December 31, 2019

			IS	SIZED OF LOANS GRANTED	S GRANTED					
MONTH	SMALL	1	MICHIN	M	LARGE		XL		2019	2018
	AMOUNT	BORROWERS	AMOUNT	BORROWERS	AMOUNT	BORROWERS	AMOUNT	BORROWERS		
January	8,098,572.00	413	7,514,000.00	130	5,885,000.00	37	330,000.00	1	21,827,572.00	20,983,865.00
February	8,107,165.00	404	6,495,000.00	112	4,372,000.00	27	14,590,000.00	7	33,564,165.00	26,144,441.00
March	10,181,956.00	205	8,419,000.00	148	6,624,000.00	42	5,595,000.00	6	30,819,956.00	36,378,655.00
April	9,229,103.00	458	7,797,000.00	141	5,348,000.00	35	9,550,811.00	9	31,924,914.00	38,554,555.00
May	9,387,080.00	461	9,959,000.00	170	5,597,000.00	35	16,047,000.00	7	40,990,080.00	38,715,480.00
June	8,320,135.00	402	10,071,000.00	171	6,532,000.00	41	5,180,000.00	7	30,103,135.00	36,615,508.00
July	8,517,602.00	432	8,108,000.00	142	5,124,000.00	32	12,221,800.00	80	33,971,402.00	27,836,259.00
August	8,048,694.00	395	9,894,000.00	164	6,940,887.00	42	5,490,725.00	11	30,374,306.00	29,790,741.00
September	7,772,995.00	382	9,417,000.00	164	9,201,109.00	52	15,536,868.00	13	41,927,972.00	33,091,547.00
October	9,757,196.00	472	10,716,000.00	181	6,640,000.00	41	5,213,000.00	10	32,326,196.00	30,869,788.00
November	7,282,480.00	356	10,453,000.00	174	5,594,191.00	32	7,006,000.00	9	30,335,671.00	28,394,934.00
December	7,397,078.00	355	9,837,000.00	171	7,229,000.00	43	18,422,227.00	16	42,885,305.00	32,560,024.00
TOTAL	102,100,056.00	5032	108,680,000.00	1868	75,087,187.00	459	115,183,431.00	101	401,050,674.00	379,935,797.00
Loan Outstanding Balance as of	Balance as of								655,014,206.10	582,929,919.29
Loan Collections for the year	or the year								389,404,680.00	326,261,190.00
Loan Beneficiaries for the year	for the year								7,459	8,025
Number of Regula	Number of Regular members without loan	an							7,723	7,501
Number of Regula	Number of Regular members with loan								9,706	8,443

Credit Management Committee:

Raquel S. Mascariña Chief Officer for Operations

Roberto C. Mascariña President / CEO

Eliza C. Aquino Head, Collection Department

Beverlyn N. Mahinay OIC, Loan Department

Juliet B. Lazo Head, Message Center

Meja P. Chavez Head, Business Development Services



SUMMARY REPORT OF DELINQUENT ACCOUNTS

			DS .	MMAKY OF DELINGUE	NI AC	SUMMARY OF DELINQUENI ACCOUNTS OVER 12 MONTHS	LINS	0700 70 0		
		Comparat	IN IN	ille Teal December 31,	MSQM	ative for the real December 31, 2017, December 31, 2018 & DECEMBER 31, 2019 MSQM	CCEMBE	N 31, 2013	Ł	
Delinquent Members		December 2017		December 2018		DECEMBER 2019	INC/	INC / DEC 2017 & 2018	INC / E	INC / DEC 2018 & 2019
AREA	MEM IN #	OVER 12 MONTHS	MEM IN #	OVER 12 MONTHS	MEM IN#	OVER 12 MONTHS	%	PESO	%	PESO
MARIKINA	872	37,730,715.05	584	33,406,919.22	652	34,356,326.72	-11%	(4,323,795.83)	3%	949,407.50
SAN MATEO	328	11,517,834.42	216	8,916,324.94	245	10,200,925.43	-23%	(2,601,509.48)	11%	1,284,600.49
QUEZON CITY	254	7,221,926.22	168	5,962,911.39	208	6,979,851.85	-17%	(1,259,014.83)	14%	1,016,940.46
MONTALBAN	156	4,486,454.91	81	3,450,379.30	92	4,810,280.83	-23%	(1,036,075.61)	30%	1,359,901.53
SUB-TOTAL	1610	60,956,930.60	1049	51,736,534.85	1200	56,347,384.83	-15%	(9,220,395.75)	%6	4,610,849.98
			1		3					
Delinquent Members		December 2017		December 2018		December 2019	INC /	INC / DEC 2017 & 2018	INC / D	INC / DEC 2018 & 2019
AREA	MEM IN#	OVER 12 MONTHS	MEM IN #	OVER 12 MONTHS	MEM IN#	OVER 12 MONTHS	%	DESO	%	PESO
ANTIPOLO	628	14,682,494.90	426	11,405,224.50	417	12,572,496.03	-22%	(3,277,270.40)	10%	1,167,271.53
PASIG CITY	28	1,865,689.44	39	1,557,343.23	41	1,633,916.29	-17%	(308,346.21)	%9	76,573.06
CAINTA	110	4,872,319.27	22	4,862,507.33	62	2,396,391.41	%0	(9,811.94)	-51%	(2,466,115.92)
OTHERS	102	7,268,378.84	87	7,849,917.74	103	10,064,277.71	8%	581,538.90	28%	2,214,359.97
SUB-TOTAL	868	28,688,882.45	609	25,674,992.80	623	26,667,081.44	-11%	(3,013,889.65)	4%	992,088.64
PBST	306	4,233,383.78	1417	28,619,335.29	1623	25,029,106.86	216%	24,385,951.51	-13%	(3,590,228.43)
GRAND TOTAL	2814	93,879,196.83	3075	106,030,862.94	3446	108,043,573.13	13%	12,151,666,11	2%	2,012,710.19

Noted by:

Checked by:

Approved by:

Chairperson - Delinquency

Chief Officer for Operations Raduel \$. Mascariña

Roberto C. Mascariña President & CEO

& Collection Head Prepared by:



MEMBER (MIGS) STATUS REPORT

MEMBER (MIGS) STATUS FOR THE PERIOD ENDED DECEMBER 31, 2019

HARE OF THE YEAR ing moc	I. TOP SUPPORTER/SAVERS OF THE YEAR:	ERS OF THE YEAR:								
MEMBER MEMBER<	ABEA	HIGHEST SHADE OF THE VEAD	YEARS	REGULAR	ASSOCIATE	TOTAL	MALE	TEMALE	ACTIVE	IN-ACT.
Ronnel S. Mescentina 1998 1,103 2,101 931 Conclusion C. Valoung		ALL THE PROPERTY OF THE PROPER	MEMBER	MEMBER	MEMBER	MEMBER			-	12 mos.
Conchine C, Valung	Barangka	Ronald S. Mascariña	61	866	1,103	2,101	931	1,170	2,056	45
Hazel M. Magscanoc	IVC	Conchita C. Yalung	8	92	104	196	112	18	193	3
Realmond S. Litzong 333 1174 134 308 155 Little Grapeiro 1 1513 242 180 Little Grapeiro 1 1513 242 180 Little Grapeiro 1 155 226 120 346 180 Little Grapeiro 2 226 120 346 180 Mindro M. Luy 19 278 131 409 201 Little Capital M. Luy 19 278 131 409 201 Little Danciale G. Medina 2 477 244 1,016 409 Little Grapeiro 2 477 244 1,016 409 Little Capital M. Bernal 3 444 1,72 287 Little Medina D. Carametro 3 444 1,72 287 Little Medina D. Carametro 3 444 1,72 287 Little Renal Medina D. Carametro 1 1,576 542 2,118 Little B. Paragas 1 1,576 542 2,118 Little B. Paragas 1 1,576 141 1,576 Little B. Advinctul	Tañong	Hazel M. Magsanoc	9	225	183	408	500	199	402	9
Reiph D. Cuenco	Dela Peña	Rolando S. Luzong	33	174	134	308	165	143	305	3
Lilio Garperio 1 127 115 242 140 Amastrafo R. Osea 26 126 126 120 346 180 Amastrafo R. Osea 26 126 120 349 130 180 II Romine I. Torio 2 497 206 703 240 170 190 170 190 170 190 170 190 170 190 170 190 170 190 170 190 170 190 190 190 190 190 190 170 190	Sto. Niño	Evelyn D. Cuenco	1	513	205	718	334	384	700	18
Maritacia R. Osea 26 126 120 346 180 Whym M. Luy 19 772 244 1,016 404 I Emmanuel U. Teadoro 2 497 2066 703 240 I Emmanuel U. Teadoro 2 497 2066 703 240 I Emmanuel U. Teadoro 2 497 2066 703 240 I Emmanuel U. Teadoro 2 497 2066 703 240 I Emmanuel U. Teadoro 3 444 772 726 727 227 William V. Badua 3 444 772 670 253 William V. Badua 21 479 191 670 253 Walliam R. Segui 2 7 7 6 7 7 6 Marissa M. Bernal 21 479 191 670 253 Maritacia B. Paragas 1 1,576 541 805 166 Samson L. Lalota 1 1,576 541 805 166 Carnela D. Santos 2 1060 10 9 0 12 3 Sierty M. Dela Rama M. Compto 10 9 0 12 3 Sierty M. Dela Rama M. Compto 10 9 0 11 1 S. Sapirioro R. Moscariña 1 1,576 24,53 165 166 S. Sapirioro R. Moscariña 3 2 2 2 2 2 2 S. Sapirioro R. Moscariña 3 3 2 2 2 2 2 S. Sapirioro R. Moscariña 3 3 2 2 2 2 2 Mest Sapirior R. Moscariña 1 2 2 2 2 2 Mest Sapirior R. Moscariña 1 2 2 2 2 2 Mest Sapirior R. Moscariña 1 2 2 2 2 2 Mest Sapirior R. Deposit 7 7 7 2 4 2 2 Mest Sapirior R. Deposit 7 7 7 7 7 7 7 7 Mest R. Deposit 7 7 7 7 7 7 7 7 7	Sta. Elena	Lilia Garperio	1	127	115	242	140	102	237	5
Nethor M. Luy	Calumpang	Anastacia R. Osea	79	226	120	346	180	991	344	2
Nelba P. Tario Nelba P. Tario Nelba P. Tario Emmanuel U. Teodoro 15 772 244 1,016 404 Proxison C. Ubaldo Jr 13 317 189 506 703 240 Sheriya V. Badua 5 332 285 817 287 Mulliam C. Cacananta 3 444 172 616 187 Mullisa M. Bernal 11 1,776 542 1,060 386 Mullisa M. Bernal 11 1,776 542 1,18 805 Mullisa M. Bernal 11 1,776 542 2,148 805 Mulliam C. Cacananta 1 1,576 542 2,148 805 Mullisa M. Bernal 1,576 542 2,148 805 Mulliam C. Cacananta 1, 101ata 1,576 542 2,148 805 Mulliam C. Cacananta 1, 101ata 1,576 542 2,148 805 Mulliam C. Cacananta 1, 101ata 1,576 542 2,148 805 Samson J. Lalata 1, 101ata 1,576 542 2,243 6,235 2,483 Mulliam C. Santos 22 1,050 154 421 Santon C. Aralia 1, 101ata 1,576 1,050 1,050 1,050 Santon C. Aralia 1, 101ata 1,050 1,050 1,050 Santon C. Aralia 1,050 1,050 Santon	San Roque	Myrna M. Luy	19	278	131	409	201	208	407	2
Sign I Emmanuel U. Teodoro 2 497 206 703 240 Sign II Pontiano I. Ubaldo Ir 13 317 189 506 170 Sign III Pontiano I. Ubaldo Ir 1 5 287 287 287 III Station II 3 444 172 616 187 III Montlyn A. Segui 5 346 178 524 186 II Montlyn A. Segui 5 346 178 524 186 II Montlyn A. Segui 5 346 178 524 186 II Montlyn A. Segui 5 346 178 524 186 II Montlyn A. Segui 5 346 178 523 248 II Montlyn A. Segui 1 479 191 670 53 Icoh Somion A. Lolator 1 350 2,243 6,21 468 Incoh Somion A. Lolator 1	Malanday	Nelba P. Torio	16	772	244	1,016	404	612	626	37
sion II Ponciano T. Ubbaldo Ir 13 317 189 506 170 shieghts Donnie G. Medina 5 322 285 817 287 Heights Donnie G. Medina 5 33 444 172 616 187 Mullian C. Cacanata 3 444 172 616 187 Natividad B. Marisa M. Benal 21 479 191 670 253 teo Natividad B. Paragas 1 1,710 501 2,211 828 City confidential 11 1,576 542 2,118 805 186 Dan Samson I. Lalata 1 1,710 501 2,211 828 City Confidential 1 1,770 501 2,111 828 Dan Samson I. Lalata 1 3,922 2,243 4,83 1 Pan Simple M. Dela Rama 1 3,922 2,243 4,83 1 reess	Concepcion I	Emmanuel U. Teodoro	2	497	206	703	240	463	869	5
a Hieghts Daniel G. Medina 5 532 285 817 287 A Hieghts Sherilyn V. Badua 14 831 229 1,060 386 A Mulliam C. Caccananta 3 444 172 616 187 A Mulliam C. Caccananta 5 346 178 616 187 A Mulliam C. Caccananta 21 479 191 670 253 Loo Marilyn A. Serual 1 1,710 501 2711 828 City confidential 11 1,776 542 2,118 805 Dan Samson J. Lalata 1 1,710 501 2,13 828 Dan Samson J. Lalata 1 1,776 541 385 166 Dan Samson J. Lalata 1 3,992 2,243 6,235 2,483 Dan Sheryl M. Dela Rama 1 3,592 2,243 6,235 2,483 Dan Sheryl M. Dela Rama 3 1,21	Concepcion II	Ponciano T. Ubaldo Ir	13	317	189	909	170	336	504	2
Milliam C. Cacananta 344 122 1,060 386	Marikina Hieghts	Daniel G. Medina	5	532	285	817	287	230	812	5
Interest William C, Cacananta 3 444 172 616 187 Interest Marilyn A, Segui 5 346 178 524 186 Ico Marilyn A, Segui 5 346 178 524 186 Ico Marilyn A, Segui 5 1 1 1 524 186 186 Ico Marilylad B, Parragas 1 1 1 1 527 521 828 City Confidential 1 1 1,70 541 828 828 1,118 805 Lili Anna C, Lilla 1 3,992 2,243 6,233 2,483 1,68 1,68 1,124 421 Reach C, Arcilla 1 428 2,243 6,235 2,483 1,66 1,214 421 Reach C, Arcilla 1 1 428 2,243 6,123 4,21 1,600 1,600 1,600 1,600 1,600 1,600 1,600 1,60	Parang	Sherilyn V. Badua	14	831	229	1,060	386	674	1,036	24
9 Marista M. Bernal 5 346 178 524 186 10 Marissa M. Bernal 21 479 191 670 253 teo Natividad B. Paragas 1 1,710 501 2,711 828 City confidential 11 1,716 542 2,118 805 ban Smron J. Lolata 15 880 115 995 385 ban Sineryl M. Dela Rama 1 1,776 542 2,118 805 conflict Illiann B. Advincula 9 389 145 423 166 Rome C. Advincula 1 3,992 2,243 6,235 2,483 166 Rome C. Advincula 1 3,992 1,214 421 421 421 Reast Res Romeo C. Arcilla 1 428 222 650 279 Read S. Supervisors Roberto C. Mascariña 18 19 0 19 4 TOAL	Nangka	William C. Cacananta	8	444	172	919	187	429	610	9
teo Natividad B. Paragas 1 1 1,710 501 2,211 828 City Confidential 1 1,710 501 2,211 828 City Confidential 1 1,710 501 2,211 828 Dan Samson J. Lalata 1 1 1,776 3,922 2,118 805 Dan Samson J. Lalata 1 1 3,992 2,243 6,235 2,483 O Sheryl M. Dela Rama 1 3,992 2,243 6,235 2,483 O Samson J. Lalata 1 1 1,050 1,05	Tumana	Marilyn A. Segui	5	346	178	524	186	338	502	22
teo Natividad B. Paragas 1 1,710 501 2,211 828 City Confidential 11 1,576 542 2,118 805 ban Samson J. Lalata 15 880 115 995 385 o Sheryl M. Dela Rama 1 3,992 2,243 6,235 2,483 o Lili Ann B. Advincula 9 345 41 386 166 c Lili Ann B. Advincula 9 345 41 386 166 c Lili Ann B. Advincula 9 345 41 386 166 fees Romeo G. Arcilla 1 428 222 650 279 tees Herminios S. Mascariña 32 12 0 9 4 ces/R & F Rogelio G. Valiente 17 84 0 9 4 TOTAL Tighest Savings Deposit Thelma M. Cruz - Barangka 7,617 34,574 9,796	Fortune	Marissa M. Bernal	21	479	191	029	253	417	645	25
City Confidential 11 1,576 542 2,118 805 ban Samson J. Lalata 15 880 115 995 385 o Sheryl M. Dela Rama 1 3,992 2,243 6,235 2,483 connection Lili Ann B. Advincula 9 345 41 386 166 result / Section Carmela D. Santos 22 1,050 164 1,214 421 Romeo G. Arcilla 1 428 222 650 279 4 tees Roman M. Ocampo 10 9 0 9 4 tees Herminia S. Mascariña 32 12 0 12 3 tees Reperto C. Mascariña 33 1 0 1 1 1 ress/R & F Rogelio G. Valiente 17 84 0 94 3 TOTAL Savings Deposit Thelma M. Cruz - Barangka 7,617 24,574 9,796 Accidado	San Mateo	Natividad B. Paragas	1	1,710	501	2,211	828	1,383	2,166	45
ban Samson J. Lalata 15 880 115 995 385 o Sheryl M. Dela Rama 1 3,992 2,243 6,235 2,483 o Sheryl M. Dela Rama 1 3,992 2,243 6,235 2,483 c Carmela D. Santos 22 1,050 164 1,214 421 Freasurer/Sec Romeo G. Arcilla 1 428 222 650 279 ttees Herminios S. Mascariña 32 12 0 9 4 ees/ R & F Roberto C. Mascariña 33 1 0 1 1 Highest Share Capital Roberto C. Mascariña - Barangka 1 0 1 24,574 9,796 Highest Savings Deposit Thelma M. Cruz - Barangka 7,617 24,574 9,796	Quezon City	confidential	11	1,576	542	2,118	805	1,313	2,064	54
o Sheryl M. Dela Rama 1 3,992 2,243 6,235 2,483 Lili Ann B. Advincula 9 345 41 386 166 Grmela D. Santos 22 1,050 164 1,214 421 Freasurer/Sec Romeo G. Arcilla 1 428 222 650 279 sttees Herminia S. Mascariña 32 12 0 9 4 ees/ R & F Roberto C. Mascariña 32 1 0 1 3 leads / Supervisors Raquel S. Mascariña 18 19 0 1 1 ress/ R & F Rogelio G. Valiente 17 84 0 84 31 TOTAL Asvings Deposit Thelma M. Cruz - Barangka Asvings Deposit Armi Corzon A. Braganza - Quezon City	Montalban	Samson J. Lalata	15	880	115	995	385	019	086	15
Lili Ann B. Advincula 9 345 41 386 166 Carmela D. Santos 22 1,050 164 1,214 421 Romeo G. Arcilla 1 428 222 650 279 Itees Herminia S. Mascariña 10 9 0 9 4 ounders Herminia S. Mascariña 32 12 0 12 3 ees/ R. R. F. Rogelio G. Waliente 18 19 0 1 1 ees/ R. R. F. Rogelio G. Valiente 17 84 0 84 31 Highest Starings Deposit Thelma M. Cruz - Barangka 16,957 7,617 24,574 9,796 Accidatoring Amil Corazon A. Bragangka Amil Corazon City Amil Corazon City 24,574 9,796	Antipolo	Sheryl M. Dela Rama	1	3,992	2,243	6,235	2,483	3,752	6,207	28
Carmela D. Santos 1,050 1,050 1,1214 421 421 421 422 4	Pasig	Lili Ann B. Advincula	6	345	41	386	166	220	374	12
Romeo G. Arcilla	Cainta	Carmela D. Santos	22	1,050	164	1,214	421	793	1,167	47
Roman M. Ocampo 10 9 0 9 4 Herminia S. Mascariña 32 12 0 12 3 Roberto C. Mascariña 18 19 0 1 1 Raquel S. Mascariña 18 19 0 19 5 Rogelio G. Valiente 17 84 0 84 31 Share Capital Roberto C. Mascariña - Barangka 16,957 7,617 24,574 9,796 Savings Deposit Thelma M. Cruz - Barangka Time Deposit Armi Corazon A. Braganza - Quezon City Armi Corazon A. Braganza - Quezon City Armi Corazon A. Braganza - Quezon City	Others	Romeo G. Arcilla	1	428	222	920	279	371	612	38
Herminia S. Mascariña 32 12 0 12 3 Roberto C. Mascariña 32 1 0 1 1 1 Raquel S. Mascariña 18 19 0 19 5 5 Rogelio G. Valiente 17 84 0 84 31 31 Share Capital Roberto C. Mascariña - Barangka 16,957 7,617 24,574 9,796 Savings Deposit Thelma M. Cruz - Barangka Armi Corazon A. Braganza - Quezon City Armi Corazon A. Braganza - Quezon City Armi Corazon A. Braganza - Quezon City	BOD's/Treasurer/Sec	Roman M. Ocampo	10	9	0	6	4	5	9	
Roberto C. Mascariña 32 1 0 1 1 Raquel S. Mascariña 18 19 0 19 5 Rogelio G. Valiente 17 84 0 84 31 Share Capital Roberto C. Mascariña - Barangka 16,957 7,617 24,574 9,796 Savings Deposit Thelma M. Cruz - Barangka Armi Corazon A. Braganza - Quezon City Armi Corazon A. Braganza - Quezon City	Committees	Herminia S. Mascariña	32	12	0	12	3	6	12	
Raguel S. Mascariña 18 19 0 19 5 Rogelio G. Valiente 17 84 31 Share Capital 16,957 7,617 24,574 9,796 Savings Deposit Thelma M. Cruz - Barangka Time Deposit Armi Corazon A. Braganza - Quezon City	CEO / Founders	Roberto C. Mascariña	32	1	0	1	1	0	1	*
Rogelio G. Valiente 17 84 0 84 31	CO's / Heads / Supervisors	Raquel S. Mascariña	18	19	0	19	5	14	19	
Share Capital Roberto C. Mascariña - Barangka Savings Deposit Armi Corazon A. Braganza - Quezon City	Employees/ R & F			84	0	84	31	23	84	*
Share Capital Savings Deposit Time Deposit	TOTAL		*******	16,957	7,617	24,574	962'6	14,778	24,125	449
	Over-all Highest		Roberto C. Mascariña - Barangka		1					
	A A A A A	Savings Deposit	Thelma M. Cruz - Barangka							
	SAN STAN		Armi Corazon A. Braganza - Quezon City							
		Associate savers	Confidential - Barangka							

II. TOP FIVE ASSOCIATE/KSSC/YOUTH BEE SAVERS:

SAVERS	YEARS MEMBERS	AREA
1. Confidential	15	Barangka
2. Carol C. Cañizares	12	Barangka
3. Froilan Jake D. Caritativo	8	Barangka
4. Erwin C. Deveza	4	Sto. Niño
5. Apolinario G. Del Rosario	5	Concepcion Uno

III. TOP FIVE PLAN SAVERS: (EDUCATIONAL/RETIREMENT PLAN)

SAVERS	# OF YEARS	AREA
1. Marina B. Gepiga	7	Barangka
2. Lenie D. Acorda	4	Barangka
3. Rouel M. Lapuz	7	Quezon City
4. Stephanie A. Baniel	11	Barangka
5. Andrea D. Dela Cruz	14	Cainta

IV. TOP 20 Share Holder of the year:

SHAREHOLDER	# OF YEARS	AREA
1. Roberto C. Mascariña	33	Barangka
2. Sheryl M. Dela Rama	1	Antipolo
3. Ponciano T. Ubaldo Jr	13	Concepcion II
4. Romeo G. Arcilla	1	Others
5. Herminia S. Mascariña	33	Barangka
6. Confidential	11	Quezon City
7. Eleonor S. Abasolo	2	Quezon City
8. Roman M. Ocampo	10	Barangka
9. Natividad B. Paragas	1	San Mateo
10. Rolando S. Luzong	33	Dela Pena
11. Juiet T. Panaguiton	10	Antipolo
12. Raquel S. Mascariña	18	Barangka
13. Isagani N. Litan	29	Antipolo
14. Efren O. Veran	8	Quezon City
15. Marissa M. Bernal	20	Fortune
16. Sherilyn V. Badua	14	Parang
17. Belen T. San Pedro	8	San Mateo
18. Eliza C. Aquino	31	Barangka
19. Evelyn D. Cuenco	1	Sto. Nino
20. Christian B. Paragas	1	San Mateo
21. Edgardo S. Paragas	1	San Mateo

OFFICERS:	NAME	POSITION	AREA	YEARS IN SERVICE
100	Feliciano, Milagros C.	Board Member	Marikina City	15
	Roxas, Rosario Q.	Board Member	Marikina City	15
	Rozal, Flordeliza C.	Audit Committee Member	Marikina City	20
STAFF:	EMPLOYEE	POSITION	AREA	YEARS IN SERVICE
	De Guzman, Mercidita P.	Branch Manager - Marikina District 2	Antipolo	5
	Magbanua, Hector T.	Principal - BCSI	Antipolo	5
	Manlangit, Emmanuel D.	Teller - Cainta	Cainta	5
	Santos, Joseph B.	Marketing Officer - San Mateo	San Mateo	5
	Santos, Randy B.	Associate - Allied Services	Barangka	5
	Dampil, Randolph V.	Associate - Message Center	San Mateo	10
	De Jesus, Nova R.	Teacher - BCSI	Antipolo	10
	Mendiola, Sheryl L.	Associate - Accounting	Marikina City	10
	Pajarillo, Clarissa B.	Teller - Antipolo	Antipolo	10
	Sta. Cruz, Roberto R.	Associate - General Services	Marikina City	10
	Mahinay, Shirleta N.	Administration - BCSI	Antipolo	15
	Mascarina, Imee L.	Supervisor - Treasury	Marikina City	15
	Lazo, Juliet B.	Department Head - Message Center	Marikina City	20
	Tuason, Solita A.	Supervisor - Accounting	Marikina City	20



HEALTH & MUTUAL BENEFITS FUND REPORT

HEALTH & MUTUAL BENEFITS FUND

As of December 31, 2019

2019 DDF and Mutual fund balance - beg.		Php	5,655,278.38
Add : CLPP/LPPI DDF Fund Collection / Claims			11,593,285.94
Total CLPP/LPPI Availlable funds			17,248,564.32
Less: Members LSPP Benefits / Expenses:			
Deceased Members	1,247,147.89		
Deceased Beneficiaries	122,450.80		
Medical Reimbursement	42,000.00		
Insurance Premiums (CLIMBS / CISP)	9,321,776.74		
Donations and other expenses	15,256.29		
Salaries /benefits of coordinating staff	624,000.00		11,372,631.72
2019 DDF and Mutual fund balance - end		Php	5,875,932.60

4	Deceased	Mambara	
١.	Deceased	Mellibers	

1.01 Freddie C. Santos 1.02 Ricky Cunanan Luazon 1.03 Thelma Pondar Rabalo 1.04 Cleta Almonte Logmao 1.05 Gene Tolentino Nagal

1.06 Generoso De Guzman Francisco

1.07 Corazon G. Silverio 1.08 Nestor Caadan Ecleo 1.09 Arnel Hipona Natividad

1.10 Tomas B. Belga

1.11 Carmelita Ipapo Fernandez 1.12 Eugenio Merino Alvaran 1.13 Cristina Perez Monpil 1.14 Corazon Santos We 1.15 Isabel Resquincio Tolin 1.16 Florentina H. Malgapo

1.17 Marissa Sta. Maria Fumera 1.18 Julia M. Bernardo 1.19 Revelina R. Agdeppa

1.20 Beatriz Ramos Prado

1.21 Rosalina R. Agudo

1.22 Jojo Cano Tuazon 1.23 Cary B. Banzuela

1.24 Eduard G. Sobrepeña 1.25 Rodolfo D. Bituin Jr.

1.26 Bienvenido B. Perez 1.27 Jose Reymundo Santos

1.28 Pedro N. Sanclaria Jr. 1.29 Warrem O. Golpo

1.30 Josephine R. Ilo

1.31 Benjamin Ubaldo Miguel 1.32 Rafael Bunao Real

1.33 Enrique C. Tolentino

1.34 Rodrigo Cruz 1.35 Ma. Cerna Santos

1.36 Elsa G. Alfonso 1.37 Angelica M. Rodriguez

1.38 Joseph B. David 1.39 Wenifreda I. Duka

1.40 Evaristo Torio 1.41 Ruben Suegay

1.42 Henry Goder Llanos

1.43 Thelma Garcia Bendaña

1.44 Pacita De Guzman

1.45 Nenita C. Baquiran

1.46 Michelle Severino 1.47 Secafin M. Alvaran

1.48 Jerry L. Felipe 1.49 Violeta A. Agusto 1.50 Erlinda C. Datiles

1.51 Benjamin Francisco 1.52 Aransazu C. Santos

1.53 Edison G. Canillas 1.54 Hannah Mae Espidillion 1.55 Edimar B. Taguba

1.56 Mellisa Mamaril

2. Deceased Beneficiaries : 2.01 Shonelyn Morta 2.02 Marianito Manangat

2.03 Leo O. Caballero 2.04 Ramon Reyes

2.05 Narzal Gorospe 2.06 Ronald Acer

2.07 Rizadelia Saddi

2.08 Zavia Macia, Zaria Maisie, Zusia Millie Mensurado

2.09 Vicente E. Alvarez 2.10 Gaudencia Alob 2.11 Arnel Ramos

2.12 Marloun R. Lomtong

2.13 Marietta Fajardo 2.14 Oscar Famitangco

2.15 Jojo Tuazon

2.16 Pablo Lagos

2.17 Jhoanna Esguerra 2.18 Eliseo Menguito

2.19 Margarita Ibuan 2.20 Rafael B. Real

2.21 Babylyn Talam

2.22 Evelyn Estupigan 2.23 Erlinda Y. De Asis

2.24 Enrique Tolentino

2.25 Deogracias B. Santos 2.26 Evaristo Torio

2.27 Juanito Quitlong 2.28 Miguel Ege

2.29 Avelino Castillo 2.30 David Tejada

2.31 Pacita P. De Guzman

2.32 Henry Ilanos

2.33 Thelma Bendana

2.34 Rosenda Tolentino

2.35 Virgilio Manuel

2.36 Benigno C. Lumampao 2.37 Bryan Joseph Orfiano

2.38 Elena Domoguen

2.39 Santiago Sr S. Homo 2.40 Ciriaco H. Pasay

2.41 Armando Sr. S. Quiocho

2.42 Gene Anthony Velasquez

3. MEDICAL/FINANCIAL ASSISTANCE

3.1 Frederick Mercado 3.2 Wenifreda Duka

3.3 Randy Mendiola 3.4 Pacita Alcantara

3.5 Eleonor Sampong 3.6 Constancia D. Lobitana

3.7 Saturnino Garay



BCC 2019 ANNUAL GENERAL ASSEMBLY MEETING





BCC 2019 ANNUAL GENERAL ASSEMBLY MEETING





BCC 2019 ORGANIZATIONAL MEETING & SUMMER OUTING





BCC 2019 ANNIVERSARY & FREE CLINIC PROGRAM





BCC 2019 COOP MONTH CELEBRATION (COOPLYMPICS)





BCC 2019 KSSC & MIGS FAMILY CHRISTMAS PARTY





BCC 2019 OFFICERS & EMPLOYEES CHRISTMAS PARTY





BCC 2019 ANNUAL BUSINESS REVIEW & 2020 PLANNING





BCC 2019 SOCIAL & COMMUNITY SERVICES



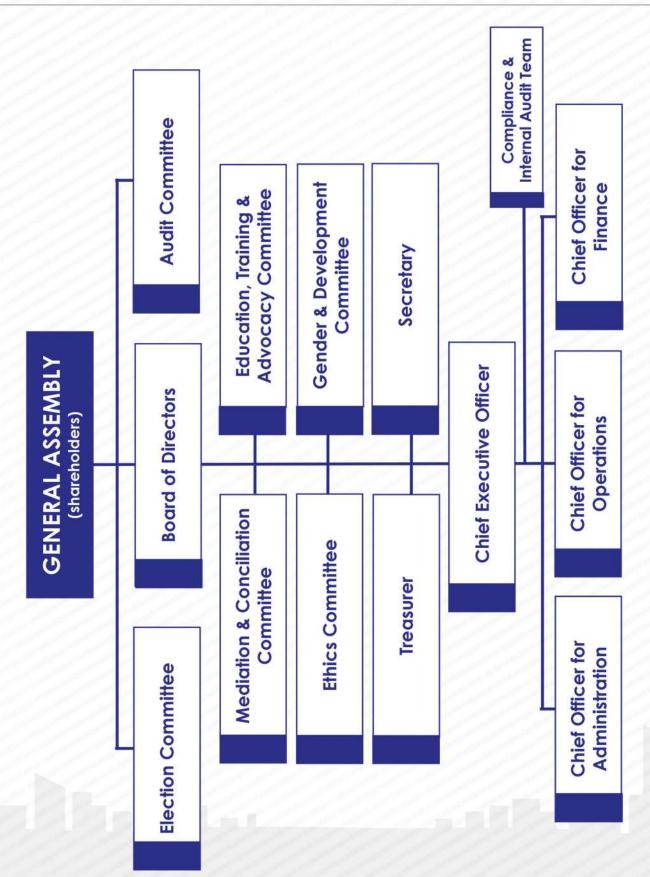


BCC 2019 OFFICERS & EMPLOYEES DEVELOPMENT PROGRAMS





BCC ORGANIZATIONAL STRUCTURE



GENERAL ASSEMBI









Rose Guida R. Valiente (Secretary) Flordeliza C. Rozal (Chairperson), Alma F. Bosch (Vice Chairperson) From Left to Right:



Board of Directors



Mary Joy T. Arnaiz (Vice Chairperson) Marilou S. Gumangan (Secretary) Delfin S.D. Garcia (Chairperson) From Left to Right:



Roger R. Manlangit (Chairperson), Carmelita B. Cabacungan (Vice Chairperson) Rosario Q. Roxas, Rodolfo F. Cruz, Milagros C. Feliciano, Raycel May V. Notario, David I. Santos From Left to Right:



Roman M. Ocampo Cooperative Secretary Secretary



Gender & Development Committee



Ida Rosette L. Ocampo (Focal Point Person) Abundio C. Bacay (Vice Chairperson) Flora N. Enriquez (Chairperson)

Felisa B. Francisco Treasurer

Treasurer

Mediation & Conciliation Committee



Herminia S. Mascarina (Vice Chairperson) Albert A. Benaning (Chairperson) From Left to Right:

Education, Training & Advocacy Committee

Roberto C. Mascariña (Vice Chairperson) Carmelita B. Cabacungan (Chairperson) Ronalie P. Garque (Secretary) From Left to Right:

Ethics Committee



Mildred B. Cabacungan (Vice Chairperson) Krisandra N. Gaylon (Chairperson) From Left to Right:





ADMINISTRATION DIVISION





2020 BCC ANNUAL INSTITUTIONAL DEVELOPMENT PLANS

BARANGKA CREDIT COOPERATIVE ANNUAL INSTITUTIONAL BUSINESS PLAN FOR 2020

AREA OF CONCERN	GOALS	2019 ACTUAL	AL	2020 TARGET	ET	TIME FRAME
1. CAPITAL BUILD-UP						
1a. Share Capital	To increase share capital by 11%	374,	374,973,000.00	417,7	417,720,000.00	Jan to Dec
1b. Savings Plan	To increase savings deposit by 12%	122,	122,640,561.67	137,0	137,000,000.00	Jan to Dec
1c. Time Deposit	To increase time deposit by 10%	438	438,321,608.69	480,5	480,500,000.00	Jan to Dec
2. MEMBERSHIP					1.8.8.3	
2a. MSQM / APCO	To increase membership by 10%	24,574	4 members	26,974	members	Jan to Dec
3. LOAN RELEASES						
	To increase overall loan releases by 25%	In Amount	In Nos.	In Amount	In Nos.	
	SMALL	102,100,056.00	5,032	125,000,000.00	6,338	
	MEDIUM	75 087 187 00	1,00/	90,000,000,00	7	Jan to Dec
	XL	115,183,431.00	101	160,000,000.00	198	
	Total	401,050,674.00	7,459	500,000,000.00	9,300	
1. MEMORIAL LOT / MUTUAL BENEFIT FUND	AL BENEFIT FUND / INSURANCES (CLIMBS / CISP	-		1111111		1
4a. Life Insurances	To increase gross sales by 25%	In Amount	In Nos.	In Amount	In Nos.	
	DDF / CLPP	2,549,775.00	8,409	3,060,000.00	6,700	
	Damayan Fund	2,300,000.00	11,639	3,000,000.00	13,400	
	Total	4,849,775.00	20,048	6,060,000.00	23,100	
4b. Non-life Insurances	To increase gross sales by 20%	In Amount	In Nos.	In Amount	In Nos.	
	Coophealth	1,036,980.00	281	1,244,400.00	336	
	Fire insurances	268,900.49	115	322,704.00	144	
	Comprehensive Vehicle insurances	592,293.88	28	710,784.00	36	Jan to Dec
	Compulsory third party liability	26,475.00	46	31,776.00	09	
	Keyman Accident insurance	37,384.98	196	44,868.00	240	
	Others: Student Accident/Surety/Fidelity Bond	117,021.53	24.00	140,436.00	36.00	
	Total	2,079,055.88	069	2,494,968.00	852	
	Grand Total	6,928,830.88	20,738	8,554,968.00	23,952	
4c. Income on Investment	To increase income on investment by 26%	3,966,145.87		5,000,000.00	18 18 18	
4d. Mutual Benefit	To increase mutual benefit fund by 20%	5,875,932.60		7,000,000.00		

10 To	decrease PAR Rate by 10%:		In Amount	In Nos	In Amount	In Nos.	
			THE WHITE	111 1400	ALL CHILDWING		
	Above 12 mos - 4%	Principal	30,390,731.99	342	22,500,000.00	250	
	Below 12 mos - 6%	Principal	70,582,611.41	602	67,500,000.00	200	
		Total	100,973,343.40	1,051	90,000,000,06	950	
	To decrease delinquency rate by 30%:		In Amount	In Nos.	In Amount	In Nos.	
	Above 12 mos - 30%	Principal	68,058,414.91	1,481	47,664,831.52	855	Jan to Dec
	Below 12 mos - 30%	Principal	1,460,548.19	32	1,022,896.16	18	
		Total	69,518,963.10	1,513	48,687,727.68	873	
	To decrease PAR Rate by 5%:		In Amount	In Nos.	In Amount	In Nos.	
5c, Area Management		Principal	45,932,155.05	2,592	44,100,000.00	2,460	
		Total	45,932,155.05	2,592	44,100,000.00	2,460	
6. ALLIED SERVICES		1111		1888		1111	11111
BCSI	I - To increase tuition fee collection by	у 38%	4	4,349,039.29)'9	6,020,000.00	
6.1.Tuition fees / Sales Minin	Minimart - to increase sales by 15%	7	2	2,277,398.04	2,0	2,600,000.00	Jan to Dec
Liveli	Livelihood Center -To increased sales by 5%	%	1	1,920,690.00	2,0	2,000,000.00	
6.2. BCSI No. of Enrollees To it	To increase enrolees by 4 %						
	Kinder		23		25		
	Preparatory		78		70		
	Grade 1		29		09		
	Grade 2		47		20		
	Grade 3		29		22		Jan to Dec
	Grade 4	1 1 1 3	32		30		
	Grade 5		34	1.3.3.3.1	30		
	Grade 6		26		30		
	Total	11111	336	1111	320		11111
7. NET SURPLUS							
To in	To increase net surplus by 10 %:				1111111		11111
Lend	Lending operations		17	,158,785.93	17,	,750,000.00	
Rentals	itals	1111	4	4,614,719.89	2,(5,000,000.00	
Insus	Insuarnces			,958,215.00	2,:	2,150,000.00	
BCSI	11			832,842.35	2,(2,000,000.00	Jan to Dec
Minin	Minimart			415,519.67		500,000.00	
Liveli	Livelihood Program			464,522.74		600,000.00	
Total	la		25,4	25,444,605.58	28,00	28,000,000.00	



PARTIAL OFFICIAL LIST OF **CANDIDATES FOR 2020 ELECTION**

BOARD OF DIRECTORS

BENANING, Albert Apostol

Area of Residence: Brgy. Sta. Lucia, Pasig City

Date of Membership: 14 June 2014

Education Attainment:

A.B. in Political Science, University of Mindanao

Profession:

Supervisor, St. Peter Life Plans Purpose of Service to BCC:

"To continue serving the general membership and the Cooperative through volunteerism and cooperativism."



Area of Residence: Brgy. Barangka, Marikina City Date of Membership: 05 September 1996

Education Attainment: Secretarial, St. Francis School

Profession:

Parish Lector & Volunteer, San Jose Manggagawa Parish

Purpose of Service to BCC:

"To support the cooperative in its advocacy and serve members to the best of my ability."

CRUZ, Rodolfo Fernandez

Area of Residence: Brgy. Mayamot, Antipolo City

Date of Membership: 05 July 2004

Education Attainment:

B.S. in Commerce, FEATI University

Profession:

Transport Service & Community Volunteer

Purpose of Service to BCC:

"To continue my devotion and unconditional service for the Cooperative."

FELICIANO, Milagros Castro

Area of Residence: Brgy. Malanday, Marikina City Date of Membership: 15 October 1998

Education Attainment:

B.S. in Business Administration, University of the East Profession:

Consultant, Office of Councilor Manuel Sarmiento, Marikina City Hall

Purpose of Service to BCC:

"To be of service for the whole membership and support the programs of the Cooperative."

ROXAS, Rosario Quiambao

Area of Residence: Brgy. Barangka, Marikina City

Date of Membership: 09 June 1994

Education Attainment:

Master in Public Administration, Jose Rizal University B.S. in Architecture, Central Colleges of the Philippines

Profession:

Architect, City Government of Mandaluyong

Purpose of Service to BCC:

"To continue serving the members and BCC by sharing my knowledge in governance."













ELECTION COMMITTEE

ADVINCULA, Lili Ann Belarmino

Area of Residence: Brgy. Rosario, Pasig City

Date of Membership: 26 January 2009

Education Attainment:

Black Belt Six Sigma, Ateneo de Manila Graduate School B.S. in Mathematics & Actuarial Science, University of Santo Tomas

Profession:

Lead Business Operatios ASPAC, Wirecard Emoney Phils., Inc.

Purpose of Service to BCC:

"To serve the Cooperative by sharing my knowledge and expertise in business strategy, credit analysis and finance operations."

CARLOS, Luz Pondang

Area of Residence:

Brgy. Ampid, San Mateo, Rizal

Date of Membership:

20 June 2006

Education Attainment:

Master of Education in Guidance and Counseling Bachelor in Elementary Education, Manuel L. Quezon University

Profession:

Teacher II, Department of Education - Marikina

Purpose of Service to BCC:

"To serve the Cooperative to the best of my ability."

AUDIT COMMITTEE

ROZAL, Flordeliza Cruz

Area of Residence:

Brgy. Barangka, Marikina City

Date of Membership:

20 June 1996

Education Attainment:

BS. in Education

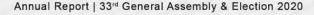
Profession:

Sales Consultant, Tupperware Brands Philippines -

Purpose of Service to BCC:

"To serve the Cooperative to the best of my ability."







PANUNTUNAN NG MGA KAMAY-ARI AT SASAPI SA BCC (Kooperatibang may mabubuting ugali)

- Magdedeposito ako ng Share at Savings (Bahagi at Impok) sa ating BCC na patuloy at regular sang-ayon sa ating pangako. Hindi ko sisirain ang paniniwala at pagtitiwala ng kooperatiba;
- Hihiram ako sa BCC ng wasto para sa bagay lamang na aking pakikinabangan. Sa paghiram kong ito'y ipagtatapat sa lupon ng pag-utang (Credit Management Committee) ang tumpak na halaga na aking kailangan. At lagi kong isasaisip na ang hiniram ay hindi bigay kundi utang na dapat bayaran;
- Magbabayad ako sa aking utang sa takdang araw na pinagkasunduan. Kung sakaling hindi ko maiwasan ang pagliban o pakakaatraso sa pagbabayad, ito ay agad ipapaalam sa Ingat-Yaman ng BCC at ipagtatapat ang dahilan, nang sa gayon ay hindi mawala ang mga benepisyong dapat kong tanggapin;
- 4. Mangunguna at sasama ako sa paniningil ng hiniram ng sino mang pinuno, kawani o kamay-ari na delingkwente, lalo na iyong may kakayahan ngunit ayaw magbayad. Dadalo at lalahok ako sa mga pulong ng kasapi. Magbibigay ako ng mga mungkahi na makakatulong sa BCC.
- Mapanuri at may lakas ng loob na sabihin sa kanyang kamag-anak, katrabaho, kaibigan, kumare, kumpare at kapwa kasapi ng magko-co-maker siya ayon sa kakayahan ng nanghihiram;

- Hindi nagbibigay at hindi rin tumatanggap ng ano mang regalo o pabuya. Hindi magiging instrumento sa pagbibigay ng espesyal na pabor upang mapadali, mapagaan ang ano mang transaction;
- 7. Tutulong ako sa pagpapalaganap ng diwa, simulain at layunin ng BCC. Aakitin ang mga may mabuting pag-uugali, mga kasamahan sa trabaho, kasamahan sa bahay, kapitbahay, kaibigan, kabarangay, kamag-anak, kaklase, asawa at anak. Ipinangangako ko na aking ipagtatanggol ang BCC sa sino mang tao, grupo o samahan na may masamang hangarin na manira, nagbibigay ng maling impormasyon at naglalagay sa kahihiyan ang BCC;
- Magpapahalal ako bilang pinuno, kung ako'y makatao, may takot sa Diyos, huwaran sa kahinahunan, may paggalang, kabaitan, pakikisama, pagnenegosyo, matiyaga, masipag, katapatan at hindi tatanggap ng suweldo mula sa BCC;
- Ipaaalam ko agad sa pamamagitan ng cellphone, telepono o kaya'y personal na magsadya sa BCC upang makausap ang mga namamahala kung ako'y lilipat, nagbabalak lumipat ng tirahan o gawain sapagkat kailangan sa mabilis na pakikipag-ugnayan ng pamunuan at mga kasapi.
- 10. lingatan ko ang malinis na pangalan ng aking asawa, pamilya at sa aking anyo, kilos at gawa ay magkaroon ng magandang larawan ang BCC. Ang mga biyayang maibibigay ng BCC ay nakasalalay sa aking pakikipagtulungan at pagmamalasakit.

GENERAL ASSEMBLY RULES OF CONDUCT

- The Presiding Officer shall have the complete control of the G.A. Proceedings;
- Accomplishment Report must be distributed to all members a week before the G.A. for proper evaluation;
- MIBS or Members In Bad Standing (Non-Voting Members) are not allowed to participate in any deliberation during G.A;.
- All reactions and question of Members over certain issues shall not be allowed / entertained during G.A. proper unless recognized and authorized by the Presiding Officer;
- Deliberation among the Officers over certain issues shall not be allowed during G.A.;
- Any Officer who stands and acts in his/her capacity as elected or appointed Officer shall not be allowed to participate on the deliberations as a Member during the G.A. proper;
- Instant queries not related to the agenda during G.A. shall not be recognized and ventertained by the Presiding Officer;
- Accusations directed against an Officer or Member during the assembly without sufficient and verification of legal and other supporting documents shall not be entertained during the G.A.;

- No Member / Officer in Bad Standing shall be allowed to participate in the GA proceedings;
- All unresolved issues shall be properly recorded in the minutes of meeting for further BOD deliberations thereafter;
- No Member / Officer shall be allowed to speak in behalf of the General Assembly or a Member or in the behalf of the another;
- 12. All questions must be direct to the point;
- 13. G.A. proceedings shall be properly recorded (written, audio and visual recording) for the purpose of recall;
- Violations of any of the above mentioned rules of conduct shall be considered a sufficient ground for administrative action after due process;
- These policies shall be printed at the back of the Souvenir Program Report;
- Violator/s, upon the declaration of the Presiding Officer shall not be allowed inside the venue or compound of BCC;
 and
- These rules of conduct take effect February 24, 1992 and thereafter.



CERTIFIED TRUE & CORRECT

ELECTION COMMITTEE

DELFIN S.D. GARCIA

Chairperson

MARY JOY T. ARNAIZ Vice-Chairperson

MARILOU S. GUMANGAN

Secretary

AUDIT COMMITTEE

FLORDELIZA C. ROZAL

Chairperson

ALMA F. BOSCH Vice-Chairperson

ROSE GUIDA P. VALIENTE

CONCILIATION & MEDIATION COMMITTEE

HERMINIA S. MASCARIÑA

Chairperson

ALBERT A. BENANING

Vice-Chairperson

ETHICS COMMITTEE

MILDRED B CABACUNGAN

Chairperson

KRISANDRA N. GAYLON

Vice-Chairperson

GENDER & DEVELOPMENT COMMITTEE

ABUNDIO C. BACAY

Chairperson

FLORA N. ENRIQUEZ

Vice-Chairperson

IDA ROSETTE L. OCAMPO

Focal Point Person

Amaun ROBERTO C. MASCARIÑA

President & CEO

FELISA B. FRANCISCO

Treasurer

ROMAN M. OCAMPO Cooperative Secretary

BOARD OF DIRECTORS

CARMELITA B. CABACUNGAN

mabasung

Vice-Chairperson

RODOLFO F. CRUZ

Director

MILAGROS C. FELICIANO

Director

exhitamo RAYCEL MAY V. NOTARIO

Director

DAVID I. SANTOS

Director

reguncis_ ROSÁRIO Q. ROXAS

refelicions

Director

ROGER'R. MANLANGIT

Chairperson



Cooperative Heal[®]h Management Federation

"Strengthening Healthcare for Cooperative Communities"



10 Piso Para sa Kalusugan mo!

Mga BENEPISYO

PREVENTIVE

- ·Chest X-ray
- Complete Blood Count (CBC)
- Urine Test (Urinalysis)
- Stool Test (Fecalysis)
- Physical Examination

Emergency Treatment

- •24/7 Coverage to all emergency cases Nationwide.
- All medicolegalcases(reimberse ment only) i.e. vehiculat accident, mauling, gun shotwound, etc.
- First dose of anti-rabies and anti-venom

Out-Patient Benefits

- Consultation to our accredited providers
- OPD Laboratories
- •Follow-up check up
- Necessary Medicines used inside the Clinic

In Patient or Confinement

- Doctors fee, room accomodatiion, Medicines, Laboratories and other diagnostic test deemed necessary.
- Net of PhilHealth

Financial Assistance

Death Benefit:

- •Natural Death Php 10,000
- •Accidental Php 20,000

Dental Coverage

- Simple Tooth extraction
- Temporary Filling
- Annual Prophylaxis
- Consultation



We Provide:

LIFE INSURANCE

Group Term Plans

- 1.) Loan Payment Protection Insurance (LPPI)
- 2.) Group Yearly Renewable Term (GYRT)
- 3.) Savings Incentive Insurance (SII)

Microinsurance

- 1.) Group-Basic Life Insurance Security System (G-BLISS)
- 2.) Student Insurance Plan (SIP)
- 3.) Personal Accident Insurance Card (I-Card)
- 4.) KOOPamilya Plan

Individual Plans

- 1.) 5 Pay 15 years Endowment
- 2.) 7 Pay 15 years Endowment
- 3.) Whole life with Anticipated Endowment

NON-LIFE INSURANCE

- 1.) Motor Vehicle Insurance
- 2.) Fire Insurance
- 3.) Miscellaneous Casualty Insurance
- 4.) Marine Cargo Insurance
- 5.) Surety
- 6.) Travel Insurance

OTHER SERVICES

- 1.) E-Voting System
- 2.) Capacity and Capability Training Program through partnership
- Health & Allied Services through partnership

Dahil sa BCC...



A Personal Accident Insurance Program in partnership with





BARANGKA CREDIT COOPERATIVE

Allied Services Department | INSURANCE 0955-698-6941, 0933-815-5006, 8997-2974 loc. 103 bcc.alliedservices@gmail.com













POWERING UP THE COUNTRYSIDE THROUGH FINANCIAL INCLUSIVITY AND DIGITAL TRANSFORMATION

We remain steadfast in our mission of promoting financial inclusivity especially in the countryside.

We put into action our passion to serve by going the extra mile to reach the unbanked and underserved.

We provide opportunities to those in the margins of society, like our farmers, fishers, and MSMEs.

We help fuel their dreams, and help them realize their success.

We empower communities to help contribute to a progressive nation.

Because in LANDBANK, we help YOU and our country GROW.

For inquiries about our products and services, please call our 24/7 Customer Care Center at (02) 8-405-7000 or 1-800-10-405-7000 (Domestic Toll Free) or visit www.landbank.com.



