

CHAIRPERSON AND CEO MESSAGE



Our dear co-operators, in behalf of the BSUMPC officers and management staff, it is with great pleasure to welcome you all to our 19th general assembly. It is an exciting time for us to celebrate a very significant milestone in our co-operative, to be counted as one of the few billionaire co-operatives in the Cordillera. Congratulations to each every one of us and thank you for the trust and confidence you accorded to us, your officers.



This assembly meeting provides an opportunity for learning, debating and reflecting. As we continue to

grow, we must remain committed to our co-operative values and responsive to the needs of our members. Our growth for the past years is attributed to our decision to shift from institutional to a community type co-operative. We are happy to serve more people in a wider community. However, to be a billionaire co-operative poses new level of challenges. Foremost challenge is how to sustain relevant and viable services that meet diversified needs of members and the community. We must sustain the leadership and management ability to adopt to these changes as these challenges are complicated by stiff competition, new technology and government regulations. Amidst these challenges are opportunities that we need to tap. The young people in our co-operative comprised 70 % of our membership. Thus, we organized the laboratory co-operative as an instrument for succession leadership and inculcate to our children the values co-operativism and leadership. To be at par with competition and keep abreast with technology, we have our “Kaya savings plot form, this service allows our members to transact with our cooperative better, more convenient and faster. Related to government regulations, our co-operative with the national co-operative movement successfully lobbied for the exemption of co-operatives from taxation.

Dear cooperators, with God blessings, your support and cooperation, we will continually grow and progress as a community. Mabuhay tayong lahat!

SGD. DAVID JOSEPH L. BOGNADON
Chairperson of the Board

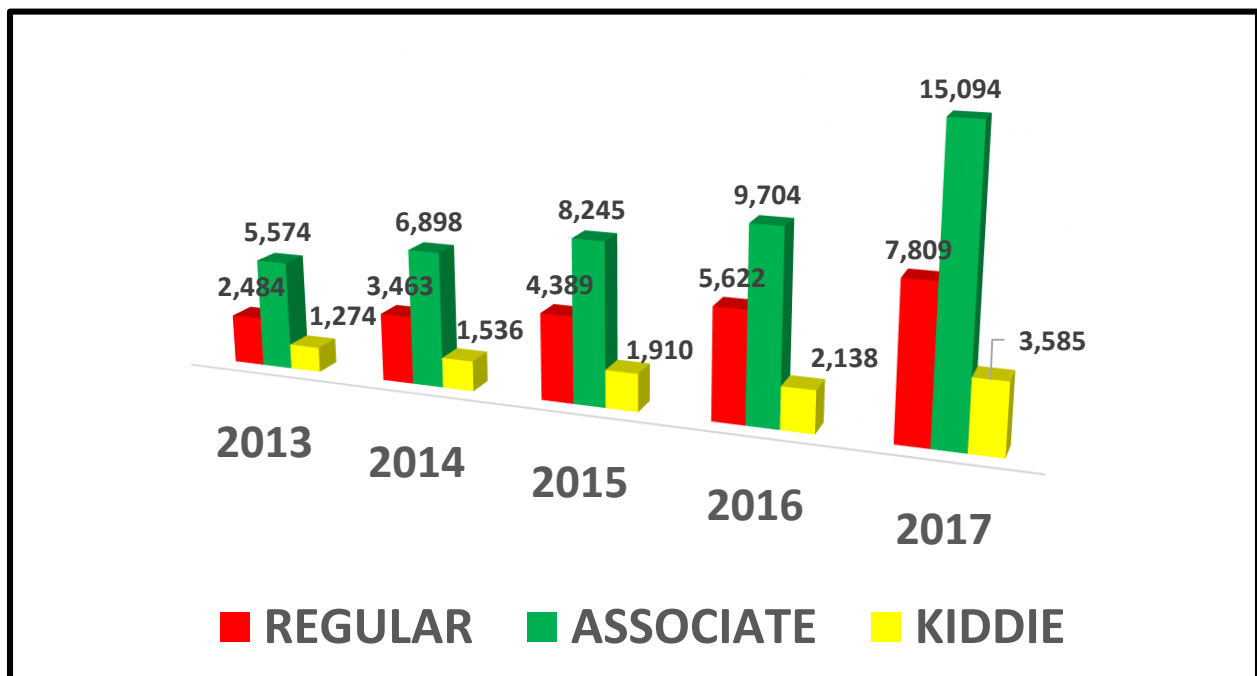
SGD. JANE T. ASIONG
Chief Executive Officer

MANAGEMENT REPORT

The year 2017 is a year of many opportunities for the Benguet State University Multipurpose Cooperative. Collectively, the cooperative's performance was laudable and indeed, a story that deserves to be shared to the Cooperative's **greatest assets, its members**.

EXPANSION AND DIVERSIFICATION

BSU MPC opened two satellite offices. On January 2017, **the Bauko, Mt. Province** was opened, with the office located at Abatan, Bauko, Mt. Province. Four months later, another satellite office was opened in **Baguio City, Located at GP Building, Mabini Road**. Co-op membership grew from **21, 764 to 26,488**, an increase of 21%. The increase in membership also paved way for the cooperative to reach its billionaire status on July 2017.



The co-op also acquired two income generating properties on November 2017, one is a commercial building located at Abatan, Buguias and the other is a 10 floor-commercial building located at Bonifacio Road, Baguio City. Both properties are expected to generate revenues for the co-op in the years to come, as both properties will also house our satellite offices in the area.

AWARDS AND RECOGNITION

In the municipality of La Trinidad, BSU MPC was given the **Golden Kayabang Award**, recognizing the co-op's contributions to the well-being of its members and the community and exemplifying the ideals of cooperativism.

The co-op was also **recognized by the Cooperative Development Authority (CDA) as one of the Gawad Parangal qualifiers in the Large Scale Category.**

LINKAGING AND REPRESENTATION

Aside from performing their functions in the cooperative, our key officers also managed to be an inspiration to other cooperatives as guest speakers in various cooperative activities in the region. The CEO Ms. Jane T. Asiong was invited to share our Success Factors and best practices during the La Trinidad Coop Congress and a Coop Forum conducted by the Cooperative Development Authority in Tam-an, Bayombong, Nueva Viscaya said forum was participated by 36 cooperative managers in CAR and Region 2. The CEO is also a member of the NATCCO CEO's and Managers Association.

Our chairperson of the board, Dir. David Joseph Bognadon was voted as one of the Board of Directors of the largest cooperative federation in the Philippines, the National Confederation of Cooperatives (NATCCO). Another member of the BSU MPC board of directors, Vice Chairperson Julia Solimen was also elected as a member of the Election Committee of the Northern Luzon Cooperative Development Center (NORLU).

SOCIAL SERVICES TO MEMBERS AND THE COMMUNITY

MUTUAL AID and HOSPITALIZATION ASSISTANCE

For the year 2017 the cooperative was able to disburse a total of **P5,306,573.74** to **37** member-beneficiaries as mutual assistance and a total of **3,558,833.50** to **159** members as Hospitalization Assistance.

SCHOLARSHIP PROGRAM

Scholarships were given to different students Scholars coming from different schools in Baguio and Benguet. From the year 2016, the acceptance of scholars increased from 10 to 22 this year 2017. Of which, 13 are currently enrolled in BSU, 4 from UB, 1 from SLU, 2 from KCP, 1 from CCDC and 1 from Northern Philippines Maritime School.

ANNUAL TREE PLANTING ACTIVITY

In celebration of the Co-op's 18th anniversary, officers, management staff and volunteer members were able to plant 1,000 seedling at the BSU Housing in Puguig La Trinidad, Benguet . The activity was held on September 16, 2017.

ANNUAL MEDICAL AND DENTAL MISSION

“Operation Tuli” was again conducted and now with the added free dental services with the participation of our partner dentists in Benguet Province. The Co-op was able to serve 223 brave youngsters for the operation tuli and 150 for the dental services. The activity was conducted on April 2017.

4P’S ACTIVITIES

The Co-op continued as a conduit in 4Ps program of LBP/DSWD. For the year 2017, the co-op aided in reaching 12 municipalities in Benguet and one in Mt. Province. Delivering the cash assistance to 32,668 Households.

NEW BUSINESS

The cooperative in partnership with the National Confederation of Cooperatives (NATCCO) introduced the KAYA Payment Platform, the KAYA payment platform is a mobile payment application which enables the member to pay bills, withdraw and deposit, transfer fund and even transact with other cooperatives using the internet and an android phone. This mobile payment platform is the cooperatives way of keeping-up with the technological advancement of this new millennium. The BSU MPC is the first cooperative to introduce KAYA payment platform in the Cordillera Administrative Region.

BSU MPC LABORATORY COOPERATIVE

The BSU MPC lab-coop membership totaled to 3,585, With total deposits of P37,761,818.36. Activities conducted for the year were team building, cooperative orientation and financial literacy seminar. The above series of seminars were attended by 60 lab-coop members aged 6 to 17 years old.

FINANCIAL REPORT

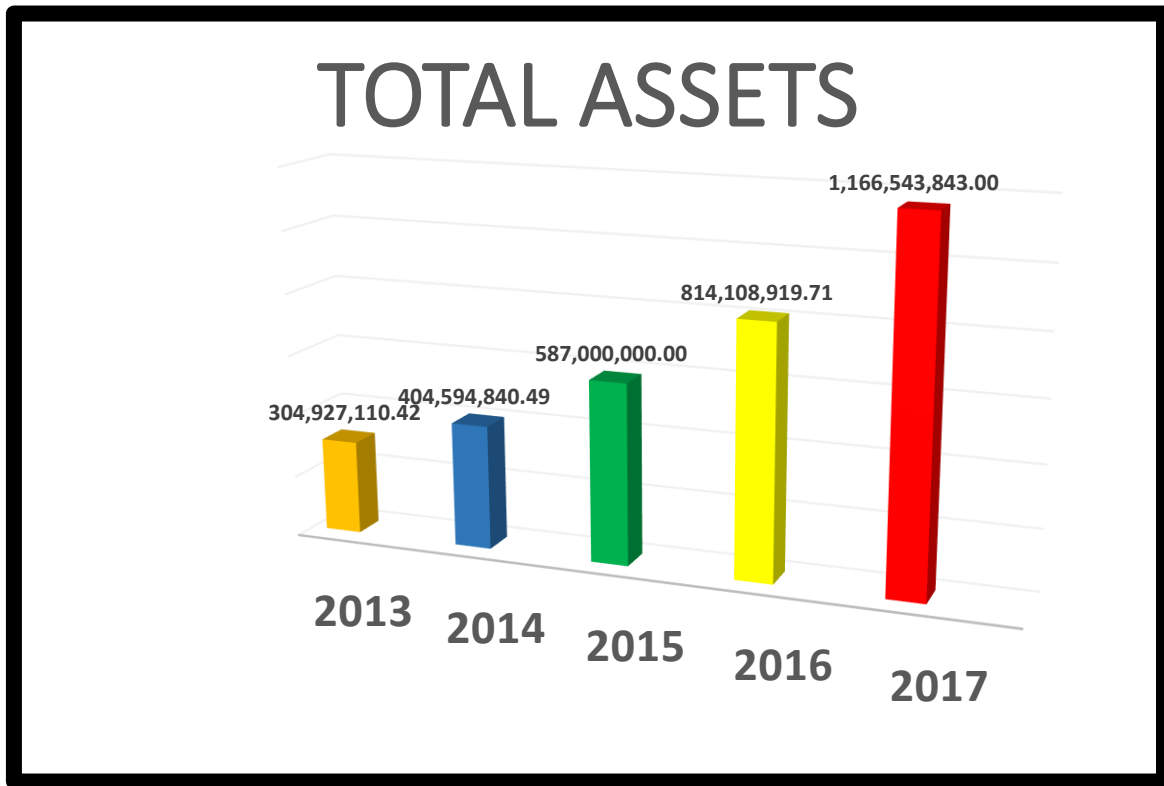
In terms of growth, BSU MPC was consistent in maintaining a satisfactory performance based on PISO (Profitability, Institutional Strength, Structure of Assets & Operational Strength) performance standard for multipurpose cooperative. In July 2017, the cooperative reached P 1 Billion Assets from last year’s P 814 Million Assets. The cooperative capitalization increased by P 100 million while the lending operations increased by 200 million. Deposits from members rocketed to P 787 Million from last year’s P 546 Million, marking the BSU MPC as one of the players in the Banking industry in our locality. Our net surplus for the year 2017 totaled to P 36 million.

These performances were brought about by the continuous patronage and trust from members, utmost support from the co-op officers and the dedication of the management staff.

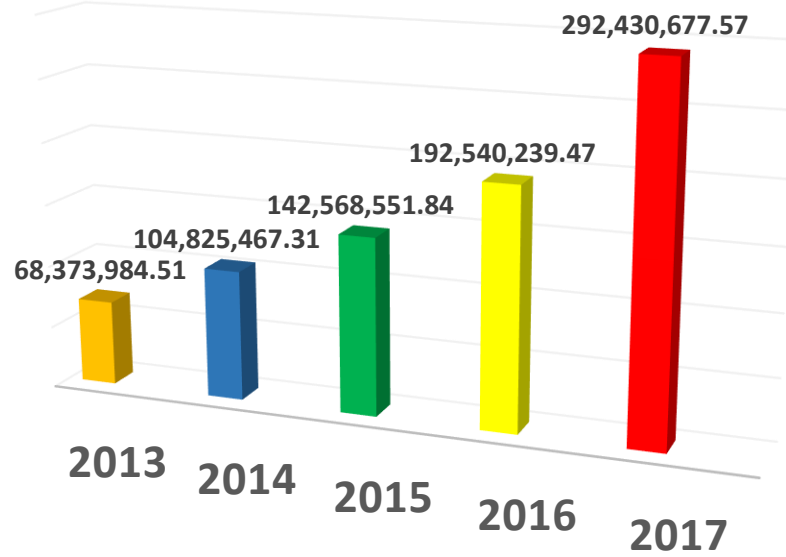
COOPERATIVE FINANCIAL PERFORMANCE FOR THE PAST FIVE YEARS

FINANCIAL ASPECT INDICATORS	2013	2014	2015	2016	2017
Total Assets	304,927,110.42	404,594,840.49	587,000,000.00	814,108,919.71	1,166,543,843.00
Share Capital	68,373,984.51	104,825,467.31	142,568,551.84	192,540,239.47	292,430,677.57
Net Surplus	17,811,203.23	23,723,401.31	31,591,471.92	36,513,544.50	36,080,954.65
Deposits	203,668,146.79	253,422,412.85	386,151,020.24	546,494,885.56	787,044,654.22
Loan Portfolio	150,791,864.77	223,592,520.31	280,000,000.00	321,350,775.60	521,889,292.82

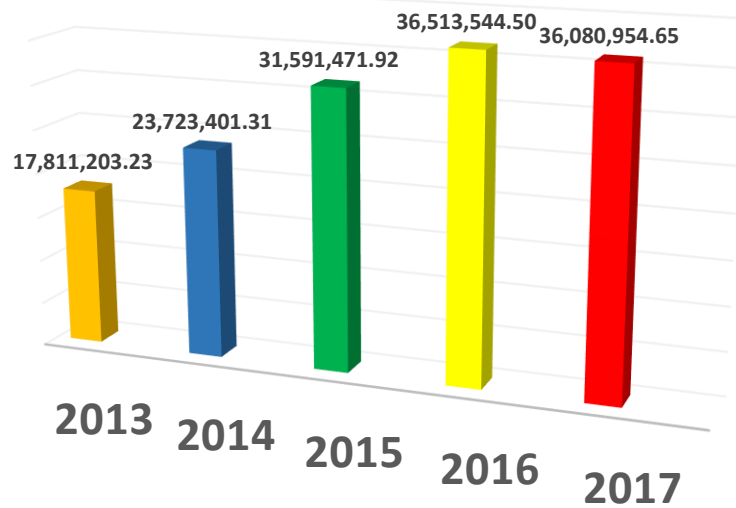
GRAPHICAL PRESENTATION OF THE COOPERATIVE PERFORMANCE



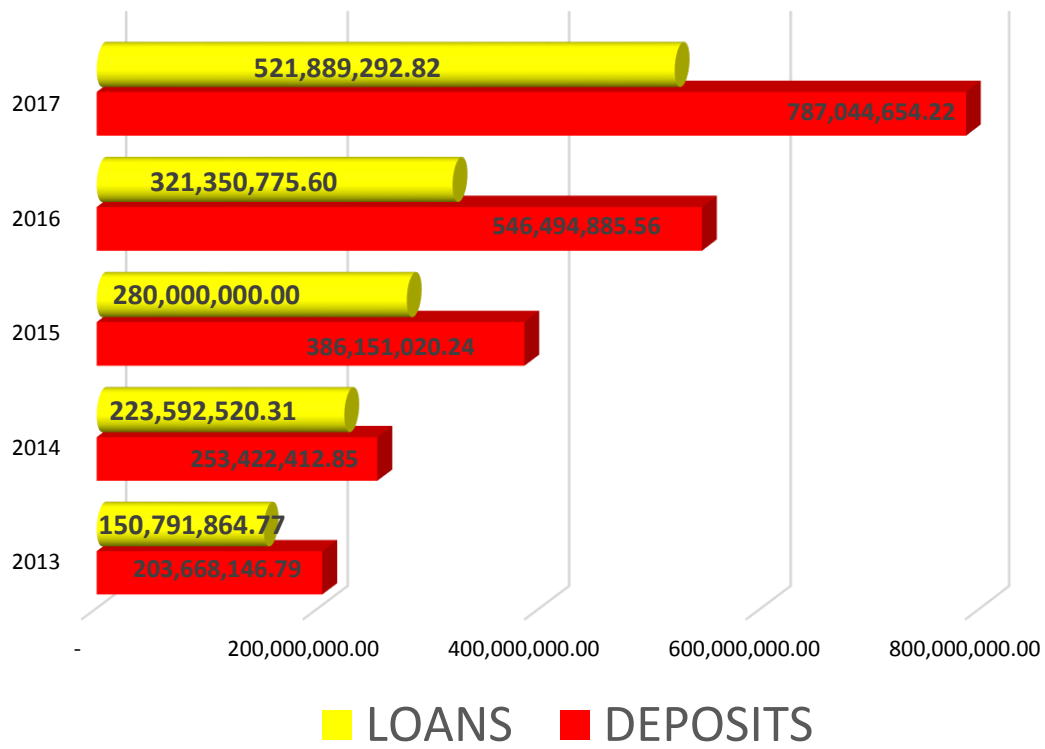
SHARE CAPITAL



NET SURPLUS



DEPOSIT LIABILITIES AND LOANS RECEIVABLE



SGD. JANE T. ASIONG

FIVE YEAR DEVELOPMENT PLAN

FINANCIAL OBJECTIVE							
OBJECTIVES	KEY RESULT AREA	CURRENT	2018	2019	2020	2021	2022
A. INCREASE IN ASSETS	<ul style="list-style-type: none"> • TOTAL ASS%ETS 	<ul style="list-style-type: none"> • 1.166 BILLION 	<ul style="list-style-type: none"> • 1.278 BILLION 	<ul style="list-style-type: none"> • 1.396 BILLION 	<ul style="list-style-type: none"> • 1.514 BILLION 	<ul style="list-style-type: none"> • 1.632 BILLION 	<ul style="list-style-type: none"> • 1.750 BILLION
B. TO MEET PERFORMANCE RATIO STANDARDS (STRUCTURE OF ASSETS)	<ul style="list-style-type: none"> • MEMBERS EQUITY TO TOTAL ASSET RATIO • SHARE CAPITAL • LOAN PORTFOLIO • DEPOSIT LIABILITIES • INSTITUTIONAL RESERVES 	<ul style="list-style-type: none"> • 25% • 292 MILLION • 522 M • 45% • 787 M • 67% • -2% 	<ul style="list-style-type: none"> • 27% • 346 MILLION • 614 M • 48% • 830 M • 65% • -1% 	<ul style="list-style-type: none"> • 29% • 405 MILLION • 712M • 51% • 880M • 63% • 1% 	<ul style="list-style-type: none"> • 31% • 470 MILLION • 818 M • 54% • 924M • 61% • 1.5% 	<ul style="list-style-type: none"> • 33% • 540 MILLION • 913M • 56% • 979 M • 60% • 2% 	<ul style="list-style-type: none"> • 35% • 615 MILLION • 1.050 BILLION LOANS • 60% • 1 BILLION • 57% • 3%
C. DELINQUENCY	<ul style="list-style-type: none"> • DQ RATE BY AMMORTIZATION 	<ul style="list-style-type: none"> • 12% • 62 M 	<ul style="list-style-type: none"> • 10% • 64 M 	<ul style="list-style-type: none"> • 9% • 61 M 	<ul style="list-style-type: none"> • 7.5% • 60 M 	<ul style="list-style-type: none"> • 6% • 56 M 	<ul style="list-style-type: none"> • 5% • 52 M

OBJECTIVES	KEY RESULT AREA	CURRENT	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
D. ROI	<ul style="list-style-type: none"> DIVIDEND RATE 	<ul style="list-style-type: none"> 10% 	<ul style="list-style-type: none"> 10% 	<ul style="list-style-type: none"> 11% 	<ul style="list-style-type: none"> 12% 	<ul style="list-style-type: none"> 12% 	<ul style="list-style-type: none"> 12%
MEMBERSHIP OBJECTIVE							
OBJECTIVES	KEY RESULT	CURRENT	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
A. INCREASE IN MEMBERSHIP(REGULAR)	<ul style="list-style-type: none"> NUMBER OF REGULAR 	<ul style="list-style-type: none"> 7,800 REGULAR 	<ul style="list-style-type: none"> 1,700 INCREASE YEARLY 9,500 MEMBERS 	<ul style="list-style-type: none"> 11,200 	12,900	14,600	16,300 MEMBERS
B. INCREASE IN MEMBERSHIP PARTICIPATION (PATRONAGE OF COOP LOAN SERVICES)	<ul style="list-style-type: none"> NUMBER OF LOAN AVAILORS 	<ul style="list-style-type: none"> 4,900 AVAILORS 65% OF REG. MEMBERS 	<ul style="list-style-type: none"> 6,175 AVAILORS 	<ul style="list-style-type: none"> 7,280 AVAILORS 	<ul style="list-style-type: none"> 8,385 AVAILORS 	<ul style="list-style-type: none"> 9,490 AVAILORS 	<ul style="list-style-type: none"> 10,600 AVAILORS

INTERNAL BUSINESS PROCESS/SYSTEMS AND PROCEDURES							
OBJECTIVES	KEY RESULT	CURRENT	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
A. STRENGTHEN INTERNAL CONTROL	<ul style="list-style-type: none"> NUMBER OF INTERNAL CONTROL THREATS INTERNAL CONTROL INSPECTION 	<ul style="list-style-type: none"> 5 MAJOR THREATS (SEE AUDIT COM PLAN) BASED ON AUDIT COM PLAN 	<ul style="list-style-type: none"> 4 4 	<ul style="list-style-type: none"> 3 4 	<ul style="list-style-type: none"> 2 4 	<ul style="list-style-type: none"> 1 4 	<ul style="list-style-type: none"> NONE 4

OBJECTIVES	KEY RESULT	CURRENT	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
<p>IMPROVED DELIVERY OF SERVICES</p> <p>B. BUILDING IMPROVEMENT</p>	<ul style="list-style-type: none"> • NUMBER OF CUSTOMER COMPLAINTS • NUMBER OF CUSTOMERS SERVED DAILY • NUMBER OF PERSONNEL • NUMBER OF TECHNO ADVANCE EQUIPMENT/ PROPERTIES • NUMBER OR EXISTING BUILDING USED AS OFFICE SPACE 	<ul style="list-style-type: none"> • NO CLASSIFI CATION AND RECORDI NG OF COMPLAI NTS • 600 DAILY • 21 PERSON NELS • 12 - COOP SYSTEMS , 2- ATM'S, 1-BILLS PAY, 1- KAYA PAYMEN T • 2 	<ul style="list-style-type: none"> • 0- SEVERE 1- MODER ATE • 800 DAILY • 23 • 14 COOP SYS • 4 	<ul style="list-style-type: none"> • 0 • 1,000 DAILY • 23 • 15 • 4 	<ul style="list-style-type: none"> • 0 • 1,200 DAILY • 25 • 15 • 4 	<ul style="list-style-type: none"> • 0 • 1,400 • 25 • 16 • 4 	<ul style="list-style-type: none"> • 0 • 1.600 • 26 • 17 • 4

ORGANIZATIONAL CAPACITY/MANAGEMENT AND OFFICERS

OBJECTIVE	KEY RESULT AREA	CURRENT	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
A. ENHANCE THE CAPACITIES AND COMPETENCIES OF OFFICERS, MANAGEMENT	<ul style="list-style-type: none"> NUMBER OF SEMINARS ATTENDED NUMBER OR POLICIES PROPOSED, FORMULATED, UPDATED AND IMPLEMENTED AS A RESULT OF THE SEMINARS 	<ul style="list-style-type: none"> 22 NO RECORDS 	<ul style="list-style-type: none"> REQ'D TRAININGS FOR MGMT AND OFFICERS: 5 FORUM&ASSEMBLIES: 15 AT LEAST 1 	<ul style="list-style-type: none"> REQ'D TRAININGS FOR MGMT AND OFFICERS: 5 FORUM&ASSEMBLIES: 15 AT LEAST 1 	<ul style="list-style-type: none"> REQ'D TRAININGS FOR MGMT AND OFFICERS: 5 FORUM&ASSEMBLIES: 15 AT LEAST ONE 	<ul style="list-style-type: none"> REQ'D TRAININGS FOR MGMT AND OFFICERS: 5 FORUM&ASSEMBLIES: 15 AT LEAST 1 	<ul style="list-style-type: none"> REQ'D TRAININGS FOR MGMT AND OFFICERS: 5 FORUM&ASSEMBLIES: 15 AT LEAST 1
B. POLICIES AND PROCEDURES	<ul style="list-style-type: none"> NUMBER OF UPDATED MANUALS 	<ul style="list-style-type: none"> NO RECORDS 	<ul style="list-style-type: none"> 5 UNDER REVIEW 	<ul style="list-style-type: none"> 5 UPDATED 	<ul style="list-style-type: none"> CONTINUOUS UPDATE OF THE 5 MANUALS 	<ul style="list-style-type: none"> CONTINUOUS UPDATE OF THE 5 MANUALS 	<ul style="list-style-type: none"> CONTINUOUS UPDATE OF THE 5 MANUALS
C. EXPAND AND STRENGTHEN LINKAGES	<ul style="list-style-type: none"> NUMBER OF GOVERNMENT AND NON-GO LINKAGES 	<ul style="list-style-type: none"> 17 (DSWD, DTI, LGU'S, BENECO, LTWD, DAR, NORLU, NATCCO,LTCD C, PCDC, BSU, DOH, PDHA,PNA, DPWH) 	<ul style="list-style-type: none"> 18 	<ul style="list-style-type: none"> 19 	<ul style="list-style-type: none"> 19 	<ul style="list-style-type: none"> 19 	<ul style="list-style-type: none"> 19

OBJECTIVE	KEY RESULT AREA	CURRENT	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
D. IMPROVE COOP IMAGE	<ul style="list-style-type: none"> <li data-bbox="782 358 1005 451">• AWARDS AND RECOGNITIONS <li data-bbox="782 857 951 919">• BUILDING FACADE 	<ul style="list-style-type: none"> <li data-bbox="1032 358 1239 526">• GAWAD PARANGAL LARGE CATEGORY QUALIFIER <li data-bbox="1032 574 1239 742">• GOLDEN KAYABANG AWARDEE- LA TRINIDAD BENGUET <p data-bbox="1032 857 1231 919">MAIN BUILDING EXTENSION</p>	<p data-bbox="1271 358 1408 451">GAWAD PARANGAL AWARDEE</p> <ul style="list-style-type: none"> <li data-bbox="1319 574 1481 774">• MAINTAINED THE GOLDEN KAYABANG AWARD <p data-bbox="1271 823 1446 919">2-OFFICES (BAGUIO AND BUGUIAS)</p>	<p data-bbox="1505 358 1642 451">GAWAD PARANGAL AWARDEE</p> <p data-bbox="1505 823 1669 919">3-Dominican, PICO AND BETAG</p>	<p data-bbox="1795 358 1876 380">SAME</p> <p data-bbox="1701 823 1884 844">MAINTENANCE</p>	<p data-bbox="2045 358 2126 380">SAME</p> <p data-bbox="1951 823 2134 883">MAINTENANCE</p>	<p data-bbox="2247 358 2327 380">SAME</p> <p data-bbox="2153 823 2335 844">MAINTENANCE</p>

Prepared By: Management Staff

OPERATIONAL PLAN FOR THE YEAR 2018

FINANCIAL: INCREASE IN TOTAL SHARE CAPITAL AND ASSETS (2018)				
ACTIVITY	MILESTONE	TIME-FRAME	RESPONSIBLE PERSON	BUDGET
1. 24 ON-SITE PMES	INCREASE SHARE CAPITAL TO 26% OF TOTAL ASSETS	JANUARY 2018 TO DECEMBER 2018/ PER INVITATION	EDUCATION COMMITTEE, MANAGEMENT STAFF (ACCOUNTS OFFICER, SATELLITE OFFICE STAFFS)	CHARGED TO EDUC. FUND
2. DEDUCTION FROM HONORARIUM OF OFFICERS WITH SHARE CAPITAL OF LESS THAN 200K AMOUNTING TO 250.00 AND FROM SALARIES OF STAFF AMOUNTING TO 500.00			MANAGEMENT STAFF	
3. MAINTAIN 3% CBU FROM LOAN RELEASES WITH SHARE OF 100,000 AND 2% WITH SHARE CAPITAL OF 101,000 ABOVE				
4. POLICY ON DIVIDENDS TO BE PLOWED BACK TO SHARECAPITAL FOR THOSE				

<p>INCOMPLETE SUBSCRIPTION</p> <p>5. REACHING OUT TO MEMBERS WHO HAVE NOT COMPLETED THEIR SUBSCRIBED SHARE CAPITAL WITHIN 5 YEARS FOR THEM TO COMPLETE</p> <p>-FORMULATION OF LETTER AND DISSIMINATION TO MEMBERS</p> <p>-CALL/TEXT MEMBERS</p>		<p>December, 2017 onwards</p>	<p>MANAGEMENT STAFF</p>	
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<p>6. INTRODUCTION AND PROMOTION OF ALLIED SERVICES COLLECTION OF RENT, COLLECTION AND INCOME FROM ALLIED SERVICES/LIQUID FUND INVESTMENTS</p>	<p>INCREASE IN INCOME WOULD INCREASE THE ASSETS</p>	<p>CONTINUING</p>	<p>MANAGEMENT STAFF</p>	<p>OPERATIONS</p>
<p>7. DEPOSIT GENERATION CONTINUOUS ACCEPTANCE OF DEPOSITS (MARKETING OF SHARE CAPITAL)</p>	<p>TO ATTAIN 65% RATIO OF SAVINGS TO TOTAL ASSETS (BASED ON 5-YEAR DEVELOPMENT PLAN)</p>	<p>CONTINUING</p>	<p>MANAGEMENT STAFF</p>	<p>OPERATIONS</p>

<p>8. LOAN RELEASES TO RELEASE 75 MILLION LOANS PER MONTH</p>	<p>46% RATIO OF LOANS TO TOTAL ASSETS (BASED ON THE 5-YEAR PLAN)</p>	<p>CONTINUING</p>	<p>MANAGEMENT STAFF</p>	<p>OPERATIONS</p>
<p>9. CLOSELY MONITORING OF LOAN COLLECTION, COLLECTION PROCEDURE STRICT IMPLEMENTATION -PROPER CIBI -CAPACITY BASED LENDING</p>	<p>DELINQUENCY RATE BY AMMORTIZATION FROM 12% TO 8.5%</p>	<p>CONTINUING</p>	<p>CREDIT AND COLLECTION OFFICER</p>	<p>OPERATIONS</p>
<p>10. YEARLY PROVSIONING OF 2.4 MILLION FOR ALLOWANCE FOR PROBABLE LOAN LOSSES CHARGE TO OPERATIONS</p>	<p>RESERVE FUND FUNDED AND RESERVE FUND RATIO TO ASSETS IS AT - 2% to -1%</p>	<p>CONTINUING</p>	<p>BOD, GENERAL ASSEMBLY AND MGMT STAFF</p>	<p>OPERATIONS</p>

<p>11. PROMOTION OF ALLIED SERVICES</p> <p>12. INCREASE IN RENT INCOME</p> <p>13. COLLECTION INCOME FROM LIQUID INVESTMENTS</p>	<p>10% DIVIDEND RATE</p>	<p>CONTINUING</p>	<p>BOD, OFFICERS AND MANAGEMENT STAFF</p>	<p>OPERATIONS</p>
<p>MEMBERSHIP: INCREASE IN TOTAL MEMBERSHIP (REGULAR)</p>				
ACTIVITY	MILESTONE	TIME-FRAME	RESPONSIBLE PERSON	BUDGET
<p>1. 24-ON SITE PMES</p>	<p>INCREASE IN TOTAL MEMBERSHIP BY 1,700</p>	<p>JANUARY 2018 TO DECEMBER 2018/ PER INVITATION</p>	<p>EDUCATION COMMITTEE, MANAGEMENT STAFF (ACCOUNTS OFFICER, SATELLITE OFFICE STAFFS) MANAGEMENT STAFF AND EDUCATION</p>	<p>EDUC FUND</p>

<p>2. INVITE ASSOCIATE MEMBERS TO BECOME REGULAR MEMBERS</p>			<p>COMMITTEE, YOUTH COMMITTEE LAB COOP COMMITTEE</p>	
<p>3. IDENTIFY MEMBERS OF THE LAB-COOP AGES 18-21 TO ASSIST IN THE ACTIVITIES OF THE LAB-COOP</p>	<p>ORGANIZED TEEN CATEGORY UNDER LAB-COOP</p>	<p>- DECEMBER 2017 TO 2ND QUARTER OF 2018</p>	<p>LAB-COOP COMMITTEE, MANAGEMENT STAFF, TEEN GROUPS OF THE LAB.,</p>	<p>EDUC FUND</p>
<p>4. INVITE MEMBERS OF THE LAB-COOP WHO ARE TURNING 18 TO ATTEND THE PMES</p>		<p>- JANUARY 2018</p>	<p>LAB-COOP COMMITTEE, MANAGEMENT STAFF, TEEN GROUPS OF THE LAB.,</p>	<p>EDUC FUND</p>
<p>5. CONDUCT 3 TRAININGS FOR LAB-COOP, 1- LAKBAY ARAL AND 1-GA</p>		<p>- SUMMER AND CHRISTMAS VACATION</p>		<p>LAB-COOP BUDGET</p>

MEMBERSHIP: INCREASE IN MEMBERS PATRONIZING LOAN FACILITIES

ACTIVITY	MILESTONE	TIME-FRAME	RESPONSIBLE	BUDGET
1. MARKETING OF LOAN FACILITIES TO MEMBERS.	RELEASE OF 75 MILLION LOANS PER MONTH	CONTINUING	MANAGEMENT STAFF	Operations
2. IDENTIFY INACTIVE MEMBERS, PROBABLY MEMBERS THAT HAVE GOOD CREDIT RECORDS IN THE PAST BUT HAS CURRENTLY BEEN INACTIVE		CONTINUING	MANAGEMENT STAFF	
3. OWNERSHIP MEETING		DECEMBER 2, 2017	MGMT STAFF WITH ED-COM	
4. OFFER RE-LOANS TO MEMBERS THAT ARE 60%-99% REPAYED		CONTINUING	MANAGEMENT STAFF	

INTERNAL BUSINESS AFFAIRS: INTERNAL CONTROL				
ACTIVITY	MILESTONE	TIME-FRAME	RESPONSIBLE	BUDGET
1. RECOMMEND THE REVIEW AND THE FORMULATION OF MANUAL OF POLICY ON: A. ACCOUNTING B. CASH MANAGEMENT C. MIS D. SATELLITE OFFICE	NEW POLICIES FORMULATED	JANUARY 2018 ONWARDS	AUDIT COMMITTEE, AUDIT AND COMPLIANCE OFFICER, MANAGEMENT STAFF & BOD	OPERATION
ORGANIZATIONAL CAPACITY: OFFICERS AND MANAGEMENT STAFF				
1. ATTENDANCE TO TRAININGS, SEMINARS AND FORUMS	20 TRAININGS, SEMINARS AND FORUMS ATTENDED ➤ GAD TRNG., ETC.	JANUARY 2018 ONWARDS	BOD, OFFICERS AND MANAGMENTS STAFF	EDUC FUND AND CETF
IMPROVE DELIVERY OF SERVICES				
1. BUILDING FAÇADE IMPROVEMENT 2. PAINTING OF ONE COLOR, SIGNAGE AND OFFICE LAY OUT	IMPROVED COOPERATIVE OFFICES AND BUILDINGS FOR BUGUIAS AND BAGUIO	- JANUARY 2018 ONWARDS	- MANAGEMENT STAFF	- 5 MILLION

<p>3. 4 SETS COMPUTER PURCHASED, 3-MONEY COUNTERS FOR SATELLITE OFFICES</p>	<p>UPDATE AND UPGRADED COMPUTER FACILITIES, INCREASE STAFF EFFICIENCY INCREASE OF NUMBER OF PEOPLE SERVED PER DAY, REDUCTION OF ENTRY ERRORS</p> <p>2 NEW STAFFS HIRED</p>	<p>- JANUARY 2018</p> <p>- FIRST QUARTER OF 2018</p>	<p>- MANAGEMENT STAFF</p> <p>- MANAGEMENT STAFF</p>	<p>- 500 K</p> <p>- OPERATIONS</p>
<p>4. HIRING OF 2 NEW ACCOUNTS OFFICERS TO ACCOMMODATE GROWING MEMBERSHIP</p>				

STRENGTHEN COOP IMAGE: LINKAGES AND PARTICIPATION TO SOCIAL SERVICE ACTIVITIES

ACTIVITY	MILESTONE	TIME-FRAME	RESPONSIBLE	BUDGET
<p>1. IDENTIFY PARTNERS IN THE CONDUCT OF THE ACTIVITIES</p> <p>2. IDENTIFY NEEDED MATERIALS</p> <p>3. SENDING OF LETTERS AND INVITATION TO PARTNERS</p>	<p>CONDUCT OF MEDICAL/DENTAL MISSION, TREE PLANTING ACTIVITIES, ETC.</p>	<p>APRIL 1 TO SEPTEMBER 2018</p>	<p>MANAGEMENT STAFF, VOLUNTEER MEMBERS, BOARD SECRETARY, LINKAGES, PARTNERS</p>	<p>275,000.00 (CDF)</p>

<ol style="list-style-type: none"> 1. IDENTIFY PROBABLE MEMBERS THAT CAN AVAIL OF THE LOAN 2. ORIENTATION OF AVAILORS ON THE PURPOSE OF THE LOAN 3. RELEASE OF LOANS 4. COLLECTION AND MONITORING 5. SUBMISSION OF REPORT TO DTI/SBC 	<p>DTI PROJECT IMPLEMENTATION P3 PROGRAM</p>	<p>JANUARY 2018 ONWARDS</p> <p style="text-align: center;">-</p>	<p>MANAGEMENT STAFF</p>	<p>OPERATIONS</p>
<ol style="list-style-type: none"> 1. PHOTO-DOCUMENTATION OF COMMUNITY PROJECTS 	<p>DOCUMENTED SOCIAL ACTIVITIES IN ONE ORGANIZED FILE</p>	<p>JANUARY 2018 ONWARDS</p>	<p>BOARD SECRETARY</p>	<p>OPERATIONS</p>

<p>1. BRAINSTORMING TO DEVELOP A COOPERATIVE COLOR AND ONE OFFICE LAYOUT</p> <p>2. BRAINSTORMING OF ONE COOPERATIVE SLOGAN</p> <p>3. PAINTING OF COOPERATIVE PROPERTIES AND OFFICES WITH COMMON COLOR</p>	<p>ONE COOP IDENTITY FOR ALL OFFICES AND PROPERTIES</p>	<p>JANUARY 2018 TO MARCH, 2018</p>	<p>BOD, MANAGEMENT STAFF, CHAIRMAN OF EACH COMMITTEE and Identified Members of the TEEN Group</p>	<p>Charge to operation</p>
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