

2019 Annual Report

CCOP
PHILIPPINES



Kooperatibang Matatag, Kapayapaan ay Kabalik



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The flying geese are deemed to aptly represent SDCC (members, leaders and management staff), moving forward and upward towards the new horizon as depicted by the rising sun. The geese are moving in a V-formation with the able stewardship of a competent and committed leader, the head goose. Also geese falling off are ably assisted back to formation by other geese. This clearly epitomizes the cooperative spirit inherent in SDCC.

MITHIIN NG SDCC (SDCC'S LIFE PURPOSE)

Magsikap at manguna para sa pagkakaroon ng ganap at mananatiling sistemang kooperatiba na magbibigay-dangal sa buhay ng tao.

To pursue and lead for a sustainable total cooperative system towards the dignity of human life.

PANANAW (VISION)

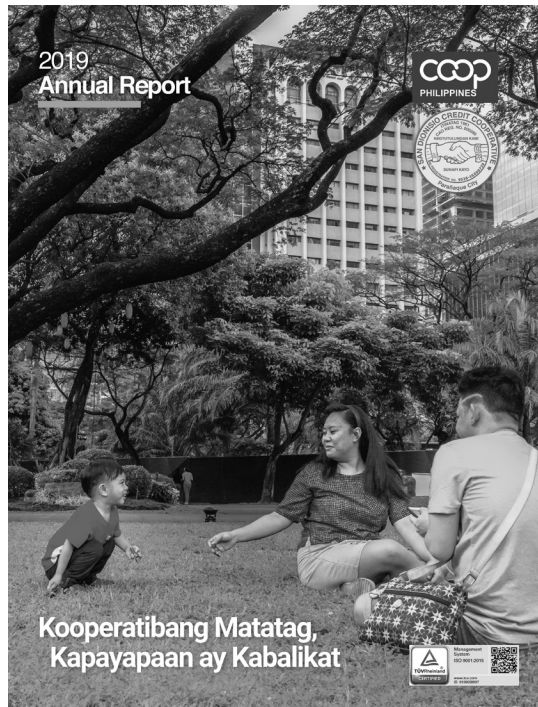
Ang makabago at pandaigdigang lider-kooperatiba, na ang mga kasapi ay nagkakaisa at nakatuon sa pag-angat ng kalidad ng buhay, panlipunang pagbabago at pangangalaga ng kapaligiran.

The Innovative, global cooperative leader, the members of which are united in, and committed to the upliftment of the quality of life, social transformation and environment protection.

MISYON (MISSION)

1. Panatilihing umaangat ang antas ng katatagan ng ating organisasyon, habang ito ay matibay na nakatungtong sa mga pinahalagahan at prinsipyo ng kooperatiba, sa ilalim ng isang masaya at ligtas na lugar ng paggawa.
Keep the organization increasingly sustainable yet steadily grounded on co-op values and principles under a continually happy and secure work environment.
2. Tiyakin ang katuparan sa sarili ng mga kasapi sa lahat ng aspeto ng kaunlarang pantao.
Ensure self-fulfilment in all facets of human development for our members.
3. Tiyakin ang pagpapaunlad sa pamumuno ng ating mga opisyaes batay sa kanilang atas na tungkulin.
Ensure role-based leadership development for our officers.
4. Tiyakin ang pagpapaunlad ng karera ng ating mga kawani.
Ensure career development for our staff.
5. Tiyakin ang pagpapalakas ng ating mga Pook-Tulungan.
Ensure the strengthening of our Pook-Tulungan's.
6. Tiyakin na kapwa kapaki-pakinabang at may paggalang ang pakikipag-ugnayan sa lahat ng ating mga katuwang.
Ensure a mutually beneficial and mutually respectful working relationship with all our partners.
7. Tiyakin ang kabuuang kapakanan ng ating pamayanan.
Ensure the total well-being of our community.
8. Tiyakin ang pangangalaga ng ating kapaligiran.
Ensure the preservation of our environment.

Ang Pabalat



Pinagmamalasakitang panatilihin ng SDCC ang kanyang mga natamong tagumpay at patuloy na kumikilos sa pagpapabuti nito upang makadulot sa mga kasapi ng kapayapaan at kapanatagan sa kanilang pamumuhay dahil batid nilang matibay ang kanilang sandalang kooperatiba... “ang Kooperatibang Matatag, Kapayapaan ay Kabalik.”

Ipinakikita ng larawan ng pamilya ang mukha ng kaligayahan at kapayapaan kung saan di lamang salapi ang batayan ng pagkakaroon ng isang matagumpay at masayang buhay; bagkus ito ay batay sa pagyakap sa kapayapaang pinananatili sa loob ng pamilya sa gitna ng mga pangaraw-araw na pagsisikhay upang harapin ang mabilis na pagtakbo ng modernong pamumuhay. Ito ay isang buhay na may pagmamahalang nakikita sa pagmamalasakit sa kapwa; isang buhay na mapang-unawa at di mapanghinawa; isang buhay, na sa gitna ng mga pagsubok ay nananatiling mapagkumbaba at may kasiyahan ... mga bagay na nagdudulot ng Kapayapaan.....

At... ang Kapayapaan ang mukha ng isang nananatiling maayos na pamumuhay.

Cover Design

SDCC painstakingly sustains its gains and works for continuous improvements to provide assurance to the members that they can live in peace and feel secure with a strong SDCC... because “a stable cooperative assumes peace.”

The picture of the family portrays the face of happiness and peace. Where in, financial status is not only the basis of achieving a successful and happy life. But rather embracing internal peace at home despite of the daily struggles encountered to survive in a fast pacing modern community. A life with love that concerns the welfare of everyone; a life with understanding rather than hatred and a life who's living with trials but with humility and contentment... constitute to overall Peace.

And Peace is the face of sustainability!

Ang Taunang Ulat 2019 ng San Dionisio Credit Cooperative ay magkakatatlong na binuo nina Cielito L. Garrido, MBA, Maricris D. Bautista, Vivian D. Alcantara, Emmy R. Salvador, Elena E. Ferrer, RSW, Joanna I. Esperanza, RSW, Ia B. Dofitas, MPA, Nelson D. Yeban, Jr., Ma. Nanette D. Bernardo, Marilyn M. Mendoza, Esmeralda D. Cortezo, Ma. Francisca C. Daynolo, Sarah Len C. Canicosa, Pernie T. Comanda, CSP, Maricel M. Rañola, Marie Rita Bettina Gerardine M. Manalili, Fredrick D. Despogado, Joy Marie C. Lacerna, Agatha Romelle G. Ferrer, Jerzene Mc Chell G. Dela Cruz, Marilyn J. Estrella bilang Editor at tagasalin, Ken & Loise Advertising para sa disenyo ng pabalat, Jamen M. Gonzales para sa lay-out, Luchris Printing Corporation para sa printing at Gng. Joanna Rose Siton and G. Rogelio Lobrido, Jr. sa pagbibigay pahintulot na mailathala ang larawan ng kanilang pamilya sa pabalat.

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SAN DIONISIO CREDIT COOPERATIVE

TAUNANG ULAT 2019

“KOOPERATIBANG MATATAG,
KAPAYAPAAN AY KABALIKAT”

◆ ◆ ◆ ◆ ◆ ————— **MGA NILALAMAN** ————— ◆ ◆ ◆ ◆ ◆

(TABLE OF CONTENTS)

Mensahe - G. Renato G. Dela Cruz, Tagapangulo, Lupong Patnugutan	4
<i>(Message - Mr. Renato G. Dela Cruz, Chairperson, Board of Directors)</i>	5
Mensahe - Bb. Cielito L. Garrido, MBA, Chief Executive Officer	6
<i>(Message - Ms. Cielito L. Garrido, MBA, Chief Executive Officer)</i>	7
Ulat ng Lupong Patnugutan	8
<i>(Board of Directors' Report)</i>	
Mga Resolusyong Inaprubahan ng Lupong Patnugutan sa Taong 2019	16
<i>(Approved Board Resolutions for the year 2019)</i>	
Interplay 2017-2021	58
Ulat ng Komite sa Gender and Development	59
<i>(Report of the Gender and Development Committee)</i>	
Ulat ng Komite sa Ethics	60
<i>(Report of the Ethics Committee)</i>	
Ulat ng Komite sa Mediation and Conciliation	60
<i>(Report of the Mediation and Conciliation Committee)</i>	
Ulat ng Pamunuan ng Kapulungan ng mga Pook-Tulungan Lider	61
<i>(Report of the Pamunuan ng Kapulungan ng mga Pook-Tulungan Leader)</i>	
Paglalarawan ng Kasapian	63
<i>(Membership Profile)</i>	
District Council Chairpersons	64
<i>(District Council Chairpersons)</i>	
Talaan ng mga Pook-Tulungan Lider	66
<i>(List of Pook-Tulungan Leader)</i>	
Ulat ng Komite sa Organizational Strengthening	79
<i>(Report of the Committee on Organizational Strengthening)</i>	
Ulat ng Komite sa Edukasyon at Pagsasanay	82
<i>(Report of the Education and Training Committee)</i>	
Mga Pagsasanay na Naisagawa Para sa Taong 2019	84
<i>(Trainings Accomplished for the year 2019)</i>	
Mga Bumisita sa Kooperatiba	84
<i>(Visitors of the Cooperative)</i>	
Seminars/Trainings Attended 2019	85
Congress, Forum, Summit & Workshop Attended 2019	112
Ulat ng Komite sa Pampalakasan	121
<i>(Report of the Sports Committee)</i>	

Ulat ng Komite sa Pag-utang	122
<i>(Report of the Credit Committee)</i>	
Comparative Loans Granted January to December 2019 and 2018	123
Monthly Loans Granted for 2019	124
Ulat ng Komite sa Investment, Research and Development	125
<i>(Report of the Investment, Research and Development Committee)</i>	
Ulat ng Komite sa Business Development & Social Services	126
<i>(Report of the Committee on Business Development & Social Services)</i>	
Ulat ng Komite sa SHEPHERD	127
<i>(Report of the SHEPHERD Committee)</i>	
Ulat ng SDCC sa TRIAS Southeast Asia Partnership	129
<i>(Report of SDCC on TRIAS Southeast Asia Partnership)</i>	
Ulat ng Komite sa Enterprise Improvement	130
<i>(Report of the Enterprise Improvement Committee)</i>	
Ulat ng Komite sa Risk Management	131
<i>(Report of the Risk Management Committee)</i>	
Ulat ng Konseho ng Tagapayo	132
<i>(Report of the Advisory Council)</i>	
Ulat ng Komite sa Halalan	133
<i>(Report of the Election Committee)</i>	
Ulat ng Komite sa Awdit	135
<i>(Report of the Audit Committee)</i>	
Nasuring Ulat Pinansyal ng SDCC	137
<i>(Audited Financial Report of SDCC)</i>	
Financial Ratios	179
Nasuring Ulat Pinansyal ng EDSD	181
<i>(Audited Financial Report of EDSD)</i>	
Highlights of Operation	213
Paglago ng Estatistiko	214
<i>(Statistical Growth Trend)</i>	
Ulat sa mga Kasaping Pumanaw at Benepisyong Natanggap	215
<i>(Report on the list of the Deceased Members & the Benefits Received)</i>	
Opisyales ng SDCC	217
<i>(SDCC Officers)</i>	
Kawani ng SDCC	231
<i>(SDCC Staff)</i>	
Demograpiya ng mga Pook-Tulungan Lider, Opisyales at Kawani ng SDCC	246
<i>(Demographics of Pook-Tulungan Leaders, Officers and Staff of SDCC)</i>	
Pamunuan, mga Guro at Kawani ng EDSD	247
<i>(Administrators, Teachers and Staff of EDSD)</i>	
Balik-Tanaw	252
<i>(Flashback)</i>	
ISO Certificate	258
Data Privacy	259



Mensahe

Isang mapagpalang pagbati mula sa inyong Lupong Patnugutan!

Malugod naming ibinabahagi sa lahat ng kasapi ang matagumpay sa pangkalahatan na 2019. Bunga ito ng sama-samang paggawa ng mga opisyaes, kawani at katuwang, at patuloy na pagtangkilik ng mga kasapi.

Sa mahabang panahon kong paglilingkod sa SDCC, mula sa pagiging Pook Tulungan Lider hanggang sa pagiging kagawad ng Lupong Patnugutan, at sa dalawang taong pagiging Tagapangulo, lalong napamahal sa akin ang SDCC, at lalong lumawak at lumalim ang pang-unawa at pagpapahalaga ko sa Kilusang Kooperatiba. Tunay ang turo ng ating mga nagsipagtatag na “Cooperative is the Only Way.” Ang International Cooperative Alliance (ICA) ay binigyang diin ang malaking ambag ng Samahang Kooperatiba sa pagkamit at pagtugon sa 17 Sustainable Development Goals (SDGs) na mag-aangat ng antas ng buhay ng tao. Nagbibigay inspirasyon sa akin, sa Liderato at sa Tagapamahala, na ang mga gawain ng SDCC ay tumutugon sa 12/17 SDGs, directly or indirectly, – 1) No Poverty 2) Zero Hunger 3) Good Health & Well Being 4) Quality Education 5) Gender Equality 6) Clean Water and Sanitation 7) Affordable & Clean Energy 8) Decent Work & Economic Growth 9) Industry, Innovation & Infrastructure 12) Responsible Consumption & Production 13) Climate Action 16) Peace, Justice & Strong Institutions 17) Partnerships for the Goals. Ang paglilingkod sa Kooperatiba, lalo na sa SDCC, ay isang mahalagang misyon – ang pinag-sama-samang gawa na may magandang layunin ay nakakatulong sa pagtaas ng antas ng buhay ng ating kapwa.

Ang mga pagpupulong na umaabot sa malalim na gabi, na ang tanging layunin ay makabuo ng mga desisyon para sa serbisyo at produktong tutugon sa pangangailangan ng mga kasapi. Ito ang isa sa mahalagang sangkap ng patuloy na tagumpay ng SDCC. Bagamat may mga pagsubok din tayong hinaharap, subalit sa gabay ng mga Pinahahalagahan at mga Prinsipyo ng Kooperatiba, matagumpay nating nalalampasan ang ano mang mga pagsubok

Ang katatagan nating tinatamasa ay pagtulung-tulungan nating mapanatili sa mga susunod pang panahon... sabi nga ng ating mga nagsipagtatag... makakamtan natin yan sa patuloy na pagsasabuhay ng ating “Tripod of Co-op Success:” Mulat na Liderato, Aktibong Pakikilahok ng mga Kasapi at Mabuting Pamamahala... dahil ang “Kooperatibang Matatag, Kapayapaan ang Kabalikat!”

Muli, mula sa inyong Lupong Patnugutan, Maraming Salamat at Mabuhay Tayong Lahat!!

Patnubay ng ating Poong Maykapal ang ating hiling.

A Blessed Greetings from the Board of Directors!

We are pleased to share to the membership the over-all success of the Cooperative in 2019. This is the result of the effort of working together of the officers, employees, partners and the continuous support of the membership.

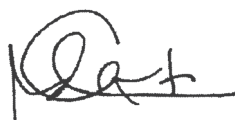
In my long years of service to the SDCC, from being a Pook Tulungan Leader up to being a Director of the Board, and two years as Chairperson, my endearment of SDCC became intense, as well as the broadening and deepening of my understanding and appreciation of the Cooperative Movement. The teaching of the founders is true that the “Cooperative is the Only Way.” The International Cooperative Alliance (ICA) stressed the big contributions of the Cooperative Movement in attaining and addressing the 17 Sustainable Development Goals (SDGs), which will raise the level of the people’s lives. It inspires me, the Leadership and the Management, that SDCC programs and activities are responsive to 12/17 SDGs, directly or indirectly, – 1) No Poverty 2) Zero Hunger 3) Good Health & Well Being 4) Quality Education 5) Gender Equality 6) Clean Water and Sanitation 7) Affordable & Clean Energy 8) Decent Work & Economic Growth 9) Industry, Innovation & Infrastructure 12) Responsible Consumption & Production 13) Climate Action 16) Peace, Justice & Strong Institutions 17) Partnerships for the Goals. That is why, service to the cooperative, especially to SDCC, is a significant mission ---- the joint activity with noble goals has helped improve the quality of life of our fellowmen.

The meetings, which extended to late night hours, were intended to come up with decisions for the services and products that will respond to the needs of the members. This is actually one of the essential ingredients that continuously bring SDCC to success. Although there may be challenges, we were guided by the Cooperative Values and Principles that helped us successfully solve such challenges.

Let us work together in maintaining the stability we have now until the coming years. As our founders said, we can achieve this by continuously living out the “Tripod of Co-op Success:” Enlightened Leadership, Active Members’ Participation and Good Management... and that is explicitly addressed by the theme “Kooperatibang Matatag, Kapayapaan ang Kabalikat”.

Again, from the Board of Directors, thank you very much and Long Live to all!

Our Creator’s guidance is our prayer.



Renato G. Dela Cruz
Tagapangulo / Chairperson



Mensahe

Kooperatibang Matatag, Kapayapaan ang Kabalikat” ... sa konteksto ng San Dionisio Credit Cooperative (SDCC), tunay na kapag ang Kooperatiba ay matatag (sa pang-pinansiyal, pang-sosyal at pang-kalikasang aspeto), may kapayapaan sa buong kasapian...at kung may kapayapaan, ito ay nagtataguyod ng mas maraming pagtangkilik ng mga kasapi sa lahat ng serbisyo at produkto, at ito ay magdudulot ng mas malawig na tagumpay at katatagan ng Kooperatiba.

Isang mapagpalang pagbati sa lahat ng opisyaes, mga kawani at mga kasapi, kasama na ang mga katuwang ng SDCC.

Malugod na ipinararating ng Tagapamahala sa lahat ng stakeholder, na naging matagumpay ang ating operasyon sa taong 2019. (Matutunghayan iyan sa mga susunod na pahina ng Annual Report na ito)

Sa pagtutulungan ng liderato, mga iba’t-ibang Komite at sa mga bumubuong Tagapamahala, nakamit natin ang ISO 9001:2015 Certification for Quality Management System (QMS). Ipinapakita nito ang maayos na operasyon at pagsunod sa mga polisiya at pamamaraan sa pagdudulot ng serbisyo sa mga kasapi.

Sa aspetong pampinansiyal, makikita sa resulta ng operasyon, na inilalahad ng ating Audited Financial Statement, ang pangkalahatan nating tagumpay. Ang ating kabuuang ari-arian ay lumaki nang 14.21% kumpara sa taong 2018, ito ay umabot na sa Php 2.25B. Bahagi ng paglaking iyan ay ang pag-angat ng ating kabuuang Saping-Puhunan (Share Capital) na may halagang Php 488.99M, na tumaas nang 14.22% kumpara sa 2018; kabuuang deposito na Php 1.405 B, na tumaas nang 4.70% kumpara sa 2018; at ang linis na kita na tumaas nang 15.32% kumpara sa 2018, ito ay umabot sa halagang Php 35.914M. Matagumpay tayong nakapagpautang ng Php 962.28 M, higit na malaki sa itinantyang maipapautang na Php 890 M, at ang kita mula sa serbisyong pagpapautang ay 79.82% ng kabuuang kita. Ang kita naman sa pamumuhunan ay 15.33% ng kabuuang kita at mula naman sa iba pang serbisyo ay 6.18%. Kinakailangan nating pagtulung-tulungan at patuloy na palakasin ang pagtangkilik ng mga kasapi sa sangay ng ating Botica De San Dionisio sa Las Pinas City, na isang taon pa lamang naman, upang makadagdag sa kabuuang kita ng ating kooperatiba. Patuloy na gumaganda ang kalagayan ng ating Portfolio At Risk (PAR), at inaasahang sa mga susunod na panahon ay patuloy pa rin ang pagbaba nito.

Sa aspetong sosyal, sa pagbubukas ng pintuan ng SDCC sa mga nais maging kasapi mula sa mga residente ng Cavite, nakatulong ito sa pagtaas ng ating kasapian na umabot na sa bilang na 21,372. Naniniwala tayo na makatutulong ang SDCC sa mga nais maging kasapi nito. Ang ating Business, Employment, Education and Food (BEEF) Program, na may pagtatangi sa mga higit na nangangailangan ay patuloy nating pinapalaganap at pinaunawa sa mga kasapi. Ipinalaganap natin sa buong kasapian ang ating pagsulong sa kaalaman sa Gender Equality. Palagian at aktibong bahagi rin ang SDCC sa mga gawaing nagpapalaganap sa diwa ng kooperatibismo, at mga aksiyon sa ikabubuti ng kilusang kooperatiba.

Sa aspetong pangkapaligiran, walang kapaguran nating isinusulong ang pagpapahalaga sa kapaligiran at paghahanda sa ano mang sakuna.

Sa loob ng 58 na taon, buhay na buhay pa rin ang diwa ng kooperatibismo sa SDCC. Patuloy nating pagtulung-tulungan na ito ay manatili at maipalaganap sa susunod pang mga panahon... nawa’y patuloy nating maisabuhay ang ating WISE MENTOR identity at makapagbigay inspirasyon sa buong kasapian at pamayanan.

Mula sa inyong Tagapamahala, kasama ang lahat ng mga kawani, Maraming Salamat sa Lupong Patnugutan sa pagtiwala at gabay, sa tulong ng iba’t-ibang Komite at mga katuwang na kasama naming nagsagawa ng mga nakalatag na plano, at proyekto, sa lahat ng mga kasapi sa patuloy na pagsuporta at pagtangkilik sa ating mga serbisyo at produkto.

Nawa ay patuloy tayong gabayan ng Poong Maykapal.

“Alone I am weak, but with others I am strong”

“Kooperatibang Matatag, Kapayapaan ang Kabalikat” ... in the context of San Dionisio Credit Cooperative (SDCC), truly, when the cooperative is stable (in the financial, social and environmental aspects), there is peace throughout the membership, ... and if there is peace, it will promote more members’ support across all services and products, and it will bring more success and stability to the Cooperative.

Warm greetings to all officers, employees and members, including our SDCC partners. The Management is pleased to report to all stakeholders that our operation for 2019 has been successful. (It can be seen in the following pages of this Annual Report).

Through the cooperation of the Leadership, various committees and those constituting the Management, we were able to attain the ISO 9001:2015 Certification for Quality Management System (QMS). This shows that operations are proper and compliant with policies and procedures in the delivery of services to the members.

On the Financial aspect, the results of operation as reflected in the Audited Financial Statements showed our over-all success. Our total assets grew by 14.21% compared to 2018, which now reached Php 2.25B. Part of that growth was the increase of our Share Capital amounting to Php 488.99M, which rose by 14.22% compared to 2018; the total amount of deposits of Php 1.405B that grew by 4.70% compared to 2018; and the increase in net surplus by 15.32% compared to 2018, reaching a total amount of Php 35.914M. We successfully loaned out a total of Php 962.28 M, which was greater than the projected amount of Php 890 M, where the income from such loan service was 79.82% of the total revenues. On the other hand, earnings from investments was 15.33% of the total revenues and from other services, a total of 6.18%. We need to work hand-in-hand to continuously encourage patronage of Botica de San Dionisio (Las Piñas City) among members, which, however, is only one year old, to supplement the total revenues of our cooperative. There was a continuous improvement in our Portfolio-at Risk (PAR), which is expected to decline more in the coming years.

On the Social aspect, as SDCC opens its door for those aspiring members from Cavite, it is one of the factors that our membership reached a total of 21,372. We believe, that SDCC can be of help to those who desire to be its member. Our Business, Employment, Education and Food (BEEF) Program, which gives more importance to the needy, is continuously being propagated for better unde. We also promote knowledge on Gender Equality and Sensitivity among our members. Likewise, SDCC is actively involved in activities that spread the spirit of cooperativism, and takes actions towards the development of the Cooperative Movement.

On the Environmental aspect, we are relentlessly promoting environment preservation and disaster preparedness.

For 58 years, the spirit of cooperativism is very much alive at SDCC. Let us continue to work together to preserve and propagate it in the coming years... to live out our Wise Mentor identity, and to provide inspiration to the membership and the community.

From the Management, together with all of the staff, we are thanking the Board of Directors for the trust and guidance; the various committees and our partners for their support and being with us in undertaking the laid-out plans and projects; and our members who continuously support and patronize our products and services.

May the Divine Creator continue to guide us.

“Alone I am weak, but with others I am strong”


Cielito L. Garrido, MBA
Punong Tagapagpaganap / Chief Executive Officer

Ulat ng Lupong Patnugutan

Mula sa lahat ng kagawad ng Lupong Patnugutan at sa inyong lingkod bilang Tagapangulo nito, isang mainit at taos-pusong pagbati sa lahat ng mga opisyal, kawani at kasapi ng San Dionisio Credit Cooperative (SDCC)! Ang inyong Lupon ay nagkaroon ng 12 regular at 35 espesyal na pagpupulong, at nakapagpatibay ng 154 regular at 144 espesyal na mga resolusyon sa taong 2019.

Sa pagtutulungan ng lahat – mga Opisyal, mga kawani, at higit sa lahat mga kasapi, muling naging matagumpay ang nagdaang taon. Sinasalamang ng mga resolusyon at ulat ng iba't-ibang komite ang mga naisagawa sa taong 2019. Matutunghayan ito sa susunod na mga pahina. Ang lahat ng mga naisagawa ay naaayon sa ating Annual Operational Plan na nagsasabuhay ng Strategic Plan, na nilalarawan ng ating Interplay 2017-2021.

[Bilang pagbibigay diin at muling pagpapaliwanag, ang naturang Interplay ay batay sa ating bagong pananaw na kung saan nakikita natin ang SDCC na isang makabago at pandaigdigang lider-kooperatiba, na ang mga kasapi ay nagkakaisa at nakatuon sa pag-angat ng antas ng buhay (upliftment of the quality of life), na siyang ating pinakamatayog na adhikain (noblest goal). Upang ma-angat ang antas ng buhay (ng ating mga kasapi at kanilang komunidad), mahalaga ang panlipunang pagbabago (social transformation) at pangangalaga ng kapaligiran (environment protection). Sa panlipunang pagbabago, bukod sa tulong ng ating mga katuwang (partners), pormal nating ipinatutupad (institutionalize) ang konseptong ipinamana sa atin ng ating mga "Founders", ang tinaguriang "Cooperative Cake" na umiikot (revolves around) sa pangkabuuang pagpapaunlad ng tao total human development. (political, economic, socio-cultural, spiritual, technological, environmental, legal). Kasalukuyang nakatuon sa konseptong ito ang ating mga pangunahing proyekto tulad ng BEEF, icd-SCoPE, CARE at SHEPHERD. Maisasagawa lamang natin ang mga ito kung ang SDCC ay may katatagang pampinansyal (financial sustainability) na masusukat ng mga batayang sumasailalim sa LIPS (Liquidity, Increasing growth, Profitability, Solvency).

Tungo sa tuloy-tuloy na katatagang pampinansyal, masusi nating pinag-aaralan at maingat nating ipinapatupad ang mga sumusunod.

- a. Karampatang pagpapaunlad ng mga produkto at pagpapalawak ng nasasakupan (appropriate product-market development)
- b. Mga bagong pamumuhunan (new investments)
- c. Pagpapalakas ng mga kasapi, lider, Pook-Tulungan (kung saan napapaloob ang mga kasapian at lider), at kawani sa ilalim ng pormal na pagpapatupad ng konseptong "Tripod of Success" na mangangailangan ng akmang pagbalangkas at paghahatid ng mga karampatang "learning modules" dito at sa pagpapalakas ng kakayahan, ay malaki ang papel ng ginagampanan ng ating sariling Escuela De San Dionisio at ng ating SDCC Research and Development Center; lalo na sa larangan ng "leadership succession, training needs analysis, marketing research at enterprise development."

Isinasagawa natin ang lahat ng ito habang nananatili tayong matatag na nakatuntong (while keeping ourselves firmly grounded) sa mga pinahalagahan at prinsipiyo ng mga kooperatiba (cooperative values and principles) na sinasalamang sa ating Code of Ethics, Code of Conduct at Code of Governance, kasama na ang pagpapalaganap sa ating tatak (brand) na WISE MENTOR at pagtataguyod sa Gender Equality.]

Sa layuning patuloy na makapagbigay serbisyo sa mga kasapi, at sa komunidad nito, ang Lupong Patnugutan, iba't-ibang Komite at Tagapamahala ay nagtulong-tulong upang maisabuhay ang plano at programa na nailatag para sa taong 2019. Ang ulat ng Lupon, mga Komite at Tagapamahala ay nagpapakita sa mga naisagawa na may kinalaman sa mga sumusunod na aspeto:

1. Code of Ethics for Members and Officers at Code of Governance

Nakapagsagawa ng pagtatasa ang Ethics Committee sa lalim ng pagkakaunawa ng mga kasapi at Opisyal sa Code of Ethics. Ang layunin nito ay upang pabutihin ang Code na nabanggit, na siyang gabay ng lahat sa pagsasabuhay ng Cooperative Values and Principles at WISE MENTOR brand.

2. Code of Conduct for Members

Matagumpay na natapos ng Mediation and Conciliation Committee ang Mediation and Conciliation Manual, na naglalaman ng tungkulin ng bawat may kinalamang unit, at gabay sa paglutas ng alitan, kung mayroon man, na idudulog sa Komite. Patuloy ring pinipino ng Komite ang Code of Conduct for Members na naglalaman ng kinakailangang pag-uugali ng mga kasapi ng SDCC at karampatang disiplina sa mga lalabag sa Code.

3. Gender and Development

Sinisikap ng ating Kooperatiba ang pagkakaroon ng pagkakapantay-pantay sa loob ng ating samahan, at umaasa rin na hanggang sa sambahayan ng ating mga kasapi, sa larangan ng Gender and Development. Sa pangunguna ng GAD Committee, patuloy ang pagpapalaganap ng kaalaman at pang-unawa sa Gender and Development. Sinimulan sa pagsasagawa ng Gender Sensitivity Training sa Lupong Patnugutan, mga opisyal at mga kawani, hanggang sa mga kasapi sa pamamagitan ng pagpupulong sa mga Pook- Tulungan. Maging ang ating polisiya at iba pang mga gawain ay sinisikap natin na makatutulong sa pagpapaunlad ng kamalayan at pagkakapantay-pantay sa kasarian.

4. Pook-Tulungan

Sa pangunguna ng Pamunuan ng Kapulungan ng mga Pook-Tulungan Lider (PKPTL), katuwang ang mga opisyaes ng District Council (DC) at mga Pook-Tulungan Lider (PTL) mula sa buong nasasakupan ng operasyon ng ating Kooperatiba, patuloy ang pagsisikap na mapalakas ang mga Pook-Tulungan (PT). Sa taong ito ang simula ng dalawang (2) taong termino ng panunungkulan ng mga bagong halal na mga opisyaes ng PT. Nakatutuwang maraming bagong PTL, halos 50% ng kabuuan, ang tumanggap ng pamumuno sa kani-kanilang PT. At ang pasasalamat ng liderato sa mga dati nang mga PTL na patuloy na nagseserbisyo sa ating kooperatiba. Sa lalong ikakalakas ng bawat PT, sinikap ng pamunuan na mapalawig ang kaalaman ng mga PTL sa pamumuno ng kani-kanilang PT. Sa pagtutulungan ng PKPTL at EDCOM ay nagsagawa ng pagsasanay para sa lahat ng PTL, yan ay ang Orientation at Basic Leadership Training. Ang mga PT rin ang katuwang sa lahat ng mga gawain, gaya ng may kinalaman sa Sports and Wellness, pangangalaga sa kapaligiran at pagpapalaganap ng kaalaman sa paghahanda kung may panganib, pagtulong sa mga proyekto na may kinalaman sa BEEF (Business, Employment, Education, Food) Program, pagsuporta at pagtatanggol sa karapatan ng Samahang Kooperatiba, at ang pagpapalakas ng pagkakakilala at pagtataguyod sa Coop NATCCO Partylist. Malaking bahagi ng gawain sa taon ay ang pagtutok sa partisipasyon ng mga kasapi sa bawat PT sa Galing PT Award, dalawang (2) taong programa na nagtapos ngayong 2019 na may layuning nakatuon sa pagpaparami ng kasapian, pagpapataas ng serbisyong pagpapautang at pagpababa ng Portfolio At Risk (PAR). Naging abala rin ang mga opsiyaes ng iba't-ibang Pook-Tulungan sa paggabay pa rin ng PKPTL katulong ang Tagapamahala, sa pagpapalawig ng kasapain sa buong Parañaque City, Las Piñas City at sa bagong bukas na bahagi ng operasyon ang Province of Cavite.

5. Pagtatalaga ng mga Opisyaes

Taun-taon ay isinasagawa natin ang pagtatalaga ng mga opisyaes ng ating Kooperatiba. Iyan ay sa pamamagitan ng General Election (GE) para sa mga opisyaes ng Lupong Patnugutan, Audit at Election Committee, at pagtatalaga ng Lupong Patnugutan ng mga opisyaes para sa iba't-ibang komite. Pinamumunuan ng Election Committee ang pagsasagawa ng GE. Ito ay pagsasabuhay ng Ikalawang Prinsipyo ng Kooperatiba, ang demokratikong pamamahala (democratic control). Sinisiguro ng gawaing ito na ang lahat ng kandidato para sa GE ay kwalipikado, at kahit sino ang manalo ay wagi ang Kooperatiba. Gayundin ang pagtatalaga ng Lupon sa mga manunungkulan sa iba't-ibang komite, kung saan sila ay dumadaan din sa pagsusuri batay sa patakarang nailatag. Isang tagumpay ng ating Kooperatiba na sa loob ng 58 taon ay patuloy ang pagdami ng nagnanais na magbigay ng boluntaryong serbisyo, at ang lahat ay sama-samang gumaganap ng kani-kaniyang tungkulin para sa lalo pang ikatatatag ng SDCC.

6. Pagpapaunlad ng Kaalaman

Matapos maitalaga ang mga opisyaes, sinisikap ng samahan na matulungan na makaya nilang magampanan ang tungkulin na nakaatang sa kanila. Sa pangunguna ng Education and Training Committee (EDCOM), sumailalim sa iba't-ibang mga pagsasanay ang mga opisyaes. Ipinadala rin ang ilang mga opisyaes sa mga espesyal na pagsasanay sa labas ng SDCC upang lalo nilang mapagbuti ang pagganap sa kanilang tungkulin. Katuwang ng EDCOM ang Speakers' Bureau sa mga gawaing pang-edukasyon.

Gayundin ang para sa mga kawani. Patuloy ang pagsasanay nila upang higit na lumalim ang pag-unawa sa samahang kooperatiba at ang kahalagahan ng pagseserbisyo sa mga kasapi at sa komunidad.

Sinikap din na makatulong tayo sa pagpapaunlad ng kaalaman ng mga kasapi. Kaya nga't hanggang sa lebel ng PT ay may mga pagsasanay na isinagawa, gaya ng Gender Awareness, Disaster Awareness and Preparedness, Data Privacy, at mga pagsasanay na makatutulong na maiangat ang antas ng buhay (Livelihood Training) ng mga kasapi.

7. Pagpapalakas ng Organisasyon

Pinangunahan ng Committee on Organizational Strengthening ang pagpapalakas sa organisasyon. Naging abala ang Komite sa pag-aaral at paglatag ng manwal at modyul para sa Ladderized Transformation of Leadership: 1) The Development of Quality Members, 2) The Development of Leaders of Good Standing at 3) The Development of Quality Leaders. Ito ay isang paraan upang maihanda ang mga kasapi para sa pagtanggap ng posisyon sa liderato (Succession Leadership) sa hinaharap. Ang programang ito ay tumitiyak na mayroong mga kasaping handang gumanap ng mga tungkulin ng mga namumuno. Hindi madali ang gawaing ito, dahil ito ay kinakailangang angkop sa pangangailangan ng SDCC bilang isang organisasyon.

8. Pangkalakasan at Pangkagalingan

Naging abala ang Sports Committee sa pagsasagawa ng mga proyekto na nagtataguyod ng kalakasan at kagalingan (sports and wellness) ng mga kasapi. Naglunsad ng iba't-ibang gawain sa hanay ng mga District upang lalong ilapit sa mga kasapi ang ideya at kamulatan sa kahalagahan ng maayos na kalusugan. Naging aktibo rin ang ating SDCC sa ganitong gawain sa hanay ng Samahang Kooperatiba. Sa katunayan ay nakapag-uwi ang ating mga kinatawan ng mga medalya para sa SDCC. Naniniwala tayo na ang malulusog na mga kasapi ay malusog na Kooperatiba.

9. Pamumuhunan at Pananaliksik

Bago mamuhunan ay tinitiyak ng liderato na may sapat na pag-aaral o pananaliksisk. Naging abala ang Investment, Research and Development Committee sa larangang iyan. Pinag-uubusan nila ng panahon at pag-aaral ang mga panukala sa pamumuhunan. Gayundin, sinusubaybayan ng Komite ang kalagayan ng kasalukuyang pamumuhunan. Tunay na mahalaga ang pag-aaral o pananaliksik. Ang resulta nito ay ang gabay ng Komite sa pagrerekomenda ng posibleng aksiyon sa Lupong Patnugutan. Ang resulta nito ay nakabuo at nakapagdulot tayo ng mga bagong serbisyo o produkto sa mga kasapi, gaya ng Bagong Emergency Loan at Character Loan. Subalit ang pag-aaral at patuloy na pagsubaybay sa pamumuhunan ay hindi pa rin 100% na garantiya na ang lahat ng panganib na may kaugnay dito ay ating makikita. Ang positibo dito ay agad tayong makagagawa ng mga aksiyon, kung hindi man maiwasan ang lahat ng panganib, ay mabawasan ang epekto nito sa organisasyon. Kasama rin sa pamumuhunan ang pagiging mulat na may mga pamumuhunan na hindi agad kikita sa ilang unang taon, at nangangailangan ng panahon bago umani ng kita mula dito, ngunit kitang pangmahabang panahon.

10. Serbisyong Pagpapautang sa mga Kasapi

Sa pangunguna ng Credit Committee, sa tulong ng Tagapamahala, ay matagumpay nating nahigitan ang budget na pagpapautang sa 2019 sa halagang Php962.28M. Masusing inaaral ng Komite ang mga aplikasyon sa utang ng mga kasapi na hinahatag sa kanila. Nais ng komite na matiyak kung ang mga impormasyon na nakasaad sa aplikasyon ng kasapi, kasama ang mga dokumento, ay naglalahad ng tunay na kalagayan ng kasapi, at ang inutang ng kasapi ay makatutulong sa pag-angat ng buhay nito, habang tinitiyak din na protektado ang kalagayan ng SDCC. Sinusuri at inaaksiyunan din ng komite ang mga aplikasyon sa paluwag sa utang. Sinusubaybayan din nila ang kalagayan ng mga naipautang sa mga kasapi, kaya't patuloy silang nagsasagawa ng Supervised Credit. Patuloy ding inaaral ng Komite ang umiiral na polisya sa pag-utang at nagrerekomenda ng mga kinakailangang pagbabago.

11. Business, Employment, Education, Food (BEEF) Program

Isang malaking programa natin ang BEEF na naglalayong matulungan ang higit na mga nangangailangang mga kasapi. Sakop nito ang mga serbisyong may kinalaman sa pagnenegosyo (Business), trabaho (Employment), edukasyon (Education) at pagkain (Food). Ang mga gawaing may kaugnayan dito ay pinangunahan ng Committee on Business Development and Social Services (CBDSS), katuwang ang iba pang komite, Tagapamahala at ilang mga partner. Naihatid natin ang ilang mahahalagang mga serbisyo sa mga kasapi, gaya ng CEF Training para sa mga may negosyo na at sa mga nagnanais magnegosyo, ang matagumpay na Mini Job Fair at TUPAD Program, ang scholarship program sa mga kasapi o anak ng kasapi, at ang urban gardening.

12. Pagpapabuti ng Polisiya at Pamamaraan

Kinakailangan ang patuloy na pagsusuri ng mga polisiya at pamamaraan upang higit na mapabuti ang serbisyo sa mga kasapi. Katuwang ng Lupong Patnugutan ang Enterprise Improvement Committee (EIC) sa gawaing ito. Naging abala ang Komite sa pag-aalalay sa MIS, EOM Group at Credit Committee sa pagsusuri ng kasalukuyang Credit Risk Assessment Chart (CRAC) at pagpapabuti nito na may layuning maging mas magaan ang pag-utang ng mga kasapi, nang hindi naman makadaragdag sa Portfolio At Risk (PAR). Tumulong din ang Komite sa Election Committee sa pagrerebisa ng Election Code ng SDCC, para sa maayos na paglatag ng pamamaraan ng pagpapatupad ng Election Rules, kasama na rin diyan ang pagtingin sa mga polisiyang ngangailangan ng pagbabago, bilang paghahanda sa posibleng pag-amenda ng Election Code. Nagsimula na rin silang maghanda para sa malaking gawain, ang Volunteers' Appreciation Day (VAD), na may layuning bigyang pasasalamat ang mga volunteers ng SDCC.

13. Pangangalaga sa Kapitaligiran at Paghahanda sa Panganib

Pinangunahan ng Shepherd Committee ang mga gawaing may kinalaman sa pangangalaga sa kapitaligiran at paghahanda sa panganib. Naniniwala ang pamunuan na magiging lubos lamang ang ating pagsisikap na makatulong sa pag-unlad ng buhay ng mga kasapi kung may pagpapahalaga at pangangalaga sa kapitaligiran ang lahat, at may paghahanda sakaling may kaharapang panganib at sakuna. Sinisikap ng Komite na makabuo ng Barangay-based CERT (Community Emergency Response Team), katuwang ang Barangay San Isidro bilang pilot. Minabuti rin ng Komite na bumuo ng CERT para sa Kiddie Corner, na kailangang dumaan sa pagsasanay. Sila ang magtuturo sa mga bata ng pangunahing paghahanda para sa kaligtasan, kalusugan at kung may panganib. Patuloy pa rin ang pagpapalawig ng kaalaman ng mga kasapi, gayundin ng mga hindi kasapi, sa hanay ng PT, sa larangan ng paghahanda kung may nagbabantang panganib o sakuna. Ginabayan din ng Komite ang Tagapamahala sa paglalagat ng polisiya sa "Safety in the Workplace." Naging aktibo rin ang Komite sa pagtulong sa iba't-ibang komite sa mahahalagang gawain gaya ng Livelihood Program on Waste Segregation, Urban Gardening at Composting.

14. Pamamahala sa Panganib

Sa pangunguna ng Risk Management Committee, minabuti ng Pamunuan ang paglulunsad, pagpapatupad at pagpapanatili ng Quality Management System (QMS) batay sa pamantayan ng ISO

9001:2015, at bahagi ng pang-internasyonal na pamantayan ang pamamahala sa panganib. Sa pagsasagawa ng hakbang upang paghandaan ang mga panganib, kailangang isaalang-alang ng Kooperatiba ang panloob at panlabas na mga isyu, pangangailangan at inaasahan ng mga interesadong partido, at pagtatasa kung gaano kaepektibo ang mga hakbang na isinagawa. Mahalagang bahagi ng SDCC QMS ay ang paghahanda sa panganib na may kinalaman sa strategy at operasyon.

15. Angkop at Maayos na Internal Control

Katuwang ng liderato ang Audit Committee upang masiguro na may angkop at maayos na internal control, at ang mga ito ay wastong ipinatutupad sa lahat ng gawain sa Kooperatiba. May hinahandang taunang audit program ang Komite na nagiging gabay nito sa mga gawaing pang-awdit, gaya ng Financial Audit, Compliance Audit at Social Audit. Regular na binibigyan ng Komite ang Lupong Patnugutan ng kopya ng resulta ng kanilang gawain, at ito ang nagiging gabay ng Lupon sa mga pagbabagong gagawin, kung kinakailangan, at sa Tagapamahala para higit na maayos ang pagbibigay ng serbisyo sa mga kasapi. Malaking tulong ang resulta ng Social Audit na siyang batayan ng Lupon sa mga bagong serbisyo o produkto para sa mga kasapi.

16. Gabay at Payo

Kinikilala at pinasasalamatan ng Lupong Patnugutan ang mga gabay at payo mula sa Advisory Council. Dahil sa ganitong pamamaraan, natitiyak ng liderato na ang mga gawain ay nagtataguyod ng mga pinahahalagahan at prinsipyo ng kooperatiba. Lalo na kung ito ay may kinalaman sa pagpapalakas ng edukasyon, Pook-Tulungan, volunteerism at pangangalap ng bagong mga kasapi.

17. Mga Katuwang

Sa pagnanais ng Lupong Patnugutan na makapagbigay nang maayos na kinakailangang serbisyo sa mga kasapi, naging malaking tulong ang mga katuwang ng SDCC. Nandiyan ang Trias, CUSO at We Effect na katuwang ng Kooperatiba sa: 1) “inclusivity,” sakop nito ang mga gawaing nagtataguyod ng “gender awareness,” pagsasanay sa mga opisyal at pagpapalakas ng mga kabataan; 2) “integrated services,” na tumutulong sa pagpapalakas ng organisasyon at para mapataas pa ang members’ satisfaction. Katuwang din natin ang pamahalaang lokal, gaya ng Public Employment Service Office (PESO) para sa isinagawang Mini Job Fair. Malaking tulong din sa mga kasapi ang serbisyong naibigay ng Coop NATCCO Partylist sa pamamagitan ng TUPAD Program, na nagbigay pagkakataon sa mga kasaping magkaroon ng hanapbuhay sa loob ng 15 araw; at libreng short course sa bread baking sa TESDA na magbibigay oportunidad sa mga kasaping nagsipag-aral na makapagsimula ng kahit maliit na negosyong panadiryang.

18. Operasyon

Sa sama-samang pagkilos ng Lupong Patnugutan, iba’t-ibang Komite at ng Tagapamahala, muli ay naging maganda ang resulta ng operasyon. Patuloy na paglaki ng ari-arian, deposito at saping puhunan ng mga kasapi, mas mataas na kabuuang pautang, pagbaba o pagbuti ng kalagayan ng Portfolio At Risk (PAR), paglaki ng kabuuang kita, masinop na paggastos at mas malaking linis na kita para sa taon. Patuloy pa ring lumaki ang bilang ng kasapi. (matutunghayan ang detalye nito sa pahina na naglalahad ng Audited Financial Statement).

Natapos na rin ang naging suliranin sa nabili nating ari-arian sa kahabaan ng Dr. A. Santos Avenue, iyan ay sa pagtutok ng Lupong Patnugutan at Tagapamahala, sipag at tiyaga ng ating mga Legal Counsel, at dahil tayo ay “buyer in good faith.”

Matagumpay din nating nakamit ang ISO 9001:2015 (QMS) Certification, matapos ang anim (6) na buwang paghahanda.

Sinimulan na rin ang paghahanda upang ang SDCC ay makasunod sa Data Privacy Act of 2012 o RA 10173. Ito ay upang masiguro na angkop ang pagkuha, paggamit, paghahatag, pagpapanatili o pagtago at disposal ng mga impormasyon mula sa iba’t-ibang stakeholder.

Patuloy ang pagsusuri ng Alituntuning Panloob (By-Laws), na may pakikilahok ng mga Tagapangulo ng iba’t-ibang Komite at Tagapamahala. Mahalagang gawain ito upang matiyak na napapanahon ang mga polisiya at pamamaraan batay sa hinihingi ng bagong batas, pamantayan gaya ng sa ISO, pangangailangan ng mga kasapi at pamayanan, at ng Samahang Kooperatiba.

Naging gabay pa rin ng Lupong Patnugutan ang ating 5-year Strategic Plan na ipinapakita sa Interplay 2017-2021. Sa taong 2020, nakatuon ang ating samahan sa pagpapataas ng “members’ satisfaction” sa pamamagitan ng pagpapalawig ng kasapi; mas maayos, patuloy na pagbuti at pagtaas ng serbisyong pautang; patuloy na pagbuti ng PAR; kahandaan sa anumang panganib at mas mataas na pagpapahalaga sa kapaligiran; mas matatag na SDCC (pang-pinansiyal, pang-sosyal, pang-kapaligiran)...lahat ng iyan para sa ikabubuti ng antas ng pamumuhay ng mga kasapi at kanilang pamayanan.

Muli, kasama ang lahat ng kagawad ng Lupong Patnugutan, nagagalak naming naiulat sa inyo na naging matagumpay ang taong 2019 para sa ating lahat!

Maraming salamat sa patuloy ninyong pagtitiwala, pagtangkilik at pagsuporta, sa ilalim ng paggabay ng Poong Maykapal!

Report of the Board of Directors

From all the members of the Board of Directors, and at your service as the Chairperson, my warm and heartfelt welcome to all the officers, employees and members of the San Dionisio Credit Cooperative (SDCC)!

The Board has conducted twelve (12) regular and thirty-five (35) special board meetings and has approved one hundred fifty-four (154) resolutions from the regular board meetings and one hundred forty-four (144) resolutions from the special board meetings within the year 2019.

With the cooperation of the officers, employees and members, the past year was once again successful. The resolutions and reports of the various committees reflected the accomplishments of the cooperative for 2019 which can be referred from the succeeding pages. All accomplishments were in accordance with the Annual Operational Plan which is implementing the Strategic Plan as illustrated by the Interplay 2017-2021.

[As emphasized and repeatedly explained, the said Interplay is based from our new Vision of the SDCC as a modern and global cooperative leader, the members cooperate and are focused in uplifting their quality of life being their noblest goal. To raise the standard of life of the members and their community, it is important to have a social transformation and environmental protection. For a social change, aside from the help of the partners, we have formally institutionalized the Cooperative Cake concept that we have inherited from our Founders, that revolves around the total human development (political, economic, socio-cultural, spiritual, technological, environmental and legal). Our major projects like BEEF, icd- SCoPE, CARE and SHEPHERD are currently focused to this concept. We can only do all of these if the SDCC remained to be financial sustainable as guided by the LIPS (Liquidity, Increasing Growth, Profitability and Solvency).

For the continuous financial sustainability, we thoroughly and carefully implemented the following:

- a. Appropriate product-market development;
- b. New investments
- c. Strengthening the members, leaders, Pook-Tulungans and employees under the Concept of Tripod of Success that requires proper drafting and executing the necessary learning modules, where Escuela De San Dionisio and SDCC Research and Development Center will play an important role, especially in the field of "Leadership Succession, Training Needs Analysis, Marketing Research and Enterprise Development".

All of these shall be accomplished while keeping ourselves firmly grounded on the Cooperative Values and Principles as reflected in our Code of Ethics, Code of Conduct, Code of Governance, carrying our distinct mark as WISE MENTOR and the promotion of Gender Equality.]

With the objective of providing continuous service to the members and to the community, the Board of Directors, various committees and the Management cooperated with one another to live out the laid down plans and programs for the year 2019. The report of the Board, the committees and the Management contains the accomplishments related to the following aspects:

1. Code of Ethics for Members and Officers and Code of Governance

The Ethics Committee performed an evaluation on the understanding of the members and officers of the Code of Ethics. This aims to improve the Code that guides all in living-out the Cooperative Values and Principles and the WISE MENTOR brand.

2. Code of Conduct for Members

The Mediation and Conciliation Committee successfully finished the Manual that contains the functions of concerned unit and guidelines for the resolution of disputes (if there are) that will be referred to the committee. The committee is continuously refining the Code of Conduct for Members that contains the appropriate behavior of the members of the SDCC and competent discipline for those who will violate the Code.

3. Gender and Development

Our cooperative strives to achieve equality in our organization and hoping that with reference to Gender and Development, this will reached the households of our members. Under the leadership of the GAD Committee, continuous propagation of knowledge and understanding of Gender and Development was undertaken. The Gender Sensitivity Training for the Board of Directors, officers and employees was conducted and cascaded down to the Pook-Tulungan level through their meetings. Even our formulated policies and other activities were aimed to help in the awakening of consciousness and gender equality.

4. Pook-Tulungan

Through the leadership of the Pamunuan ng Kapulungan ng mga Pook-Tulungan Lider (PKPTL), with the support of the District Council (DC) officers and Pook-Tulungan Leaders (PTL) from all areas of operation of our cooperative continued to exert efforts in strengthening the Pook-Tulungans. It is truly

amusing that there are many new PTLs (almost 50% of the total) who accepted incumbency in their respective Pook Tulungans. The gratitude of the leadership to the previous leaders who continuously serve the coop. For each PT to grow stronger, the Leadership tried to enhance the knowledge of the PTLs in managing their respective Pook Tulungan. With the partnership of the PKPTL and the EDCOM, trainings were undertaken for all PTLs like the Orientation and Basic Leadership Training. The PTs, too, were the partners in all activities related to Sports and Wellness, environmental protection and propagation of knowledge in preparing for eventual existence of disaster, assistance to BEEF- (Business, Employment, Education, Food) related Projects; support and defend the rights of the Cooperative Sector and Coop Natcco Partylist promotion. A big part of the activities for the year was to focus on participation of the members in Galing PT Award --- a two-year program that culminated in 2019 with the objective of increasing the membership, increase loan availments and decreasing Portfolio at Risk (PAR). The officers of various Pook-Tulungans became much engrossed, with the guidance of the PKPTL and assisted by the Management, in the expansion of membership in the whole of Parañaque City, Las Pinas City and the newly-opened part of sphere of operation, the Province of Cavite.

5. **Appointment of Officers**

Every year the designation of officers is undertaken. That is through the General Election (GE) for the officers of the Board of Directors, Audit and Election Committee and appointment by the Board of Directors of officers for various committee. The conduct of the General Election is headed by the Election Committee. This is the application of the second principle of the cooperative – the democratic control. This important activity ensures that all candidates for the GE are qualified and whoever wins, the cooperative wins. Also, the appointment by the Board of those officers who will manage their respective committee where they will undergo assessment based from the policy established. It is the success of our cooperative that within fifty-eight (58) years, the increasing number of those who would like to provide voluntary services continued and all are jointly performing their respective duties for further development of SDCC.

6. **Development of Knowledge**

After the appointment of the officers, the organization is trying its best to help the officers handle the responsibilities that was assigned to them. Through the leadership of the Education and Training Committee (EDCOM) the officers underwent various trainings. Some officers were sent to special trainings outside the SDCC to further improve the performance of their duties. Speakers' Bureau was the partner of EDCOM in the educational activities. Also, for the employees, their trainings were continuous to deepen their understanding of the cooperative organization and the significance of rendering service for the members and the community. We are trying to help in the development of the members' knowledge. That is why, down to the PT level, there were trainings conducted like the Gender Awareness, Disaster Awareness and Preparedness, Data Privacy and trainings that can help elevate the level of life of the members.

7. **Strengthening the Organization**

The Committee on Organizational Strengthening (COS) led the strengthening of the organization. The committee was engrossed in studying and developing the manual for the Ladderized Transformation of Leadership: 1.) The Development of Quality Member; 2.) The Development of Leader of Good Standing; 3) The Development of Quality Leader. This is one way to prepare the members in accepting leadership position (succession leadership) in the future. This program ensures that there are members who are ready to perform responsibilities of leadership. This is not an easy task for it needs to be adapted to the needs of the SDCC.

8. **Sports and Wellness**

The Sports Committee was occupied in undertaking the projects which promote sports and wellness of the members. The committee launched a variety of activities across the district to draw closer to the members the idea and consciousness of good health. SDCC became active in these programs among the ranks of cooperatives. In fact, our representatives brought home medals for the cooperative. We believe, that the healthy members are healthy cooperative.

9. **Investment and Research**

Before investing, the leadership ensures that there is adequate learning or research. The Investment, Research and Development Committee (IRDC) was tied-up in that field. They spent time and studied the investment proposal. The committee also monitored the current state of investment. Study and research are really important – their results serve the committee a guide in recommending possible actions for the Board of Directors. The results enable us to create and provide new services and products for the members, like New Emergency Loan and Character Loan. But the studies and continuous monitoring in investment are

not 100% guarantee that we can perceive all related risks. What is positive, we can easily prepare actions otherwise, if we fail to avoid risks, we can reduce its effect to the organization. Included in the investment is our awareness that there are investments which will not yet earn in a period of time, and will require more time before reaping income from it ---- but long term investments.

10. Loan Services for Members

Through the leadership of the Credit Committee, with the assistance of the Management, we have successfully hit the budget of lending in 2019 in the amount of one Hundred Sixty Two Million and Twenty Eight Thousand Pesos (Php 962.28M). The committee thoroughly studied the application of loan availment for members. The committee wanted information stated in the application of members, with attached documents that will reveal the actual status of the member and how the member will be benefitted in his/her upliftment of life while also ensuring the status of the cooperative. The committee is assessing and also acts upon the application of loan reliefs. The committee also monitors the situation of the loans availed by members, that is why they continuously conduct supervised credit. The committee continuously study the existing policy on loans and recommends the needed change.

11. Business, Employment, Education, Food (BEEF) Program

Beef is a big program that aims to help the needy members. It covers related services in business, employment, education and food. Activities related to it are headed by the Committee on Business Development and Social Services (CBDSS) in partnership with other committees, the Management and other allied partners. We have delivered some important services to the members like Competency-Based-Economies Through the Formation of Entrepreneurs (CEFE) Trainings for those with existing business and for those aspiring to have business, the successful Mini Job Fair and TUPAD Program, the Scholarship Program for members or children beneficiaries, and Composting/Urban Gardening.

12. Improvement of Policies and Procedures

The continuous review and evaluation of policies and procedures are needed to further improve the services for the members. The Enterprise Improvement Committee (EIC) partners with the Board of Directors in these activities. The committee is busy in assisting the MIS and the EOM Group and Credit Committee in assessing the Current Credit Risk Assessment Chart (CRAC) and its improvement with the aim of providing the members easier means of applying for loan without adding burden to Portfolio At Risk (PAR). The committee also assisted the Election Committee in reviewing the Election Code of SDCC for the proper laying down and implementation of the Election Rules including the scrutiny of policies that need amendments in preparation for possible amendment of the Election Code. The committee started to prepare for the eventual activity, the Volunteers' Appreciation Day (VAD) with the aim of extending gratitude to the SDCC volunteers.

13. Environmental Protection and Preparedness on Disasters

The SHEPHERD Committee led the activities related to Environmental Protection and Disaster Preparedness. The Board believes that our efforts to help in upliftment of the quality of life of our members will only be complete if everyone has appreciation and care for the environment, and there is readiness in case of disaster. The Committee is trying to come up with Barangay-based CERT (Community Emergency Response Team) in partnership with Barangay San Isidro, for piloting. The Committee also considered organizing CERT for the Kiddie Corner and members of the team need to undergo training. They will teach the children the basic preparation for protection in case of any disaster. Expansion of members' and that of non-members' knowledge continues among the PTs, regarding preparation in the event of catastrophic disaster. The Committee guided the Management in establishing a safety policy in the workplace. The Committee was also active in helping various committees in important tasks like Livelihood Program in Waste Segregation, Urban Gardening and Composting.

14. Risk Management

Through the leadership of Risk Management Committee, the leadership decided to launch, implement and maintain the Quality Management System (QMS) based on the standard of ISO 9001:2015, and part of the International Standard is to manage the risks. In taking steps to mitigate risks, the Cooperative should consider the internal and external issues, needs and expectations of interested partners, and the evaluation on how effective are the formulated approaches. The important part of the SDCC QMS is the risks preparedness related to strategies and operations.

15. Appropriate and Proper Internal Control

The Audit Committee assisted the Board to ensure that there is a sound and appropriate internal controls, and if appropriately implemented to all activities of the cooperative. The Committee prepared an

annual audit program that served as guide in audit activities, like Financial Audit, Compliance Audit and Social Audit. The Committee regularly provided the Board of Directors a copy of the results of their work and it served as guide of the Board on the changes to be made, if there is a need and for the Management to provide better services to members. Social audit results were a big help that served as basis of the Board in developing new services and products for the members.

16. Guidance and Advices

The Board acknowledged and thanked the Advisory Council for the guidance and advices. And it helped the Board to be assured that the co-op activities promote values and principles of cooperativism, especially in the strengthening of education, Pook-Tulungan, volunteerism and recruitment of prospective members.

17. Partners

With the desire of the Board of Directors to provide an orderly service to the members, the partners were of great help to SDCC. We have TRIAS, CUSO and WE EFFECT that help us in: 1) inclusivity, it covers activities that promote gender awareness, training for officers and strengthening the youth; 2) integrated services, that helps in strengthening the organization and raising the level of members' satisfaction. The local government was also in assistance like the Public Employment Service Office (PESO) in the recently conducted Mini Job Fair. The assistance provided by Coop NATCCO Partylist was also a great help for the members, the TUPAD Program provided an opportunity for members to be hired within 15 days; and free short course on bread baking from TESDA that provided an opportunity for members to learn and start even a small bakery business.

18. Operation

With the joint workings of the Board of Directors, various committees and the Management, again, resulted to a successful operation. Continuous increase of assets, deposits and share capital of the members, higher total loan availments, decrease of Portfolio At Risk (PAR), total revenue growth, prudent spending and improved net surplus for the year. There was also a continuous increase in the number of membership, (Details can be found in the page showing the Audited Financial Statement).

The problem on the lot along Dr. A. Santos Avenue, which we have purchased was resolved through the effort of the Board of Directors and the Management, diligence and perseverance of our Legal Counsel, and because, we are a "buyer in good faith."

We successfully attained the ISO 9001-2015 (QMS) Certification after a period of six (6) months preparation. The preparation to comply with the Data Privacy Act of 2012 or RA 10173 has also started. This is to ensure the appropriate collection, use, sharing, storage or archiving and disposal of information from various stakeholders.

There was a continuous review of the by-laws with the participation of the Chairpersons of various committees and the Management. This is an important work to ensure that the policies and procedures were based on the new requirements and standards like the ISO, requirements of the members and the community and the Cooperative Movement.

The 5-year Strategic Plan that is reflected in the Interplay 2017-2021 served as the guide of the Board of Directors. For the year 2020, the organization is focused on increasing the members satisfaction through the expansion of membership; more orderly and continuous improvement of the loan service, continuous improvement of PAR; preparedness on disasters and increased environmental appreciation; sustained stability of SDCC (financial, social and environmental)....all of these are for the betterment of the standard of living of the members and their community.

Again, with all the members of the Board of Directors, we are happy to report the success for the year 2019 for all of us!

Thank you very much for your continuous trust, patronage and support, under the guidance of the Divine Creator.



Renato G. Dela Cruz
Tagapangulo / Chairperson

**Mga Resolusyong Inaprubahan ng Lupong
Pagnugutan sa taong 2019
Approved Board Resolutions
for year 2019**

ENERO

#001 (Ika-10 ng Enero 2019-001 / Resolution SB2019-001) - Agenda

Pinagtibay ng Lupong Patnugutan ang adyenda ng pulong.

The Board approved the agenda of the meeting.

#002 (Ika-10 ng Enero 2019-002 / Resolution SB2019-002) - Reading and Approval of Previous Minutes

Pinagtibay ng Lupong Patnugutan na huwag ng basahin ang katitikan ng Pulong ng Special Board Meeting noong ika-2 ng Agosto, ika-26 ng Oktubre, ika- 14 ng Nobyembre at ika-19 ng Nobyembre 2019.

Pinagtibay rin ng Lupong Patnugutan ang mga Katitikan ng Pulong nang nakawasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meetings on August 2, October 26, November 14 and November 19, 2018, for the minutes were sent to the Board days prior to the meeting.

The Board also approved the adoption of the said minutes, as corrected.

#003 (Ika-10 ng Enero 2019-003 item #1.1 / Resolution SB2019-003) – Proposed Christmas Gift/Bonus Para sa 2018

Pinagtibay ng Lupong Patnugutan na magkaroon ng kaunting kaluwagan sa polisiya na nauukol sa pitumpung bahagdan (70%) ng pinagtibay na halaga ng pamaskong regalo para magkaroon ng katanggap-tanggap na dahilan sa mga alituntunin ng pagdalo sa mga pulong ng Lupong Patnugutan at mga komite: Isang (1) liban sa regular na pagpupulong at dalawang (2) liban sa espesyal na pagpupulong.

The Board approved to have a leeway in the policy pertaining to 70% of the approved amount of the Christmas gift to have an acceptable excuse in terms of attendance in the Board and Committee meetings: one (1) absent in the regular meeting and two (2) absences in the special meetings.

#004 (Ika-10 ng Enero 2019-004 item #3 / Resolution SB2019-004) - Updates on Chopstop

Pinagtibay din ng Lupong Patnugutan ang panukalang hiling na cash advance sa halagang Limang Daan at Limampung Libong Piso (P550,000.00) na gagamiting pondo para sa pagsasara ng operasyon. Ang nasabing cash advance ay babayaran sa lalong madaling panahon kapag natanggap na ang security deposit nito sa SM Prime Holdings, Inc.

Pinagtibay rin ng Lupong Patnugutan na magsumite ng panukalang “Walang Operasyon ng Pagnenegosyo ang Chopstop” sa BIR at pagkatapos ng isang taon ay magsumite ng panukalang “Pagreretiro ng Negosyo ng Chopstop,” ayon sa Ingat-Yaman na si Gng. Rosalina G. Sapungan.

The Board approved the requested cash advance in the amount of Five Hundred Fifty Thousand (P550,000.00) to be used as budget for the clearing operations. Such cash advance shall be paid as soon as SDCC received its security deposit from SM Prime Holdings, Inc.

The Board also approved the suggestion of filing for “No Operations of the Business” to BIR and after a year file for the retirement of the business, as suggested by the Treasurer, Mrs. Rosalina G. Sapungan.

#005 (Ika-10 ng Enero 2019 - 004 item #4 / Resolution SB2019-005) – Proposed Amendment on Policy re: Resigned Employees

Pinagtibay ng Lupong Patnugutan ang pagbabago sa polisiya na muling ma-empleyo ang nagbitiw na mga empleyado, gaya ng sumusunod:

Ang datihang empleyado na boluntaryong nagbitiw sa SDCC ay maaaring muling ma-empleyo sa ilalim ng mga sumusunod na kundisyon:

1. Hindi siya terminated ng SDCC o hiniling na magbitiw sa isang kadahilanan (graceful exit).
2. Siya ay kinakailangang mag-apply at sumailalim sa proseso ng pag-eempleyo;
 - a. Kung nag-aaply para sa parehong posisyon na hinawakan niya bago siya nahiwalay mula sa coop - pakikipanayam
 - b. Kung nag-aaplay para sa ibang posisyon na hinahawakan niya bago siya napahiwalay mula sa koop (paunang pakikipanayam, nasusulat at/o praktikal na pagsusulit at panghuling panayam).
 - c. Pagsusuri sa background kasama ang kaniyang katayuan sa mga nakaraang employer.
3. May nakasulat siyang pangako na mananatili sa SDCC nang hindi bababa sa tatlong (3) taon.
4. Kapag natanggap, siya ay sakop ng mga sumusunod na estado sa trabaho:
 - a. Kontraktual
 - b. Probationary
 - c. Regular
5. Balik sa zero na taon ng serbisyo kapag muling natanggap sa trabaho.
6. Maaari lamang muling matanggap na empleyado nang isang beses lang.

Simula ng bisa sa ika-11 ng Enero 2019

The Board approved the amendment in the policy on rehiring resigned employees as follows:

Previous employees who voluntarily resigned from SDCC may be rehired for employment on the following conditions:

1. He/she was not terminated by SDCC nor asked to resign for cause (graceful exit).
2. He/she has to apply and undergo the hiring process:
 - a. If applying for the same position he/she had before being separated from the co-op - interviews
 - b. If applying for a different position he/she had before being separated from the co-op - initial interviews, written and/or practical examinations and final interview
 - c. Background checking, including his/her status from previous employer/s

3. He/she has a written commitment to stay with SDCC for at least three (3) years.
4. Once rehired, he/she will be covered with the following employment status:
 - a. Contractual
 - b. Probationary
 - c. Regular
5. Back to zero years of service once rehired.
6. Can only be rehired once.

Effective January 11, 2019

#006 (Ika-10 ng Enero, 2019-004 item #5 / Resolution SB2019-006) – Emergency Loan Product

Pinagtibay ng Lupon ang Patnugutan ang paglikha ng Emergency Loan Product na may layuning matugunan ang pang emergency na pangangailangan ng mga kasapi o ng kanyang kamag-anak (hanggang sa ikatlong antas ng pagkakaugnay sa pag-aasawa o sa pagkakamag-anak)

Napagkasunduan, na ang Emergency Loan ay tukuyin na anumang pautang na nangangailangan ng agarang atensyon para sa isang agarang pangangailangan tulad ng, nguni't di limitado sa: agarang pagpapahospital o medical na pangangalaga; at para sa kaluwagan ng mga biktima ng kalamidad tulad ng bagyo, baha, lindol, sunog, at iba pang katulad na mabibigat na kaganapan.

Bukod dito, pinagtibay din ng Lupon ang mga patnubay sa pagpapatupad nito, gaya ng mga sumusunod:

1. Ang credit limit ay nagamit na at lahat ng uri o klase ng utang ay nakuha na;
2. Ang kasalukuyang utang ng kasaping nangungutang ay dapat updated;
3. Ang pautang ay higit pa at lagpas sa credit limit ng kasapi at hindi saklaw ng kailangang Debt-To-Income (DTI) ratio;
4. Ang kasaping nangungutang ay dapat magsumite ng patunay ng pangangailangang pang-emergency;
5. Ang halagang maibibigay ay batay sa pangangailangan, subali't hanggang sa pinakamalaking halaga na katumbas ng share capital ng kasaping nangungutang;
6. Hindi nangangailangan ng collateral
7. Ang pinakamahabang term ng pagbabayad ng utang ay hanggang 60 buwan o limang (5) taon, ayon sa pagsusuri;
8. Sakop ng naaangkop na rate ng interest sa pautang, service fee, coop loan protection at retention.

The Board approved the creation of Emergency loan product with the objective of catering the emergency needs of members or his/her relative up to third degree of Affinity and Consanguinity.

RESOLVED, that Emergency loan is defined as any loan that needs immediate attention and for an immediate necessity such as, but not limited to: for immediate hospitalization or medical care, and for the relief of victims of calamities such as typhoon, flood, earthquake, fire and other similar fortuitous events;

FURTHERMORE, the Board also approved its implementing guidelines as follows:

1. Credit limit was already availed of and all types/kinds of loans has already been availed of, too.

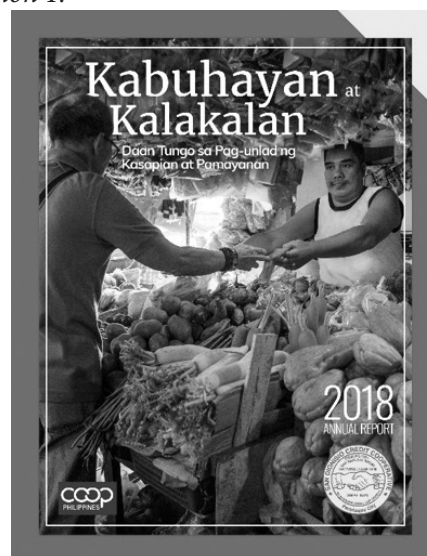
2. Member-borrower's existing loan/s must be updated.
3. This loan is over and above member's credit limit, and NOT covered by the required Debt-To-Income (DTI) ratio.
4. Member-borrower should submit proof of emergency purpose.
5. The amount to be granted is based on the purpose, but up to the maximum amount of member-borrower's share capital only.
6. No collateral required.
7. Maximum term of payment of loan is 60 months or five (5) years, subject to evaluation.
8. Subject to applicable interest rate on loan, service fee, co-op loan protection and retention.

Effectivity: January 11, 2019.

#007 (Ika-10 ng Enero 2019-004 item #6 / Resolution SB2019-007) – Proposed Annual Report Cover

Pinagtibay ng Lupon na ang pabalat ng 2018 Annual Report ay Option 1

The Board approved that the 2018 Annual report cover will be option 1.



#008 (Ika-10 ng Enero 2019-004 item #7 / Resolution SB2019-008) – Secretary Certificate

Nagkakaisang pinagtibay ng Lupon ang pagpapalabas ng Sertipiko ng Kalihim para sa ikalawang inendorsesong tseke ng kasapi ng SDCC na idedeposito sa Metro Bank and Trust Company (MBTC)

The Board unanimously approved the issuance of Secretary Certificate for the second endorsed check of SDCC members to be deposited to Metro Bank and Trust Company (MBTC).

#009 (Ika-10 ng Enero 2019-004 item #8 / Resolution SB2019-009) – Case of a Member

Pinagtibay ng Lupon ang kahilingan ng Coop NATCCO PartyList na paunang ibigay ang tulong na pinansyal na ipinagkaloob sa kasapi ng SDCC sa halagang Tatlung Libong Piso (P30,000.00). Ang nasabing halaga ay itatalang receivable sa Coop NATCCO Party List.

The Board approved the request of Coop NATCCO Partylist to release in advance the financial assistance granted to SDCC member in the amount of Thirty Thousand (Php30,000.00) Pesos. Said advance will be booked as receivable from Coop NATCCO Partylist.

#010 (Ika-10 ng Enero 2019-005 / Resolution SB2019-010) - Report of EleCom re: Forthcoming G.E. 2019

Pinagtibay ng Lupon ang rekomendasyon na kapag nahalal bilang kagawad ng Lupon Patnugutan, dapat magbitiwi sa pagiging kasapi ng Speakers' Bureau at di dapat na maging tagapagsalita sa panahon ng kaniyang termino bilang kagawad ng Lupon Patnugutan.

Napagkasunduan din, na ang kasalukuyang nasa posisyon pa bilang kagawad ng Lupon Patnugutan ay tumakbo sa eleksyon, ititigil na niya ang pagdalo sa pulong ng kaniyang inaalagaang Pook-Tulungan.

The Board approved the recommendation that once elected as Board of Directors, he/she must resign from being a member of the Speakers' Bureau and shall NOT be a speaker during his/her term of office.

RESOLVED FURTHER that once an incumbent Director runs for election. He/she will stop attending the meetings of his/her shepherd PT.

#011 (Ika-10 ng Enero 2019-006 / Resolution SB2019-011) - Support to Coop Natcco Partylist

Napagkaisahan ng Lupon Patnugutan ng San Dionisio Credit Cooperative na:

1. Pagtibayin ang pondo bilang suporta sa kampanya ng Coop NATCCO Partylist na nagkakahalaga ng Isang Milyong Piso (P1,000,000.00) na kukunin sa CETF, dahil may memo mula sa CDA na ang mga katulad na gawain na magsusuporta sa Kilusang Pangkooperatiba ay maaaring kunin sa CETF;
2. Pinatutunayan na nasuri ng Lupon Patnugutan ang panukala para sa disposisyon ng paglalaan ng pondo at suporta sa Coop NATCCO Partylist;
3. Itinalaga ang Chief Executive Officer ng SDCC o ang kaniyang naatasan na makipag-ugnayan sa COOP NATCCO Partylist tungkol sa pagsusumite ng mga dokumentong kasama, nguni't di limitado, sa mga kahilingan sa pag-areglo na maaaring kailanganin para sa suporta sa Coop NATCCO Partylist
4. Napagkasunduan na kung may dagdag na hiling na pondo ang partido, ito ay nararapat na sakop ng hiwalay na mga tuntunin at kundisyon na tutukuyin ng Lupon ng SDCC.

IT IS HEREBY RESOLVED that the Board of Directors of San Dionisio Credit Cooperative:

1. *Approves the campaign support fund for Coop NATCCO Partylist amounting to ONE MILLION (1,000,000.00) PESOS, which shall be charged to CETF, for there was a memo from CDA that similar activities that will support the Co-op Movement may be charged to CETF.*
2. *Certifies that the Board of Directors has reviewed*

the proposal for the disposition of funds allocation and support Coop NATCCO Partylist.

3. *Appoints the Chief Executive Officer of SDCC or her designee to coordinate with Coop NATCCO Partylist with regards to submission of documents including, but not limited to, settlement requests which may be necessary for the support of Coop NATCCO Partylist campaign.*
4. *Agreed that any additional fund to be requested by the party shall be covered by separate terms and conditions to be determined by the SDCC Board.*

#012 (Ika-10 ng Enero 2019-007 / Resolution SB2019-012) - Seminar on Credit Scoring by PCF thru CIBI

Pinagtibay ng Lupon ang Workshop Training for Effective Credit Rating/Scoring Practices na nagkakahalaga ng Pitumpu't Limang Libong Piso (P75,000.00) na gaganapin sa ika-31 ng Enero, at ika-1 at 2 ng Pebrero 2019.

Gayundin, pinagtibay ng Lupon na isali ang lahat ng mga Tagapangulo ng Komite sa listahan ng mga dadalo.

The Board approved the Workshop Training for Effective Credit Rating/Scoring Practices with a training cost amounting to Seventy-Five Thousand (P75,000.00) Pesos, to be held on January 31, February 1 & 2, 2019.

FURTHERMORE, the Board also approved to include all the Committee Chairpersons in the list of participants.

#013 (Ika-10 ng Enero 2019-008 item #1 / Resolution SB2019-013) - Pre-Membership Seminar

Nagkakaisang pinagtibay ng Lupon ang sumusunod na limang (5) pangkat ng PMES:

[The Board unanimously approved the five (5) batches of PMES as follows:]

1. *Batch 2018-163 - 3 applicants*
2. *Batch 2019-001 - 2 applicants*
3. *Batch 2019-003 - 19 applicants*
4. *Batch 2019-004 - 10 applicants*
5. *Batch 2019-005 - 1 applicant*

#014 (Ika-17 ng Enero 2019-001 / Resolution RB2019-001) - Agenda

Pinagtibay ng Lupon Patnugutan ang adyenda ng pulong.

The Board approved the agenda of the meeting.

#015 (Ika-17 ng Enero 2019-002 / Resolution RB2019-002) - Reading and Approval of Previous Minutes

Pinagtibay ng Lupon na huwag ng basahin ang Katitikan ng Regular na Pulong ng Lupon Patnugutan noong ika-17 ng Disyembre, 2018 at Espesyal na Pulong ng Lupon noong ika- 10 ng Oktubre at ika-17 ng Disyembre 2018.

Pinagtibay rin ng Lupon ang pagtanggap ng nasabing katitikan, nang may kaayusan na.

The Board approved to dispense the reading of the Minutes of the Regular Board Meeting on December 17, 2018 and Special Board Meeting on October 10 and December 17, 2018.

The Board also approved the adoption of the said minutes, as corrected.

#016 (Ika-17 ng Enero 2019-003 item #1.4 / Resolution RB2019-003) – Indang Property

Pinagtibay ng Lupon na isangguni sa Investment, Research and Development Committee (IRDC) ang kahilingan ng may-ari ng ari-arian sa Indang Cavite para sa karagdagang pag-aaral at rekomendasyon.

The Board approved to refer to the Investment, Research and Development Committee the request of the owner of the property from Indang Cavite, for its further study and recommendation.

#017 (Ika-17 ng Enero 2019-004 item #4.1 / Resolution RB2019-004) – The Role of Mediation and Conciliation Committee and Ethics Committee

Pinagtibay ng Lupon na magbigay ng kopya ng mga materyales sa Ethics Committee para magbalangkas ng mga parusa batay sa pamantayang etikal.

The Board approved to give a copy of the materials to the Ethics Committee to formulate sanctions based on Ethical Standards.

#018 (Ika-17 ng Enero 2019-004 item #5 / Resolution RB2019-005) – Request from Ating Koop Party-List

Nagkakaisang napagkasunduan ng Lupon na sulatan ang Ating Koop Partylist para magpasalamat at gayundin upang ipaalam sa kanila na ang SDCC ay mananatiling taga- suporta ng Coop NATCCO Partylist.

The Board unanimously agreed to write to Ating Koop Party-list thanking them and at the same time informing Ating Koop Party-list that SDCC remains to be a supporter of the Coop NATCCO Party-list.

#019 (Ika-17 ng Enero 2019-005 item #1 / Resolution RB2019-006) - Request to accept member applicants from Cavite

Pinagtibay ng Lupon na tumanggap ng magiging kasapi sa buong Cavite City.

NAPAGKASUNDUAN na ang Tagapamahala ay magsusumite ng higit na detalyadong pamamaraan sa pagtanggap ng magiging kasapi sa buong Cavite City.

The Board approved to accept membership from the entire Cavite City.

RESOLVED, the Management will submit a more detailed procedures in accepting members from the entire Cavite City.

#020 (Ika-17 ng Enero 2019-006 item #1 / Resolution RB2019-007) - Credit Committee Report

Pinagtibay ng Lupon ang special loan ng isang kasapi na nagkakahalaga ng Dalawang Milyong Piso (P2,000,000.00) na may buwanang interest na 1.25% batay sa bumababang balanse para sa konstruksyon ng apat (4) na studio-type na yunit para paupahan, na babayaran sa loob ng pitong (7) taon.

The Board approved the special loan of a member

amounting to P2,000,000.00 with a monthly interest of 1.25% based on diminishing balance for construction of four (4) studio type units for rental, payable in seven (7) years.

#021 (Ika-17 ng Enero 2019-006 item #7 / Resolution RB2019-008) - PKPTL Report

Pinagtibay ng Lupon ang pagtatalaga kay Bb. Josephine Balana at Bb. Rosa R. Santos na punan ang bakanteng posisyon sa PKPTL sa kundisyong walang kakaharaping suliranin sa kalagayan ng mag-asawang G. Arturo Balana at Josephine Balana, batay sa panuntunan sa halalan.

The Board conditionally approved to appoint Ms. Josephine B. Balana and Ms. Rosa R. Santos to fill-in the vacant positions in the PKPTL, provided that there will be no conflict in the case of Mr. Arturo C. Balana and wife Josephine B. Balana per election rules.

#022 (Ika-17 ng Enero 2019-007 item #1 / Resolution RB2019-009) - Coop NATCCO Party-list Campaign Team

Pinagtibay ng Lupon ang pagbubuo ng Koponan ng Kampanya para sa COOP NATCCO Partylist, isang Ad-Hoc na koponan na sadyang nilikha para lamang sa Pambansang Halalan sa Mayo 2019.

The Board approved the creation of the CAMPAIGN TEAM for Coop NATCCO Partylist, an AdHoc Team created purposely for May 2019 National Election only.

#023 (Ika-17 ng Enero 2019-007 item #2 / Resolution RB2019-010) - Speakers' Bureau

Pinagtibay ng Lupon na sa sandaling ang kasapi ng Speakers' Bureau ay hinirang at kalaunan ay nahalal na Direktor ng Lupon, o sa Audit Committee o sa Election Committee, kinakailangang magbitiw bilang kasapi ng Speakers' Bureau.

The Board approved that once a member of Speakers' Bureau got nominated and eventually, he/she elected Board of Directors, Audit Committee, Election Committee shall automatically resign as member of the Speakers' Bureau.

#024 (Ika-17 ng Enero 2019-007 item #3 / Resolution RB2019-011) – BDSO for Official Representation

Pinagtibay ng Lupon ang pagpapalabas ng Secretary Certificate na nagpapahintulot sa Chief Executive Officer at Business Management Group Head bilang mga opisyal na kinatawan ng Botica de San Dionisio at pinahihintulutan rin silang makalagda, makapagsumite, makapagproseso at makatanggap ng kinakailangang mga dokumento na nauukol sa operasyon ng Botica bilang isang establisyamentong pag-aari at pinamamahalaan ng San Dionisio Credit Cooperative.

The Board approved issuance of Secretary Certificate authorizing its CHIEF EXECUTIVE OFFICER and BUSINESS MANAGEMENT GROUP HEAD, as the official representatives of Botica De San Dionisio and also authorizing them to sign, submit, process and receive necessary documents related to the operations of Botica as an establishment owned and operated by San Dionisio Credit Cooperative.

#025 (Ika-23 ng Enero 2019-009 / Resolution SB2019-014) - Agenda

Pinagtibay ng Lupon ang adyenda ng pulong.

The Board approved the agenda of the meeting.

#026 (Ika-23 ng Enero 2019-012 item #1 / Resolution SB2019-015) - Unaudited Financial Statement as of December 31, 2019

Pinagtibay ng Lupon ang rekomendasyon ng Tagapamahala na kunsultahin ang External Auditor sa posibilidad na pag-awas ng kalugihan ng Chopstop sa Reserve Fund.

The Board approved the recommendation of the Management to consult SDCC's External Auditor for the possibility of charging the Chopstop loss to the Reserve Fund.

#027 (Ika-23 ng Enero 2019-013 / Resolution SB2019-016) - Agenda of Joint meeting of SDCC and EDSD

Pinagtibay ng Lupon ang adyenda ng pulong.

The Board approved the agenda of the meeting.

#028 (Ika-23 ng Enero 2019-014 / Resolution SB2019-017) - EDSD Updates

Napagkasunduan ng Lupon na masusi pang talakayin ang Memorandum of Understanding ng SDCC at EDSD matapos masuri ng SDCC Legal Counsel.

The Board agreed to discuss further the Memorandum of Understanding between SDCC and EDSD after it was reviewed by SDCC Legal Counsel.

#029 (Ika-24 ng Enero 2019-015 / Resolution SB2019-018) - Agenda

Pinagtibay ng Lupon ang adyenda ng pulong.

The Board approved the agenda of the meeting.

#030 (Ika-24 ng Enero 2019-016 / Resolution SB2019-019) - Discussion on Watercraft Investment

Pinagtibay ng Lupon na ang mga Tagapangulo ng Lupon Patnugutan, Investment, Research and Development, at ang Chief Executive Officer kasama ang Kalihim at Ingat-Yaman ng Lupon na makipag-ayos sa panukala sa watercraft.

The Board approved the Chairpersons of Board of Directors, Investment, Research and Development and the Chief Executive Officer together with the Board Secretary and Treasurer to negotiate on the watercraft proposal.

#031 (Ika-24 ng Enero 2019-017 / Resolution SB2019-020) - Amended Offer to Sell of a Property

Pinagtibay ng Lupon na magpadala ang SDCC ng panghuling alok para sa Dalawampung Limang Milyong (P25,000,000.00) Piso.

The Board approved to send SDCC's final counter-offer for the amount of TWENTY-FIVE MILLION (P25,000,000.00) Philippine currency.

#032 (Ika-24 ng Enero 2019-018 / Resolution SB2019-021) - Updates on Indang Property "Offer to sell" to SDCC

Hiniling ng Lupon sa Investment, Research and Development (IRDC) na pag-aralan ang posibleng gamit ng ari-arian sa Indang.

The Board requested the Committee on Investment, Research and Development to further study the possible use of the Indang Property.

#033 (Ika-28 ng Enero 2018-019 / Resolution SB2019-022) - Agenda

Pinagtibay ng Lupon ang adyenda ng pulong.

The Board approved the agenda of the meeting.

#034 (Ika-28 ng Enero 2019-021 / Resolution SB2019-023) - Proposed Investment with 1CISP

Pinagtibay ng Lupon na bilhin sa halagang Isang Milyon Pitumpit-apat na Libo Limang Daan Labing-Anim na Piso at animnaput apat na sentimo (Php1,074,516.64) ang halagang ibinenta ng NCCB buhat sa 1CISP bilang dagdag na puhunan ng SDCC sa 1CISP.

The Board approved to buy the Php1,074,516.64 amount divested by NCCB from 1CISP as additional equity of SDCC with 1CISP.

#035 (Ika-28 ng Enero 2019-022 / Resolution SB2019-024) - Appointment of PKPTL Officers

Pinagtibay ng Lupon ang pagtatalaga sa sumusunod na Opisyal ng PKPTL na epektibo sa Pebrero 1, 2019 na naghahangad ng elective position sa darating na 58th General Election sa ika-23 ng Marso, 2019:

1. Bb. Josephine B. Balana - Education and Information Officer
2. Bb. Rosa R. Santos - Sgt.-at-Arms.

The Board approved the appointment of the following PKPTL Officers, effective February 1, 2019, who are seeking elective position this coming 58th General Election on March 23, 2019.

1. Ms. Josephine B. Balana - Education and Information Officer
2. Ms. Rosa R. Santos - Sgt. At Arms

#036 (Ika-28 ng Enero 2019-023 item #2 / Resolution SB2019-025) - Offer to Sell of a Property

Nagkakaisang pinagtibay ng Lupon na humiling sa may-ari ng kopya ng lease contract ng mga umuupa at sulat o waiver of rights on first refusal na may pirma ng mga umuupa o nag-aakupa kasama na rin ang pagsasakatuparan na umalis sa ari-arian bago maisagawa ang pagbebenta bilang bahagi ng kinakailangang dokumento.

The Board unanimously approved to request from the owner a copy of lease contract of their renters and the letter or waiver of rights on first refusal signed by the renters/occupants as well as their undertaking to vacate the property prior to the execution of sale as part of the documentary requirements.

#037 (Ika-29 ng Enero 2019-024 / Resolution SB2019-026) - Agenda

Pinagtibay ng Lupon ang adyenda ng pulong.

The Board approved the agenda of the meeting.

#038 (Ika-29 ng Enero 2019-025 item E / Resolution SB2019-027) – HR Report for the Month of December 2018

Pinagtibay ng Lupon na makipag-ugnayan sa Human Resource Retainer para matulungan ang HR Team.

The Board approved to engage a Human Resource Retainer to assist the HR Team.

#039 (Ika-29 ng Enero 2019-025 item F / Resolution SB2019-028) – OEHS re: Emergency Preparedness

Pinagtibay ng Lupon ang pagbubuo ng Health and Safety Committee

Ito ay bubuuin ng mga sumusunod:

Tagapangulo: CEO, Executive Assistant

Members: COO

OSS Group Head

HR Head and HR Assistant

MIS Head and Database Administrator

BM Group Head and BDSD Officer or Coordinator

Employees Association Chairperson

Property & Building Administration, Officer and Coordinator

Risk, Compliance, Data Privacy Officer

SHEPHERD Committee

Company Registered Nurse

Secretary: OEHS Officer

Contractor: Engr. Alfredo S. Bugayong

Higit pa sa mga nabanggit: pinagtibay rin ng Lupon ang bumuo ng Emergency Response Team gaya ng sumusunod:

1. Jan Michael C. Cundangan

2. Jess Dominicus J. Garcia

3. Sarah Len C. Canicosa

4. Hanna Marie M. Manila

5. Rafael P. Sison

6. Norman C. Zamora

7. Elizabeth D. Dela Cruz

8. Rowel P. Tacaisan

9. Richard Glenn P. Encarnacion

10. Evangeline Suyat – Satellite Sucat

11. Marjerie G. Bordaje

12. Jenalyn C. Faustino

13. Ma. Eloisa S. Muni

14. Michael P. Llamas

15. John Loyd B. Belaos

16. Jamen M. Gonzales

17. Alfredo Bernardo P. Orola, III – Satellite LPC

18. Pernie T. Comanda

The Board approved the proposed creation of Health and Safety Committee composed of the following:

Chairpersons: CEO, Executive Assistant

Members: COO

OSS Group Head

HR Head and HR Assistant

MIS Head and Database Administrator

BM Group Head and BDSD Officer or Coordinator

Employees Association Chairperson

Property & Building Administration,

Officer and Coordinator

Risk, Compliance, Data Privacy Officer

SHEPHERD Committee

Company Registered Nurse

OEHS Officer

Secretary: Engr. Alfredo S. Bugayong

Contractor: *FURTHERMORE, the Board also approved the composition of the Emergency Response Team as follows:*

1. Jan Michael C. Cundangan

2. Jess Dominicus J. Garcia

3. Sarah Len C. Canicosa

4. Hanna Marie M. Manila

5. Rafael P. Sison

6. Norman C. Zamora

7. Elizabeth D. Dela Cruz

8. Rowel P. Tacaisan

9. Richard Glenn P. Encarnacion

10. Evangeline Suyat – Satellite Sucat

11. Marjerie G. Bordaje

12. Jenalyn C. Faustino

13. Ma. Eloisa S. Muni

14. Michael P. Llamas

15. John Loyd B. Belaos

16. Jamen M. Gonzales

17. Alfredo Bernardo P. Orola, III – Satellite LPC

18. Pernie T. Comanda

#040 (Ika-29 ng Enero 2019-026 / Resolution SB2019-029) – Updates on the initial meeting of COOP NATCCO Party-list Campaign Team

Pinagtibay ng Lupon na imbitahin ang mga nominado ng Coop NATCCO Partylist sa Representative Assembly Representative Assembly Coop NATCCO Partylist

Higit pa sa mga nabanggit, hihintayin ng Lupon ang opisyal na rekomendasyon ng tagapamahala hinggil sa Health Care Loan Program.

The Board approved to invite the Coop NATCCO Partylist Nominees in the Representative Assembly to allow them to introduce the partylist and campaign for support.

FURTHERMORE, the Board will wait for the official recommendation of the Management regarding the Health Care Loan program.

#041 (Ika-31 ng Enero 2019-027 / Resolution SB2019-030) - Agenda

Pinagtibay ng Lupon ang adyenda ng pulong

The Board approved the agenda of the meeting.

#042 (Ika-31 ng Enero 2019-028 / Resolution SB2019-031) – Code of Conduct and Behavior for Members

Nagkakaisang pinagkasunduan ng Lupon na kumopya ng sanctions sa Code of Conduct for Employees and Officers

na tatalakayin sa Special na Pulong ng Lupong Patnugutan upang bigyan-daan ang CIBI Seminar Workshop na dadaluhan ng mga opisyaes.

The Board unanimously agreed to copy the sanctions from the Code of Conduct for Employees and Officers to be discussed in another Special Board meeting to give way for the CIBI Seminar Workshop to be attended by the Officers.

#043 (Ika-31 ng Enero 2019-030 / Resolution SB2019-032) – Amendment in the Christmas Gift Policy

Nagkakaisang pinagtibay ng Lupon ang mga pagbabago upang mgkaroon ng pag-aangkop sa polisiyang nauukol sa 70% ng pinagtibay na halaga ng Christmas gift para magkaroon ng katanggap-tanggap na dahilan batay sa pagdalo sa pulong ng Lupon at mga komite: Isang (1) liban lang sa regular at isang (1) liban lang sa special na pulong.

NAPAGKASUNDUAN na ang isang opisyaes ay maaaring lumiban sa anumang special na pulong maliban na lang kung ito ay pagkatapos ng regular na pulong ng Lupon.

NAPAGKASUNDUAN PA na ang pagdalo ng mga opisyaes sa mga pulong ay bibilangin mula Abril hanggang Oktubre ng kasalukuyang taon.

The Board unanimously approved the amendment to have a leeway in the policy pertaining to 70% of the approved amount of the Christmas gift to have an acceptable excuse in terms of attendance in the Board and Committee meetings: one (1) absent in the regular and one (1) absent in the special meeting.

RESOLVED, that an Officer may absent in any special meeting except the special meeting right after the Regular Board or Committee meeting.

FURTHER RESOLVED, the attendance of Officers in the meetings that will be counted is from April to October of the current year.

PEBRERO

#044 (Ika-1 ng Pebrero 2019-031/ Resolution SB2019-033) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#045 (Ika-1 ng Pebrero 2019-034/ Resolution SB2019-034) – 2018 Cooperative Education Training Fund (CETF) Allocation

Pinagtibay ng Lupong Patnugutan ang alokasyon ng CETF mula 2018 at hanggang maamendahan batay sa nailahad ni CEO, Bb. Cielito L. Garrido.

Pamamahagi	
CETF (10% ng linis na kita x 50%), ibinahagi sa sumusunod:	₱ XXXXXX.XX
Taunang premium sa CODIS (inc. bayad sa validation)	XXXXXX.XX
CODIS	50,000.00
CHMF - (25% pinadalang bayad sa CETF / 100% of sakop ng Healthcare ng mga opisyaes kasama ang mga District Chairpersons, pinagtibay noong ika-24 ng Mayo 2018)	XXXXXX.XX
CLIMBS	50,000.00
Pantaunang bayad ng kasapiang sa MAP	25,000.00
NATCCO	50,000.00

Bayad sa NATCCO sa pantaunang Bayad sa pagsubaybay sa Stabilization Fund	50,000.00
PCC	50,000.00
PqCUC	50,000.00
PqFCC	50,000.00
PCF (Karagdagan)	50,000.00
Natitirang balance sa ACCU at ibang nasyonal at internasyonal na organisasyong koop	XXXX.XX

The Board approved the new allocation of CETF for 2018 onward, and until amended, as presented by the Chief Executive Officer, Ms. Cielito L. Garrido.

Distribution:	
CETF (10% of Net Surplus x 50%), distributed as follows:	₱ XXXXXX.XX
Annual premium to CODIS (inc. validation fee)	XXXXXX.XX
CODIS	50,000.00
CHMF - (25% as remittance of CETF / 100% of Health Care coverage of all Officers, including District Chairpersons, as approved on May 24, 2018)	XXXXXX.XX
CLIMBS	50,000.00
MAP Annual Membership fee	25,000.00
NATCCO	50,000.00
NATCCO Stabilization Fund (Annual monitoring fee)	50,000.00
PCC	50,000.00
PqCUC	50,000.00
PqFCC	50,000.00
PCF (Additional)	50,000.00
Remaining Balance to ACCU &/or other National/ International Coop Organizations	XXXX.XX

#046 (Ika-1 ng Pebrero 2019-034 / Resolution SB2019-035) – Amendment in the Emergency Loan Policy

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala na isama ang secured loan sa polisiya ng emergency loan at ipatupad kaagad.

Mga Polisiya.

1. Ang limitasyon ng kredito ay nautang na at lahat ng klase at uri ng pautang kasama na ang secured loan ay nautang na rin;
2. Kailangang “updated” ang natitira pang utang ng kasaping nangungutang;
3. Ang pautang na ito ay higit sa limitasyon ng kredito ng kasapi at hindi sakop ng Debt-to-income ratio;
4. Ang kasaping nangungutang ay dapat magpakita ng katunayan ng pangkagipitang pangangailangan;
5. Ang halagang maipapautang ay batay sa pangangailangan, subalit hanggang sa maximum na halaga lamang ng kaniyang share capital;
6. Walang collateral na kinakailangan;
7. Ang maximum na termino ng pagbabayad ng utang ay animnapung (60) buwan o limang (5) taon batay sa ebalwasyon;
8. Sasailalim sa naaangkop na interest rate ng utang, service fee, Coop Loan Protection Plan and Retention.

The Board approved the recommendation of the Management of incorporating the Secured loan in the policy of Emergency Loan effective immediately.

Policies:

1. Credit limit was already availed of and all types/kinds of loans, including secured loan had already been availed of, too;
2. Member-borrower's existing loan/s must be updated;
3. This loan is over and above member's credit limit, and NOT covered by the required Debt-to-Income (DTI) ratio;
4. Member-borrower should submit proof of emergency purpose;
5. The amount to be granted is based on the purpose, but up to the maximum amount of member-borrower's share capital only;
6. No collateral required;
7. Maximum term of payment of loan is 60 months or five (5) years, subject to evaluation;
8. Subject to applicable interest rate on loan, service fee, co-op loan protection plan and retention.

#047 (Ika-1 ng Pebrero 2019-035 / Resolution SB2019-036) – Amendment in the Co-op Health Care Loan Policy

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala sa pagpapatupad ng isang automatikong Co-op Healthcare Loan para sa mga kasapi. Ang halaga ng premium para sa Co-op Healthcare ay isang karagdagang pantang, bukod sa halagang ipinagkaloob sa isang kasapi

Pinagtibay ng Lupong Patnugutan ang mga layunin at mga polisiya gaya ng mga sumusunod:

Mga Layunin:

- Upang matiyak ang kagalingan at malusog na buhay ng mga kasapi, at makatitiyak tayo ng patuloy na pagbabayad ng utang – “Malusog na Kasapi, Malusog na Koop”
- Madagdagan ang mga kasapi sa Programang Pangkalusugan ng Koop;

Mga Polisiya:

1. Ang Co-op Healthcare Loan ay requirement sa lahat ng mga kasaping mangungutang na hindi pa nakatala sa anumang health provider at ibig mangutang sa pamamagitan ng alinman sa mga umiiral na limitasyon sa kredito o secured loan o character loan sa halagang Isang daang (Php 100,000.00) Libong Piso o higit pa;
2. Para sa mga kasaping mayroon nang Health Care Program, liban sa Philhealth, kailangang magsumite ng katanayang nakasakop na siya dito;
3. Ang halaga ng premium para sa Co-op Healthcare ay isang karagdagang pantang bukod sa halagang ipinagkaloob sa isang kasapi at hindi ito nasasaklaw ng kinakailangang Debt to Income (DTI) Ratio;
4. Walang collateral o retensyon na kinakailangan para masaklaw ng premium ng Co-op Healthcare; at
5. Ang kasapi ay hinihikayat na mag-renew ng kanilang Coop-Health Program dahil nawawalan na ito ng bisa pagkatapos ng isang taon.

The Board approved the recommendation of the Management of implementing an automatic Co-op Health Care loan to its member-borrowers desiring to avail. The amount of premium for Co-op Health care is an additional loan on top of the amount being granted to member.

FURTHERMORE, the Board also approved its objectives/

policies as follows:**Objectives:**

- To ensure the well-being and healthy life of the member, thus ensuring continuous loan payment - “Healthy Members, Health Co-op”.
- To increase member enrollment with Co-op Health Care Program.

Policies:

1. Co-op Health Care Loan is a requirement to all members availing of any loan, either through the existing credit limit or secured loan or character loan in the amount of One Hundred Thousand (Php100,000.00) and above, that are NOT enrolled to any health care provider;
2. For those members already covered by any Health Care Program, except Philhealth, they need to submit proof of such coverage;
3. The amount of premium for Co-op Health care is an additional loan on top of the amount being granted to member, and NOT to be covered by the required Debt-to-Income (DTI) ratio;
4. NO collateral and retention required to cover the premium of Co-op Health care;
5. The member will be encouraged to renew their Co-op Health Care Program, as it expires after one (1) year.

Effectivity: February 15, 2019

#048 (Ika-7 ng Pebrero 2019-037 / Resolution SB2019-037) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#049 (Ika-7 ng Pebrero 2019-038 / Resolution SB2019-038) – Financial Statement of Botica De San Dionisio

Sama-samang napagkaisahan ng Lupong Patnugutan na gawing 80%/20% (Pareto Law) ang pagtatasa ng mga benta.

The Board unanimously agreed to do the 80%/20% (Pareto Law) Analysis of Sales. The Audit Team will assist in the back tracing of records for continuous reconciliation of records.

#050 (Ika-7 ng Pebrero 2019-039 / Resolution SB2019-039)- Difference of General Ledger and Savings Ledger for the year 2017 and 2018

Tinanggap ng Lupong Patnugutan ang ulat at iniutos sa Tagapamahala na balikang muli at pagsamahin ang ating mga talaan.

The Board accepted the report and mandated the Management to trace back and reconcile our records.

#051 (Ika-7 ng Pebrero 2019-040 item #1 / Resolution SB2019-040) – Updates on Watercraft Investments

Napagkasunduan ng Lupong Patnugutan na makipag-ugnayan sa Investment, Research and Development Committee para talakayin ang panukalang Rent-To-Own na iaalok sa Minolo Shipping Lines.

The Board agreed to meet with the Investment, Research and Development Committee to discuss the Rent-to-Own proposal to be offered to MINOLO Shipping Lines.

#052 (Ika-18 ng Pebrero 2019-041 / Resolution SB2019-041) - Agenda

Pinagtibay ng Lupon ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#053 (Ika-18 ng Pebrero 2019-042 / Resolution SB2019-042) - Updates on Watercraft Investments

Hiniling ng Lupon ng Patnugutan sa Tagapamahala na muling makalkula ang mga pinansyal na projection at magtakda ng pulong sa Lupon ng MARINA na dadaluhan ng mga Tagapangulo ng Lupon ng Patnugutan, Investment, Research and Development Committee, CEO, Ingat-Yaman at Kalihim ng Lupon ng Patnugutan.

Pinagtibay din ng Lupon ng Patnugutan na payagan si Samuel Lim na mag-alok ng panukalang joint-venture sa ibang may-ari ng Bangka.

The Board requested the Management to recompute the financial projection and set a meeting with the Marina Board to be attended by the Chairperson of the Board of Director, Investment, Research and Development Committee, CEO, Treasurer and the Board Secretary.

RESOLVED FURTHER, that the Board also approved to allow Mr. Samuel Lim to offer the joint venture proposal with other boat operators.

#054 (Ika-18 ng Pebrero 2019-043 item #5 / Resolution SB2019-043) - SDCC Affiliations Annual General Assembly

Nagkakaisang pinagtibay ng Lupon ng Patnugutan na pahintulutan ang kasalukuyang mga kinatawan na dumalo at tumakbo sa eleksiyon sa Pantaunang Assembliya ng mga affiliation ng SDCC.

The Board unanimously approved to authorize the current delegates to attend and seek elective position from the annual assemblies of SDCC affiliations.

#055 (Ika-21 ng Pebrero 2019-008 / Resolution RB2019-012) – Agenda

Pinagtibay ng Lupon ng Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#056 (Ika-21 ng Pebrero 2019-009 / Resolution RB2019-013) – Reading and Approval of the Previous Minutes

Pinagtibay ng Lupon ng Patnugutan na ipagpaliban ang pagbabasa ng katitikan ng espesyal na pulong noong ika-10 ng Enero, 2019 at ang regular na pulong ng Lupon ng Patnugutan noong ika-17 ng Enero 2019.

Napagkayarian na pagtibayin ng Lupon ang pagtanggap ng nasabing pulong na naiwasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on January 10, 2019, and Regular Board Meeting on January 17, 2019.

RESOLVED, that the Board approved the adoption of the said minutes as corrected.

#057 (Ika-21 ng Pebrero 2019-010 item #2.11 / Resolution RB2019-014) - Request to accept member applicants from Cavite

Nagkakaisang pinagtibay ng Lupon ng Patnugutan ang pagtanggap ng mga member-applicant sa buong Cavite pero kinakailangang sumailalim sa pagsisiyasat batay sa lugar.

The Board unanimously approved that acceptance of member-applicants from the entire Cavite, subject to Social Investigation on a “per area basis”.

#058 (Ika-21 ng Pebrero, 2019-012 item #1.A / Resolution RB2019-015) – Credit Committee Report

Pinagtibay ng Lupon ng Patnugutan ang espesyal na utang ng isang kasapi na nagkaka-halaga ng Dalawang Milyon Limang Daang Piso (Php2,500,000.00) na may terminong sampung (10) taon na may interest na 1.50% kada buwan, batay sa bumababang balanse.

The Board approved the special loan of a member amounting to Two Million Five Hundred Thousand (Php2,500,000.00) with a term of ten (10) years to pay at the rate of 1.50% interest per month, based on diminishing balance.

#059 (Ika-21 ng Pebrero, 2019-012 item #1.B / Resolution RB2019-016) – Credit Committee Report

Pinagtibay ng Lupon ng Patnugutan ang kahilingang espesyal na utang ng isang kasapi na nagkakahalaga ng ng Dalawang Milyong Piso na may terminong limang taon para mabayaran sa interest na 1.25% kada buwan batay sa bumababang balanse sa kasunduang isusumite niya ang kopya ng prangkisa ng kasunduan sa SDCC para sa kinakailangan pang beripikasyon.

The Board approved the request for a Special Loan of a member amounting to Two Million (Php2,000,000.00) Pesos with a term of five (5) years to pay at the rate of 1.25% interest per month based on diminishing balance, provided she will submit the franchise agreement copy to SDCC for further verification.

#060 (Ika-21 ng Pebrero, 2019-012 item #2 / Resolution RB2019-017) – Audit Committee Report

Nagkakaisang pinagtibay ng Lupon ng Patnugutan ang rekomendasyon ng Audit Committee na makuha ang serbisyo ni Gng. Elma L. Ilagan-Ame bilang External Auditor ng SDCC para sa taong 2019.

The Board unanimously approved the recommendation of the Audit Committee to get the services of Mrs. Ma. Elma L. Ilagan-Ame to be the external auditor of SDCC for the year 2019.

#061 (Ika-21 ng Pebrero, 2019-012 item #10 / Resolution RB2019-018) – CBDSS Report

Pinagtibay ng Lupon ng Patnugutan ang panukala ng CBDSS Committee na gumawa ng Video Documentation ng mga elemento ng Programang BEEF gaya ng Pagnenegosyo, Edukasyon, Pag-eempleyo at Pagkain na

nagkakahalaga ng Limampung Libong Piso (Php50,000.00) para sa tatlong (3) Video.

The Board approved the proposal of CBDSS Committee to produce a Video Documentation of the Business, Education, Employment and Food components of the BEEF Program, with a budget of Fifty Thousand (P50,000.00) Pesos, for the three (3) videos.

#062 (Ika-21 ng Pebrero, 2019-012 item #11 / Resolution RB2019-019) – Sports Committee Report

Pinagtibay ng Lupong Patnugutan ang pagsasagawa ng Fun Games noong ika-6 ng Abril 2019 saanman sa Tramo, San Dionisio.

The Board approved the conduct of Fun Games on April 6, 2019 somewhere in Tramo, San Dionisio.

#063 (Ika-21 ng Pebrero, 2019-012 item #15 / Resolution RB2019-020) Enterprise Improvement Committee Report

Pinagtibay ng Lupong Patnugutan ang pagbibitiw ni Maria Cristina Castillo dahil sa dating pananagutan.

The Board approved the resignation of Ms. Maria Cristina Castillo due to previous commitment.

#064 (Ika-21 ng Pebrero, 2019-012 item #16 / Resolution RB2019-021) – Youth Committee Report

Pinagtibay ng Lupong Patnugutan ang pagsasagawa ng aktibidad ng Youth Committee sa Abril 2019.

Inatasan ng Lupong Patnugutan ang Komite na muling pag-aralan ang proposal sa tulong ng Committee Consultants.

The Board approved in principle the conduct of Youth activity in April 2019.

RESOLVED, that the Committee further review the proposal with the help of the Committee Consultants.

MARSO

#065 (March 6, 2019-045 / Resolution SB2019-044) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#066 (March 6, 2019-049 / Resolution SB2019-045) – Acceptance and Approval of the ICPR 2018

Nagkakaisang pinagtibay ng Lupong Patnugutan ang ICPR rate para sa taong 2018 at ang pamamahagi nito sa araw o bago isagawa ang Pangkalahatang Eleksyon sa ika-23 ng Marso 2019 sa sumusunod na rate:

RATE	SDCC
IC	3.212107%
PR	5.492940%

The Board unanimously approved the ICPR rates for the year 2018, and its distribution on or before the General Election on March 23, 2019, breakdown as follows:

RATE	SDCC
IC	3.212107%
PR	5.492940%

#067 (March 6, 2019-047 item #1 / Resolution SB2019-046) – Credit Committee

Pinagtibay ng Lupong Patnugutan ang limitasyon ng pag-utang at makukuha ng kasapi na nagkakahalaga ng Isang Milyon Apatnapu't Dalawang Libo, Limampu't Pito at Pitumpu't Isang sentimo (Php1,042,057.71).

The Board approved the credit limit and availment of a member amounting to Php1,042,057.71.

#068 (March 6, 2019-047 item #2/ Resolution SB2019-047) – Credit Committee

Pinagtibay ng Lupong Patnugutan ang espesyal na utang ng isang kasapi sa halagang Dalawang Milyong (Php2,000,000.00) Piso na may terminong limang (5) taon na pagbabayad sa interest rate na 1.25% kada buwan, batay sa bumababang balanse.

The Board approved the Special Loan of a member amounting to Two Million (Php2,000,000.00) Pesos with a term of five (5) years to pay at the rate of 1.25 % interest per month, based on diminishing balance.

#069 (March 6, 2019-048 / Resolution SB2019-048) – Request for a Certification authorizing Ms. Cielito L. Garrido, MBA, CEO as the official representative with Soro Soro Ibaba Development Cooperative

Pinagtibay ng Lupong Patnugutan na pahintulatang Opisyal na katawanin ng Chief Executive Officer ang Botica de San Dionisio (BDSD) at SDCC bilang kasapi ng Soro-Soro Ibaba Development Cooperative sa pagpipirma, pagsumite, pag-proseso at pagtanggap ng mga kinakailangang dokumento na nauugnay sa mga operasyon ng BSDS bilang isang establisyamentong pag-aari at pinatatakbo ng SDCC.

NAPAGKAYARIAN SA BANDANG HULI, na ang Soro-Soro Ibaba Development Cooperative ay mabigyan ng mga naunang resolusyon bilang gabay nito at maaring patuloy na umasa sa kapahintulatang ipinagkaloob kasama na ang pagpapanibago at pagpapalawig dito maliban na kung ang mga nabanggit na resolusyon ay binawi o binago ng kasunod na mga resolusyon ng Lupong Patnugutan ng kooperatiba.

The Board approved to authorize the CHIEF EXECUTIVE OFFICER, as the official representative of Botica De San Dionisio (BDSD) and authorized to represent San Dionisio Credit Cooperative (SDCC) as member of Soro-Soro Ibaba Development Cooperative, to sign, submit, process and receive necessary documents related to the operations of BSDS as an establishment owned and operated by SDCC.

“RESOLVED FINALLY, that Soro Soro Ibaba Development Cooperative be furnished a copy of the foregoing resolutions for its guidance and may continue to rely on the authority conferred thereon, including the renewal, and extension except to the extent that the foregoing resolutions shall be revoked or modified by the receipt of any subsequent resolution/s of the Board of Directors of the Cooperative.

#070 (March 6, 2019-049 / Resolution SB2019-049)– Mediation and Conciliation Manual

Pinagtibay ng Lupong Patnugutan na isangguni ang Mediation Manual sa Legal Counsel ng SDCC para sa karagdagang pagsusuri, puna at mga mungkahi bago ito ipabalik sa Mediation and Conciliation Committee.

The Board approved to refer the Mediation Manual to the SDCC Legal Counsel for further review/comments/ suggestions before it will be sent to the Mediation and Conciliation Committee.

#071 (March 6, 2019-051 / Resolution SB2019-050)– Request of Dr. Margarita DV. Cerrada to make a study about SDCC elderly program

Pinagtibay ng Lupong Patnugutan ang kahilingan ni Dr. Margarita DV Cerrada na magsagawa ng pag-aaral tungkol sa Programa ng SDCC Para sa Matatanda.

The Board approved the request of Dr. Margarita DV. Cerrada to make a study about SDCC elderly program.

#072 (March 6, 2019-052 item # 1 / Resolution SB2019-051) – Jeepney Modernization

Pinagtibay ng Lupong Patnugutan na hingin ang kapahintulutan ng RA para sa posibleng pagbubuo ng Subsidiary Cooperative.

NAPAGKAYARIAN ng Lupong Patnugutan na pagtibaying maisangguni sa Investment, Research and Development Committee na palawigin pa ang pag-aaral ng teknikal na aspeto ng paksa.

NAPAGKAYARIAN PA, na ang SDCC ang maging ex-officio member ng Subsidiary Coop.

The Board approved to seek the approval of the RA for the possible creation of a Subsidiary Coop.

RESOLVED, the Board also approved to refer the matter to the Investment, Research and Development Committee to further study the technicality.

FURTHER RESOLVED, that the mother organization (SDCC) will be an Ex-Officio Member of the Subsidiary Coop.

#073 (Ika-14 ng Marso 2019-053 / Resolution SB2019-052) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#074 (Ika-14 ng Marso 2019-054 / Resolution SB2019-053) – Exit Conference with the External Auditor

Pagkatapos ng angkop na talakayan at konsultasyon, nagkakaisang tinanggap ng Lupong Patnugutan na maglabas ang External Auditor ng “qualified opinion” para sa books of accounts ng SDCC para sa taong 2018.

KARAGDAGAN, hiniling ng Lupong Patnugutan sa Tagapamahala na gumawa ng nararapat na aksyon patungkol sa mga audit findings.

The Board after due discussion and deliberation, unanimously

accepted that the External Auditor will issue a “Qualified Opinion” for SDCC books of account for the year 2018.

FURTHER, the Board also requested the Management to take appropriate action regarding the audit findings.

#075 (Ika-14 ng Marso 2019-055 / Resolution SB2019-054) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#076 (Ika-14 ng Marso 2019-056 / Resolution SB2019-055) - Proposal/Report of the Investment Committee re: Jeepney Modernization

Pinagtibay ng Lupong Patnugutan na hingin ang pag-apruba ng RA para sa pagbubuo ng Subsidiary Coop.

KARAGDAGAN, pinagtibay din ng Lupong Patnugutan na isangguni sa Investment, Research and Development Committee na higit pang pag-aralan ang aspetong teknikal.

KARAGDAGAN PA, na ang SDCC ay maging Ex-Officio Member ng Subsidiary Coop.

The Board approved to seek the approval of the RA for the creation of a Subsidiary Coop;

FURTHER, the Board also approved to refer the matter to the Investment, Research and Development Committee to further study the technical aspect.

FURTHER RESOLVED, that the mother organization (SDCC) will be an Ex-Officio Member of the Subsidiary Coop.

#077 (Ika-14 ng Marso 2019-057 / Resolution SB2019-056) - Recommendation re: Credit Committee appointment

Pinagtibay ng Lupong Patnugutan na ihirang muli bilang mga opisyal, na mga lehitimong kasapi ng SDCC, ng Credit Committee at panghalili simula ika-1 ng Abril, 2019 hanggang Marso 2020:

[The Board approved to renew the appointment and to appoint the officers listed below, who are bonafide SDCC members, as Credit Committee Members and understudy effective April 1, 2019 up to March 31, 2020, viz:]

1. Ms. Veronica T. Aberion - Member
2. Ms. Leonila V. Gonzaga - Member
3. Mr. Jesse M. Sarmiento - Member
4. Ms. Milagros M. Mateo - Understudy

#078 (Ika-14 ng Marso 2019-058 / Resolution SB2019-057) - Extension of Employment of a Staff

Pinagtibay ng Lupong Patnugutan na palawigin pa ang serbisyo ni Bb. Ferlinda M. Santiago, Account Management Head ng SDCC nang di lalagpas sa limang (5) taon mula ika-6 ng Abril 2019 hanggang ika-5 ng Abril 2024, batay sa pagsusuri bago matapos ang unang dalawang taon at kung hanggang gusto pang magtrabaho ni Bb. Santiago sa SDCC.

The Board approved to extend the services of Ms. Ferlinda M. Santiago, Account Management Head of SDCC, for a maximum of five (5) years (late retirement) from April 6, 2019 to April 5, 2024, subject to evaluation before the end

of the first two (2) years extension and for as long as Ms. Santiago still wants to work with SDCC.

#079 (Ika-14 ng Marso 2019-059 item #3 / Resolution SB2019-058) - Request of PCC for Support

Pinagtibay ng Lupong Patnugutan na magbigay ng tulong na pinansyal sa Philippine Cooperative Center (PCC) sa halagang Limampung Libong Piso (Php50,000.00) na naglalayong paunlarin ang mga pasilidad nito upang makapagbigay ng mahusay na serbisyo sa mga kasapi at kaakibat nito.

The Board approved to give financial assistance to Philippine Cooperative Center (PCC) in the amount of Fifty Thousand (P50,000.00) Pesos for the purpose of improving its facilities to provide better services to its members and affiliates.

#080 (Ika-21 ng Marso 2019-013 / Resolution RB2019-022) - Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may karagdagang bagay sa aytem 7.1.15 - Pagbibitiw ng Tagapangulo ng District 3 ayon sa kahilingan.

The Board approved the agenda of the meeting with additional matter in item 7.1.15 Resignation of District 3 Chairperson as requested.

#081 (Ika-21 ng Marso 2019-014 / Resolution RB2019-023) - Reading and Approval of Previous Minutes

Pinagtibay ng Lupong Patnugutan na ipagpaliban ang pagbasa ng katitikan ng Pulong ng Special Board Meeting noong ika-23 ng Enero, at ika-21 ng Pebrero 2019.

Pinagtibay ng Lupong Patnugutan ang pagtanggap ng Katitikan ng Espesyal na Pulong ng ika-23 ng Enero, 2019 at Katitikan ng Regular na Pulong ng ika-21 ng Pebrero 2019 nang nakawasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on January 23, 2019, and Regular Board Meeting on February 21, 2019;

The Board approved the adoption of January 23, 2019 Minutes of the Special Board Meeting and February 21, 2019 Minutes of the Regular Board meeting as corrected.

#082 (Ika-21 ng Marso 2019-015 item # 2.6.1 / Resolution RB2019-024) Investment, Research & Development Committee: Update on Watercraft

Pinagtibay ng Lupong Patnugutan na isangguning muli sa Investment, Research and Development Committee na higit pang pag-aralan ang mga pagpipilian sa mga natalakay.

The Board approved to refer back to the Investment, Research and Development Committee to further study the options discussed.

#083 (Ika-21 ng Marso 2019-016 item #1 / Resolution RB2019-025) - Request of PCF

Pinagtibay ng Lupong Patnugutan ang kahilingan ng PCF na ibinbin ang pagtetermino ng mga Time Deposits (TDs) at tumulong sa pagpapabuti ng operasyon sa pamamagitan

ng pagtangkilik sa negosyo sa anyong panghihikayat ng mga bagong deposito at pagpapautang.

The Board approved the request of PCF to withhold from terminating TDs and to contribute to operational recovery through business patronage in the form of new deposits and loan availment.

#084 (Ika-21 ng Marso 2019-017 item #3 / Resolution RB2019-026) - Resignation of PT 64C Secretary

Pinagtibay ng Lupong Patnugutan ang pagbibitiw ng Kalihim ng PT 64C.

The Board approved the resignation of the Secretary of PT 64C.

#085 (Ika-21 ng Marso 2019-017 item #4 / Resolution RB2019-027) - Request for termination of Planong Damayan

Pinagtibay ng Lupong Patnugutan ang kahilingan ng isang kasapi para sa terminasyon ng kaniyang pagsapi sa Planong Damayan.

The Board approved the request of a member for termination of her Planong Damayan membership.

#086 (Ika-21 ng Marso 2019-017 item #5 / Resolution RB2019-028) - Request of PCC, re Sponsorship for the Pillar Regional Conference

Pinagtibay ng Lupong Patnugutan ang pagtangkilik ng SDCC sa halagang Limampung Libong (Php50,000.00) piso para sa pagsasagawa ng Pillar Regional Conference na gaganapin sa ika-26 ng Marso 2019 sa Club Filipino sa Lungsod ng San Juan.

The Board approved the sponsorship of SDCC in the amount of P50,000.00 for the conduct of Pillar Regional Conference to be held on March 26, 2019 at Club Filipino, San Juan City.

#087 (Ika-21 ng Marso 2019-020 item #7/ Resolution RB2019-029) - Resignation of a member as District 3 Chairperson

Pinagtibay ng Lupong Patnugutan ang pagbibitiw ng isang kasapi bilang Tagapangulo ng District 3.

The Board approved the resignation of a member as District 3 Chairperson.

#088 (Ika-21 ng Marso 2019-018 item #1.A / Resolution RB2019-030) - Committee Reports

Pinagtibay ng Lupong Patnugutan ang kahilingan para sa espesyal na utang ng isang kasapi sa halagang Isang Milyon Tatlong Daang Libong (Php1,300,000.00) Piso na may terminong limang (5) taon ng pagbabayad sa interest rate na 1.25% kada buwan, batay sa bumababang balanse.

The Board approved that the request for a Special Loan of a member in the amount of One Million Three Hundred Thousand (Php1,300,000.00) Pesos with a term of five (5) years to pay at the rate of 1.25 % interest per month, based on diminishing balance.

ABRIL**#089 (Ika-2 ng Abril 2019-060 / Resolution SB2019-059)****- Agenda**

Pinagtibay ng Lupong Patnugutan ang talaan ng pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#090 (Ika-2 ng Abril 2019-061 / Resolution SB2019-060)**- Reading and Approval of the Previous Minutes**

Pinagtibay ng Lupong Patnugutan na iliban ang pagbabasa ng katitikan ng mga Espesyal na Pulong ng Lupong Patnugutan noong ika-24, 28, 29, 31 at ika-1 ng Pebrero 2019.

Pinagtibay ng Lupong Patnugutan ang pagtanggap ng nasabing katitikan ng pulong nang naiwasto na.

The Board approved to dispense the reading of the minutes of the Special Board meetings on January 24, 28, 29, 31 and February 1, 2019.

The Board approved the adoption of the said minutes, as corrected.

#091 (Ika-2 ng Abril 2019-064 item #1.1.1 / Resolution SB2019-061) – Meralco Meter Deposit Refund

Pinagtibay ng Lupong Patnugutan na pahintulutan ang Tagapangulong si G. Renato G. Dela Cruz at ang Chief Executive Officer na si Bb. Cielito L. Garrido, MBA bilang opisyal na mga Tagalagda ng Kooperatiba.

BUKOD PASAMGANA PAGKAYARIAN, nasi G. Anthony A. Sioson, Property and Building Admin Coordinator II ay pahintulutang mag-file, magproseso at tanggapin ang hinihiling na pagbabalik ng pondo sa kabuuang halagang:

RANGE OF BILLS	REFUND AMOUNT
July 2016 to June 2017	279,007.93
July 2017 to June 2018	204,099.84

Project Number: 1604017355

The Board approved to authorize the CHAIRPERSON, RENATO G. DELA CRUZ and CHIEF EXECUTIVE OFFICER, CIELITO L. GARRIDO, MBA, as the official signatories of the cooperative.

FURTHER RESOLVED THAT MR. ANTHONY A. SIOSON, Property and Building Admin Coordinator II, be authorized to file, process, and receive the request of refund with total amount to wit:

RANGE OF BILLS	REFUND AMOUNT
July 2016 to June 2017	279,007.93
July 2017 to June 2018	204,099.84

Project Number: 1604017355

#092 (Ika-2 ng Abril 2019-065 / Resolution SB2019-062) - Report of Comelec re: Official Result of 58th General Election

Nagkakaisang pinagtibay ng Lupong Patnugutan ang pagbibigay ng Sertipiko ng Pagpapahalaga sa mga Opisyal ng SDCC at sa Tagapamahala para sa isang matagumpay na Pangkalahatang Eleksyon ng 2019.

The Board unanimously approved the giving of Certificate

of Appreciation to SDCC Officers and the Management for a successful 2019 General Election.

#093 (Ika-2 ng Abril 2019-067 Item #1 / Resolution SB2019-063) – Representation to Different Co-op Affiliations

Pinagtibay ng Lupong Patnugutan ang pagtatalaga sa delegadong-kumakatawan sa iba't ibang ugnayan ng SDCC batay sa pagtatangi at kahandaan ng director at kakayahan ng opisyal.

The Board approved the appointment of delegate-representatives to the different Affiliations of SDCC based on the director's preference/availability and officer's capability.

ASIAN SOLIDARITY ECONOMY COUNCIL (ASEC)	
Regular Delegate :	Engr. Raymond Joseph L. Salvador
Alternate Delegate:	CEO, Cielito L. Garrido, MBA
CLIMBS	
Regular Delegate :	Ms. Marjorie P. Ablaza (Incumbent Director)
Alternate Delegate:	Dir. Apolonio M. Mendoza, Jr.
CLIMBS Mutual Equity Fund	
Regular Delegate :	Dir. Garibaldi O. Leonardo, DBA
Alternate Delegate:	Dir. Jocelyn T. Dajang
Cooperative Deposit Insurance System (CODIS)	
Regular Delegate :	Dir. Garibaldi O. Leonardo, DBA
Alternate Delegate:	Dir. Olivia G. Ferrer
1 Cooperative Insurance System of the Philippines (1CISP)	
Regular Delegate :	Dir. Raymond Joseph L. Salvador – re-electionist this 2019 GA
Alternate Delegate:	Dir. Normandy G. Jose
Credit Management Association of the Philippines (CMAP)	
Regular Delegate :	Vice-Chairperson, Glenn C. Cruz
Alternate Delegate:	Dir. Charlie A. Ramos, Jr.
CDC and LPRAT	
Regular Delegate :	Dir. Renato G. Dela Cruz
CRC-UAP Asia Pacific	
Regular Delegate :	Dir. Garibaldi O. Leonardo, DBA
Alternate Delegate:	CEO, Cielito L. Garrido, MBA
Federation of Peoples' Sustainable Development Cooperative (FPSDC)	
Regular Delegate :	Dir. Marife S. Santos
Alternate Delegate:	Mr. Fernando S. Cortez
IMCOOP	
Regular Delegate :	Dir. Olivia G. Ferrer
Alternate Delegate:	Dir. Apolonio M. Mendoza, Jr.
La Villa Amor Holdings Corporation	
Regular Delegate:	Dir. Garibaldi O. Leonardo, DBA (Chairperson)
Metro Manila Savings Cooperative (MMSMC)	
Regular Delegate :	Dir. Marjorie P. Ablaza
Alternate Delegate:	Dir. Normandy G. Jose

Metro South Cooperative Bank (MSCB)	
Regular Delegate :	Dir. Garibaldi O. Leonardo, DBA
National Confederation of Credit Cooperative (NATCCO)	
Regular Delegate :	Vice-Chairperson Glenn C. Cruz
Alternate Delegate:	Dir. Jocelyn T. Dajang
NATCCO Stabilization Fund	
Regular Delegate : (Chief Executive Officer)	CEO, Cielito L. Garrido, MBA
National Publishing Cooperative, Inc. (NPC)	
Regular Delegate :	
Alternate Delegate:	
NCM Mutual Fund of the Phil., Inc. (NCMMFPI)	
Regular Delegate :	Dir. Garibaldi O. Leonardo, DBA
Network Consolidated Cooperative Bank (NCCB)	
Regular Delegate :	Engr. Raymond Joseph L. Salvador
One Coop Health Federation	
Regular Delegate :	Dir. Garibaldi O. Leonardo, DBA
Alternate Delegate:	CEO, Cielito L. Garrido, MBA
Parañaque Chambers of Commerce & Industry (PqCCI)	
Regular Delegate :	Dir. Olivia G. Ferrer
Alternate Delegate:	Dir. Charlie A. Ramos, Jr.
Parañaque City Union of Cooperatives (PqCUC)	
Regular Delegate :	Vice-Chairperson Glenn C. Cruz
Alternate Delegate:	Dir. Normandy G. Jose
Parañaque Cooperative Development Council (PCDC)	
Regular Delegate :	Chairperson Renato G. Dela Cruz
Parañaque Development Foundation, Inc. (PDFI)	
Regular Delegate :	Dir. Jocelyn T. Dajang
Alternate Delegate:	Dir. Marife S. Santos
Parañaque Federation of Credit Cooperative (PqFCC)	
Regular Delegate :	Dir. Apolonio M. Mendoza, Jr.
Alternate Delegate:	Dir. Jocelyn T. Dajang
Philippine Cooperative Center (PCC)	
Regular Delegate :	Chairperson Renato G. Dela Cruz
Alternate Delegate:	Dir. Normandy G. Jose
Philippine Cooperative Central Fund Federation (PCF)	
Regular Delegate :	Dir. Garibaldi O. Leonardo, DBA
Alternate Delegate 1:	Chairperson Renato G. Dela Cruz
Rover Scout of the Philippines	
Regular Delegate :	Dir. Apolonio M. Mendoza, Jr.
Alternate Delegate:	Dir. Normandy G. Jose
Save Parañaque Movement (SPM)	
Regular Delegate :	Dir. Charlie A. Ramos, Jr.
Alternate Delegate:	Engr. Raymond Joseph L. Salvador
Save Parañaque River Foundation	
Regular Delegate :	Vice-Chairperson Glenn C. Cruz
Alternate Delegate:	Ms. Lani E. Gorgonia

Parañaque City Credit Surety Fund	
Regular Delegate :	Dir. Garibaldi O. Leonardo, DBA
Alternate Delegate:	CEO, Cielito L. Garrido, MBA
Coop Partylist	
Regular Delegate :	Chairperson Renato G. Dela Cruz
Alternate Delegate:	Mr. Roberto L. Ventura
Alternate Delegate:	Engr. Alfredo S. Bugayong
Coop Integration	
Regular Delegate :	Ms. Marilyn J. Estrella
Alternate Delegate:	CEO, Cielito L. Garrido, MBA
RIMAP	
Regular Delegate :	Dr. Danilo N. Pilar
Alternate Delegate:	Ms. Alicia C. Salvador
CIC	
Regular Delegate :	Vice-Chairperson Glenn C. Cruz
Alternate Delegate:	Dir. Marife S. Santos

#094 (Ika-2 ng Abril 2019-067 Item #2 / Resolution SB2019-064) - Appointment of Secretary and Treasurer

Pinagtibay ng Lupong Patnugutan ang panibagong-pagtatalaga kay Bb. OFELIZA V. MARTINEZ bilang Kalihim ng Lupon para sa isang taon na termino, na magkakabisa sa ika-8 ng Abril, 2019 hanggang ika-31 ng Marso 2020.

Napagtibay din ang panibagong-pagtatalaga kay Gng. ROSALINA G. SAPUNGAN bilang Ingat-Yaman ng Lupon para sa isang taon na termino, na magkakabisa sa ika-8 ng Abril, 2019 hanggang ika-31 ng Marso 2020.

The Board approved the re-appointment of MS. OFELIZA V. MARTINEZ as Board Secretary, for a one-year term, effective April 8, 2019 up to March 31, 2020.

The Board also approved the re-appointment of Mrs. ROSALINA G. SAPUNGAN as Treasurer, for a one-year term, effective April 8, 2019 up to March 31, 2020.

#095 (Ika-2 ng Abril 2019-067 Item #3 / Resolution SB2019-065) - Appointment of Committee Membership

Nagkakaisang pinagtibay ng Lupong Patnugutan ang pagtatalaga sa mga miyembro ng komite gaya ng nakasaad sa ibaba:

The Board, unanimously approved the appointment of Committee Members as stated below.

NAME	POSITION
CREDIT COMMITTEE	
Veronica T. Aberion	Chairperson
Leonila V. Gonzaga	Vice-Chairperson
Jesse M. Sarmiento	Secretary
Milagros M. Mateo	Understudy
ETHICS COMMITTEE	
Regina T. Orcullo	Chairperson
Romeo T. Tinasas	Vice-Chairperson
Marilou C. Ferrer	Secretary

MEDIATION AND CONCILIATION COMMITTEE	
Damaso L. Cruz, Jr.	Chairperson
Reynaldo H. Vizcarra	Vice-Chairperson
Lorna S. Pinpin	Secretary
ADVISORY COUNCIL	
Arsenio G. Santiago, M.D.	Honorary Chairperson
Ismael M. Allanigue	Honorary Co-Chairperson
Perseverando L. Cruz	Chairperson
Herminio C. Hernandez	Vice-Chairperson
Evangeline A. Cruz	Secretary
Efrain E. Abracia, Ph.D.	Member
Antonio S. Lansangan	Member
Asuncion L. Pascual	Member
EDUCATION AND TRAINING COMMITTEE (EDCOM)	
Vice-Chairperson, Glenn C. Cruz	Ex-Officio Chairperson
Maria Evelyn R. Garcia	Chairperson
Alejandro G. Esperanza, Ed.D.	Vice-Chairperson
Carmen S. Dizon	Member
Almarien S. Ferreros	Member
Ma. Luisa D. Lecaros	Member
Leonida L. Raden	Member
Marlene A. Tindoy	Member
Speakers' Bureau Chairperson	Ex-Officio Member
Evelyn R. Luching	
SPEAKERS' BUREAU	
Evelyn R. Luching	Chairperson
Speakers' Bureau Chair and Edcom Chair to submit evaluation of the speakers	
COMMITTEE ON ORGANIZATIONAL STRENGTHENING (COS)	
Marilyn J. Estrella	Chairperson
Margarita DV. Cerrada, Ph.D.	Vice-Chairperson
Cynthia D. Dela Justa	Secretary
Edward G. De Leon	Member
Merriam Jael B. Enriquez	Member
Amparo C. Sunga	Member
Maria Agnes D. Salvador	Technical Assistant
Vivian D. Alcantara	Technical Assistant
COMMITTEE ON BUSINESS DEVELOPMENT AND SOCIAL SERVICES (CBDSS)	
Fernando S. Cortez	Chairperson
Marjorie P. Ablaza	Co-Chairperson (Business)
Bon Abegail V. Esperanza	Co-Chairperson (Education)
Alex B. Guiwan	Co-Chairperson (Employment)
Ana Maria Cecilia L. Dagal	Co-Chairperson (Food) / Secretary
Victoria S. Del Valle	Member

Maria Jinky T. Ilagan	Member
Luis D. Porcia	Member
COMMITTEE ON RISK MANAGEMENT	
Danilo N. Pilar, Ph.D.	Chairperson
Alicia C. Salvador	Vice-Chairperson
SHEPHERD COMMITTEE	
Lani E. Gorgonia	Chairperson
Ramon G. Gonzales	Vice-Chairperson
Atilano C. Adlawan, Jr.	Member
Gina B. Andal	Member
Douglas Arthur R. Arzaga	Member
Engr. Alfredo S. Bugayong	Member
Edison V. Cruz	Member
Evangeline A. Domine	Member
Alberto B. Gorgonia, Jr.	Member
Rodel R. Sope	Member
ENTERPRISE IMPROVEMENT COMMITTEE (EIC)	
Orico S. Macatangay	Chairperson
Bonifacio T. Perido	Vice-Chairperson
Josephine Maria S. Gutierrez	Secretary
Arturo C. Balana	Member
Kenneth Martin B. Orlina	Member
COMMITTEE ON GENDER AND DEVELOPMENT	
Virginia B. Santos	Chairperson
Nonila S. Santos	Vice-Chairperson
Anarica C. Lee	Secretary
Felicitas E. Dela Cruz	Member
Lamberto C. Ferrer	Member
Gemma C. Vizcarra	Member
SPORTS COMMITTEE	
Jerry M. Santos	Chairperson
Andrew L. Espiritu	Vice-Chairperson
Junelyn T. Cruz	Secretary
Marilou S. Austriaco	Member
Shiela D. Firman	Member
Ernielyn Marie B. Santos	Member
Ronaldo P. Bautista	Technical Assistant
Crisval V. Lopez	Technical Assistant
Dunstan S. Glorioso	Technical Assistant
CONSTRUCTION COMMITTEE	
Arch. Alfredo S. San Miguel	Chairperson
COMMITTEE ON INVESTMENT, RESEARCH AND DEVELOPMENT	
Engr. Raymond Joseph L. Salvador	Chairperson
Rosalina G. Sapungan	Co-Chairperson

Maria Nelia Rafaela G. De Leon	Chairperson, Sub-Committee on Future Investment
Riza F. Lagman	Technical Assistant
Ma. Francisca C. Daynolo	Technical Assistant
Ia B. Dofitas	Technical Assistant
COMMITTEE ON YOUTH	
Ronalyn C. Ebol	Chairperson
Jean Lamelle E. Ferrer	Vice-Chairperson
Gylianne G. Magdaraog	Secretary
Orico S. Macatangay	Consultant
Maria Evelyn R. Garcia	Consultant
Venus B. Versales	Technical Assistant
Ma. Eloisa S. Muni	Technical Assistant
COOP AMBASSADRESS (DUAL MEMBERSHIP)	
Elvira S. Dandan	

#096 (Ika-2 ng Abril 2019-067 Item #4 / Resolution SB2019-066) - Schedule of Regular Meeting of the Board

Pinagtibay ng Lupong Patnugutan ang iskedyl ng pagpupulong na nakasaad sa ibaba:

Petsa:Regular-Tuwing ikatlong Huwebes ng buwan
Espesyal- Tuwing Unang Huwebes ng buwan
Caucus Session ng Lupong Patnugutan lang - isa kada quarter

Oras:ika-6:00 ng Hapon hanggang ika-10 ng gabi (5:30 ng hapon-hapunan)

Lugar:Regular- Main Office

The Board approved the schedule of meeting as stated below:

*Date:Regular - Every 3rd Thursday of the month
Special - Every 1st Thursday of the month
Caucus Session of the Board ONLY - Once every quarter*

Time:6:00 p.m. – 10:00 p.m. (5:30 p.m dinner)

Place:Regular – Main Office

#097 (Ika-2 ng Abril 2019-067 Item #5 / Resolution SB2019-067) – Bank Signatories (Signers and Counter Signers)

Pinagtibay ng Lupong Patnugutan ang pagtatalaga ng tagapaglagda sa bangko (isa mula sa mga tagapaglagda at isa mula sa ikalawang tagapaglagda) may bisa mula ika-1 ng Mayo 2019 gaya ng nakasaad sa dakong ibaba:

The Board approved the appointment of bank signatories (any one of the SIGNERS and any one of the CO-SIGNERS) effective May 1, 2019 stated below.

SIGNERS (TAGAPAGLAGDA)	CO-SIGNERS (IKALAWANG TAGAPAGLAGDA)
1. Chairperson: Renato G. Dela Cruz	1. Chief Executive Officer: Cielito L. Garrido, MBA
2. Vice-Chairperson: Glenn C. Cruz	2. Chief Operations Officer: Maricris D. Bautista
3. Treasurer: Rosalina G. Sapungan	3. Enterprise Operations Management Group Head: Emmy R. Salvador

4. Director: Jocelyn T. Dajang	4. Operations Support Services Group Head: Vivian D. Alcantara
5. Director: Olivia G. Ferrer	5. Membership Development and Member Support Services Group Head: Elena E. Ferrer, RSW
6. Director: Normandy G. Jose	6. Communications and Knowledge Center Management Group Head: Ia B. Dofitas, MPA
7. Director: Garibaldi O. Leonardo, DBA	7. Business Management Group Head: Joanna I. Esperanza, RSW
8. Director: Apolonio M. Mendoza, Jr.	8. Satellite Operations Head - Sucat: Nelson D. Yeban, Jr.
9. Director: Charlie A. Ramos, Jr.	9. Satellite Operations Head - Las Piñas: Maria Cecilia D. Dela Peña
10. Director: Marife S. Santos	

#098 (Ika-2 ng Abril 2019-067 Item #6 / Resolution SB2019-068) - Acceptance of the Unfinished Business

Tinanggap ng bagong Lupong na talakayin, limiin at pagtibayin kung kinakailangan ang mga hindi natapos na adyenda.

The Board accepted the unfinished business to be discussed, deliberated and approved if deem necessary, by the new set of Board of Directors.

#099 (Ika-15 ng Abril 2019-068 / Resolution SB2019-069) - Meeting with San Dionisio Transport Services Cooperative (SDTSC)

Napagkasunduan ng Lupong Patnugutan na ang Tagapangulong si G. Renato G. Dela Cruz ang siyang makipag-usap sa Punong-Bayan ng Paranaque na si Mayor Edwin L. Olivarez at sa Punong Bayan ng Pasay na si Mayor Antonino Calixto, ukol sa “PUV route rationalization”.

Napagkasunsuan din ng Lupong Patnugutan na magkaroon ng espesyal na pulong ang Lupon sa:

[The Board agreed that Chairperson Renato G. Dela Cruz will talk to the City Mayor of Paranaque, Mayor Edwin L. Olivarez, and Pasay, Mayor Antonino Calixto, regarding PUV route rationalization.]

The Board also agreed to have a Special Board meeting on:

Date : May 20, 2019 / Monday

Time : 6:00 p.m.

Agenda : Meeting with San Dionisio Transport Cooperative regarding PUV modernization

Place : SDCC Main Office

#100 (Ika-15 ng Abril 2019-069 / Resolution SB2019-070) - Financial Assistance for the Mother of the Chief Executive Officer

Pinagtibay ng nakararami sa Lupong Patnugutan na

magbigay ng panibagong tulong na pinansyal para sa may karamdamang ina ni Bb. Cielito L. Garrido, ang Punong Tagapamahala ng SDCC na nagkakahalaga ng Isang Daang Libong (Php100,000.00) piso.

The Board, approved by majority, to give another financial assistance for the ailing mother of Ms. Cielito L. Garrido, Chief Executive Officer amounting to One Hundred Thousand (P100,000.00) Pesos.

#101 (Ika-23 ng Abril 2019-019 / Resolution RB2019-031) - Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pagpupulungan na may dagdag na paksa.

The Board approved the agenda of the meeting with additional matter, as follows:

7.1.10.2] Recommendation on Edge Time Deposit

8.10] Report of Investment, Research and Development Committee

#102 (Ika-23 ng Abril 2019-020 / Resolution RB2019-032) - Reading and Approval of the Previous Minutes:

Pinagtibay ng Lupong Patnugutan na iliban ang pagbasa ng katitikan ng regular na pulong ng Lupong Patnugutan noong ika-21 ng Marso.

Pinagtibay ng Lupong Patnugutan na tanggapin ang katitikan ng regular na pulong nito noong ika-21 ng Marso 2019 at Katitikan g Pulong ng Papalabas at Papasok na Lupong Patnugutan noong ika-2 ng Abril 2019 na naiwasto na.

The Board approved to dispense the reading of the Minutes of the Regular Board Meeting on March 21, 2019, and the Outgoing and Incoming Board of Directors Meeting on April 2, 2019;

The Board approved the adoption of March 21, 2019 Minutes of the Regular Board Meeting and April 2, 2019 Minutes of meetings the Outgoing and Incoming Board of Directors as corrected.

#103 (Ika-23 ng Abril 2019-022 item #1 / Resolution RB2019-033) - CIMAC Proposed Investment

Nagkakaisang pinagtibay ng Lupong Patnugutan na isangguni ang panukalang pamumuhunan sa Investment Research and Development Committee para sa masusing pag-aaral, pagsusuri at rekomendasyon.

The Board approved unanimously to refer the proposed investment to the Investment, Research and Development Committee for further study, evaluation and recommendation.

#104 (Ika-23 ng Abril 2019-022 item #2 / Resolution RB2019-034) - Request for SDCC Data for the upcoming book of Cooperative Development Authority

Pinagtibay ng Lupong Patnugutan ang hinihiling na SDCC Data para sa papalabas na aklat ng Cooperative Development Authority (CDA) na pinamagatang "Success Secrets of the Philippines' Billionaire Cooperatives Revealed."

The Board approved the request for SDCC Data for the upcoming book of Cooperative Development Authority, entitled "Success Secrets of the PHILIPPINES' Billionaire COOPERATIVES REVEALED!"

#105 (Ika-23 ng Abril 2019-022 item #3 / Resolution RB2019-035) - Change of position of PT Leader of 29D to the Treasurer of PT 29D

Nagkakaisang pinagtibay ng Lupong Patnugutan na isangguni ang liham ng isang PT Leader sa PKPTL na humihiling na baguhin ang kaniyang posisyon bilang Ingat-Yaman ng PT 29D.

The Board unanimously approved to refer the letter of a PT Leader of 29D to PKPTL requesting to change position into Treasurer of PT 29D.

#106 (Ika-23 ng Abril 2019-022 item #4 / Resolution RB2019-036) - Resignation of members as PT Officers of PT 61C

Pinagtibay ng Lupong Patnugutan ang pagbibitiw ng isang kasapi bilang opisyal ng PT 61C.

The Board approved the resignation of a member as PT 61C Officer.

#107 (Ika-23 ng Abril 2019-022 item #5 / Resolution RB2019-037) - Offer to Sell of Ramos Property in front of PATTS

Nagkakaisang pinagtibay ng Lupong Patnugutan na isangguni sa Investment, Research and Development Committee (IRDC) ang alok na pagbebenta ng Ramos Property (sa harapan ng PATTS) para sa masusing pag-aaral, pagsusuri at rekomendasyon.

The Board approved unanimously to refer the offer to Sell of Ramos Property in front of PATTS to the Investment, Research and Development Committee for further study, evaluation and recommendation.

#108 (Ika-23 ng Abril 2019-022 item #6 / Resolution RB2019-038) - Recommendation on Edge Time Deposit

Pinagtibay ng Lupong Patnugutan na itigil ang pagtanggap ng EDGE Time Deposit hanggang sa pagsasara ng oras ng tanggapan nang ika-30 ng Abril 2019 at i-charge sa Investment Property ang interes na ibinayad sa mga kasapi mula nang mailunsad ito hanggang sa itinakdang panahon.

Pinagtibay din ng Lupong Patnugutan ang paglulunsad ng bagong Special Time Deposit na may mababang interest rate.

The Board approved to stop accepting EDGE Time Deposit at the end of office hours of April 30, 2019, and to charge the interest paid to members to Investment Property since it was launched until its period of maturity.

The Board also approved the launching of a new Special Time Deposit with a lower interest rate.

#109 (Ika-23 ng Abril 2019-022 item #7 / Resolution RB2019-039) - SDCC Group of Companies

Pinagtibay ng Lupong Patnugutan na i-charge ang pagkalugi ng ChopStop sa Reserve Fund ng SDCC para mapigil ang paghinto ng negosyo nito.

The Board approved to charge the loss incurred by ChopStop to the Reserve Fund of SDCC for the discontinuance of business.

#110 (Ika-23 ng Abril 2019-023 item #1.A / Resolution RB2019-040) – Credit limit and Availment of a member

Pinagtibay ng Lupong Patnugutan ang credit limit at makukuhang pera ng isang kasapi na nagkakahalaga ng Dalawang Milyon Tatlong daan at Animnapu't Walong Libo Isang Daan Tatlumpu't Pitong Piso at Animnapung sentimo (Php2,368,137.60) para ipambili ng bahay at lupa sa Equity Homes Valley 1 gayundin ng isang FORD Ranger.

The Board approved the Credit limit and availment of a member in the amount of Two Million Three Hundred Six Eight Thousand One Hundred Thirty-Seven Pesos and 60/100. (Php2,368,137.60) centavos for the purpose of acquiring house and lot located in Equity Homes Valley 1 and a Ford Ranger.

#111 (Ika-23 ng Abril 2019-023 item #1.B / Resolution RB2019-041) - Special Loan of a member

Pinagtibay ng Lupong Patnugutan ang espesyal na inuutang ng isang kasapi sa halagang Isang Milyong (Php 1,000,000.00) Piso na may terminong limang (5) taon ng pagbabayad sa interest rate na 1.25% kada buwan, batay sa bumababang balanse, na ipambibili ng sasakyan para sa Water Refilling Station.

The Board approved the Special Loan application of a member in the amount of One Million (Php1,000,000.00) Pesos with a term of five (5) years to pay at the rate of 1.25% interest per month based on diminishing balance for the purchase of acquiring vehicles for water refiling station.

#112 (Ika-23 ng Abril 2019-023 item #1.C / Resolution RB2019-042) - Special Loan of a member

Hiniling ng Lupong Patnugutan sa Credit Committee na repasuhin ang halaga ng inihahalang ng kasapi at linawin ang pinag-usapang pangangailangan.

The Board requested the Credit Committee to review the valuation of collateral offered by the member and clarify the queries discussed above.

#113 (Ika-23 ng Abril 2019-023 item #1.D / Resolution RB2019-043) - Special Loan of a member

Pinagtibay ng Lupong Patnugutan ang kahilingan para sa espesyal na utang ng isang kasapi na nagkakahalaga ng Isang Milyong (Php1,000,000.00) Piso na may terminong limang (5) taon ng pagbabayad sa interest rate na 1.25% kada buwan, batay sa bumababang balanse.

The Board approved the request for a Special Loan of a member in the amount of One Million (Php1,000,000.00) Pesos with a term of five (5) years to pay at the rate of 1.25 % interest per month based on diminishing balance.

#114 (Ika-23 ng Abril 2019-023 item #1.E / Resolution RB2019-044) - Credit Limit and availment of a member

Pinagtibay ng Lupong Patnugutan ang credit limit at makukuha ng kasapi sa halagang Isang Milyon Isang Daan at Limampu't Tatlo at Limampu't anim (Php1,153,056) na piso.

The Board approved the Credit Limit and availment of a member in the amount of One Million One Hundred Fifty-Three Thousand Fifty-Six (Php1,153,056.00) Pesos.

#115 (Ika-23 ng Abril 2019-023 item #1.F / Resolution RB2019-045) - Credit Limit and availment of a member

Pinagtibay ng Lupong Patnugutan ang credit limit at makukuha ng isang kasapi sa halagang Isang Milyon Isang Daan at Limampu't Anim (Php1,153,056.00) na piso at Anim na Milyong (Php6,000,000.00) Piso para sa isa pang kasapi.

The Board approved the Credit Limit and availment of a member in the amount of One Million One Hundred Fifty-Three Thousand Fifty-Six (Php1,153,056.00) Pesos and Six Million (P6,000,000.00), respectively.

#116 (Ika-23 ng Abril 2019-023 item #1.H / Resolution RB2019-046) - Request for Loan Moratorium of a member

Pinagtibay ng Lupong Patnugutan na ipagkaloob ang kahilingan para sa loan moratorium ng isang (1) taon mula April 2020 at may palawig na isang (1) taon mula sa terminong labinlimang (15) taon (ika-30 ng Oktubre 2033) para makolekta ang interest na iniliban sa panahon ng loan moratorium ng kasapi.

The Board approved to grant the request for a Loan Moratorium of one (1) year from April 2020 and extension of one (1) year from the term of 15 years (October 30, 2032) to 16 years (October 30, 2033) to be able to collect the interest deferred at the time of loan moratorium of a member.

#117 (Ika-23 ng Abril 2019-023 item #3.1 / Resolution RB2019-047) - Recommendations regarding the appointment of EDCOM members

Pinagtibay ng Lupong Patnugutan ang mga pagbabago sa komposisyon ng mga itinalaga sa Education and Training Committee gaya ng sumusunod, alinsunod sa pagtanggap ng pagtatalaga kay Bb. Ma. Luisa D. Lecaros.

[The Board approved the changes in the composition of the Education and Training Committee appointees as follows, subject to the acceptance of appointment of Ms. Ma. Luisa D. Lecaros.]

Ms. Ma. Luisa D. Lecaros - Vice-Chairperson
Ms. Carmen S. Dizon - Secretary
Ms. Almarien S. Ferreros - Assistant Secretary
Mr. Alejandro Esperanza, Ed.D- Member

#118 (Ika-23 ng Abril 2019-023 item #5 / Resolution RB2019-048) - CBDSS Report

Pinagtibay ng Lupong Patnugutan ang kahilingang pagliban ng Tagapangulo ng CBDSS mula ika-25 ng Abril 2019 hanggang ika-25 ng Mayo 2019 para bisitahin ang kapatid na babae sa Melbourne, Australia.

The Board approved the request for leave of absence of CBDSS Chairperson from April 25 to May 25, 2019 to visit his sister in Melbourne, Australia.

#119 (Ika-23 ng Abril 2019-023 item #7 / Resolution RB2019-049) - Construction Committee

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Construction Committee tungkol sa tinalakay na EDSD Water-Proofing at ang panukalang Two-Storey Storage Room-Records sa OSS Storage Room.

The Board approved the recommendation of the Constructions Committee regarding the EDSO Waterproofing and Proposed Two-storey Storage Room-Records and OSS Storage Room.

MAYO

#120 (Ika-23 ng Mayo 2019-024 / Resolution RB2019-050) - Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng pag-uusapan sa pulong na may karagdagang paksa na nasa sumusunod na aytem:

[The Board approved the agenda of the meeting, with additional matters in item:]

9.1] Offer to sell of Silang, Cavite Property

9.2] Offer to sell of property besides PLDT Co., Paranaque City

#121 (Ika-23 ng Mayo 2019-025 / Resolution RB2019-051) - Reading and Approval of the Previous Minutes:

Pinagtibay ng Lupong Patnugutan na iliban muna ang pagbasa ng Katitikan ng espesyal na pulong noong ika-7 at ika-18 ng Pebrero 2019, ika-6 ng Marso 2019 at ang regular na pulong ng Lupon noong ika-23 ng Abril 2019 na naipamigay at nabasa na ng Lupong Patnugutan.

Napagkayarian na pagtibayin ng Lupon ang pagtanggap ng katitikan ng pulong noong Abril 23, 2019 regular na pulong at Pebrero 1, 18 at Marso 6, 2019 espesyal na pulong na naiwasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on February 7, 18, March 6, 2019, and Regular Board Meeting on April 23, 2019 as circulated and have been read by the Directors.

That the Board approved the adoption of April 23, 2019 Minutes of the Regular Board Meeting and February 7, 18 and March 6, 2019 Minutes of the Special Board meetings, as corrected.

#122 (Ika-23 ng Mayo 2019-028 item #1 / Resolution RB2019-052) – PCF Proposal re: New Carbon Public Market

Nagkakaisang pinagtibay ng Lupong Patnugutan na pahintulutan ang CEO na si Bb. Cielito L. Garrido na sumali sa talakayang kaugnay ng pagbuhat na muli ng New Carbon Public Market sa Cebu City.

The Board unanimously approved to allow the CEO Cielito L. Garrido to join in the discussion regarding the revival of the New Carbon Public Market in Cebu City.

#123 (Ika-23 ng Mayo 2019-028 item #2 / Resolution RB2019-053) - Legal Opinion: Inquiry regarding the requirements for the release of savings deposits and share capital to the heirs of the deceased member, who are residing or working abroad

Pinagtibay ng Lupong Patnugutan na tanggapin ang Special Power of Attorney (SPA) ng tagapagmana o mga tagapagmana na notaryado kung saan sila ay nakatira at naninirahan at ang kabuuang halaga ng benepisyong (bahaging-sapi at mga deposito) na matatanggap ay Dalawang Daang Libong (Php200,000.00) Piso o mas mababa pa. Subali't kung ang kabuuang halaga ng benepisyong (bahaging-sapi at mga deposito) ay mahigit pa sa Dalawang Daang Libong

(Php200,000.00) Piso, ang tagapagmana o mga tagapagmana ay kinakailangang magsumite ng SPA na pinatutunayan ng consular notarization o sertipikasyon (red ribbon).

The Board approved to accept the Special Power of Attorney of the heir/s locally notarized in the country where the heir/s is residing/working if the total amount of benefit (Share Capital and Deposits) to be received by the heirs of deceased SDCC member is P200,000.00 and below. But if the total amount of benefit (Share Capital and Deposits) is more than P200,000.00, heir/s is/are required to submit an SPA bearing a consular notarization or authentication (red ribbon).

#124 (Ika-23 ng Mayo 2019-028 item #3 / Resolution RB2019-054) - Retro validation of SDCC's member-borrowers' records, to include name and account number of members

Pinagtibay ng Lupong Patnugutan na magsumite ng mga impormasyon tungkol sa member-borrower, kasama ang pangalan at account number, sa CIBI para sa layuning "retro validation" ng rekord ng member-borrower.

The Board approved to submit the member-borrowers data, including names and account number, to CIBI for the purpose of retro validation of SDCC's member-borrowers' records.

#125 (Ika-23 ng Mayo 2019-028 item #4 / Resolution RB2019-055) - Leave of Absences of Ms. Ofeliza V. Martinez, Board Secretary

Pinagtibay ng Lupong Patnugutan ang kahilingang pagliban mula ika-12 ng Mayo 2019 hanggang ika-12 ng Hulyo 2019 ni Gng. Ofeliza V. Martinez, ang Kalihim ng Lupon para samahan ang kapatid na babaeng kagagaling lamang sa sakit at natatakot magbiyaheng mag-isa sa San Francisco at tuloy iugnay ang kaniyang biyahe sa naka-skedyul na paglagda ng Joint Venture Agreement with SNC Engineering sa Norwalk, California.

The Board approved the request of leave of absence of Ms. Ofeliza V. Martinez, Board Secretary, from May 12, 2019 to July 12, 2019 to accompany her sister to San Francisco who recuperated from illness and afraid traveling alone jibing her scheduled signing of Joint Venture Agreement with SNC Engineering in Norwalk, California.

#126 (Ika-23 ng Mayo 2019-028 item #5 / Resolution RB2019-056) - Request of Termination of Planong Damayan

Pinagtibay ng Lupong Patnugutan ang terminasyon ng pagsapi sa Planong Damayan ng isang kasapi sa ilalim ng mga patakaran at regulasyon ng Planong Damayan.

The Board approved the termination of Planong Damayan membership of a member under the rules and regulations of Planong Damayan.

#127 (Ika-23 ng Mayo 2019-029 item #8 / Resolution RB2019-057) – SHEPHERD Committee

Nagkakaisang pinagtibay ng Lupong Patnugutan ang pagsali ng Kiddie Corner Volunteers sa CERT Volunteers na ang pangunahing layunin ay siguruhin ang proteksyon at kalusugan ng mga bata.

The Board unanimously approved the inclusion of Kiddie Corner volunteers to become CERT volunteers whose main function is concentrated on kids/children safety and health.

#128 (Ika-23 ng Mayo 2019-030 item #1.1 / Resolution RB2019-058) Silang, Cavite property and Property along DASA besides PLDT Co.

Pinagtibay ng Lupong Patnugutan na isangguni sa Investment, Research and Development Committee ang alok na pagbebenta ng pag-aari sa Silang, Cavite gayundin ang pag-aari sa may DASA katabi ng PLDT Co. para sa masusing pag-aaral, pagsusuri at rekomendasyon.

The Board approved to refer the offer to Sell of Silang, Cavite property and property along DASA besides PLDT Co. to the Investment, Research and Development Committee for further study, evaluation and recommendation.

#129 (Ika-28 ng Mayo 2019-070 / Resolution SB2019-071) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may karagdagang paksa gaya ng sumusunod:

The Board approved the agenda of the meeting with additional matters, as follows:

- 5.1.2.2] Conduct of Orientation Session on the Ladderized Transformation Program on Leadership
- 6.5] Secretary Certificate Maynilad Application in Sucat Property
- 6.6] Offer to SDCC for Storage Ware House in Sucat Property
- 6.7] Appointment of Committee Membership
- 6.8] SHEPHERD Directors

#130 (Ika-28 ng Mayo 2019-071 item #1.1.1 / Resolution SB2019-072) – Education and Training Committee

Pinagtibay ng Lupong Patnugutan ang karagdagang mga miyembro ng komite tulad nina:

Simula ng bisa sa ika-29 ng Mayo 2019

The Board approved the additional members of the Committee, viz:

- 1] Ms. Concepcion C. Nabong
- 2] Ms. Fernn D. Tolentino

Effective on May 29, 2019

#131 (Ika-28 ng Mayo 2019-071 item #1.1.2/ Resolution SB2019-073) - Edcom and Speakers' Bureau Line up of Activities

Nagkakaisang pinagtibay ng Lupong Patnugutan ang pagtatalaga sa mga sumusunod na tao na bubuo ng Speakers' Bureau na ang simula ng bisa ay ika-29 ng Mayo 2019 hanggang ika-31 ng Marso 2020.

Pinagtibay rin ng Lupong Patnugutan na huwag italaga si G. Cuadrato bilang miyembro ng Speakers' Bureau dahil sa may umiiral na polisiyang ang nahalal na mga miyembro ng Lupong Patnugutan, Audit Committee o Election Committee ay di dapat na maging tagapagsalita sa panahon ng kanilang panunungkulan, na kung tutuusin ang pagiging halal na opisyal ay isa nang malaking pananagutan at responsibilidad.

NAPAGKAYARIAN PA, na ukol sa isang dating opisyal

sinang-ayunan ng Lupong Patnugutan na hindi siya italaga para sa taong 2019 hanggang ika-31 ng Marso 2020 para hayaang ang mga komento, opinyon at pananaw ng mga kasapi at opisyal ng SDCC hinggil sa kaniyang hayagang pagsuporta sa Koop Kampi Party-List ay humupa, kahit na ang nasabing suporta ay batay sa personal na kapasidad. Isakatuparan kaagad ang pagpapatupad!

[The Board, unanimously approved the appointment of the following persons to become members of the Speakers' Bureau effective May 29, 2019 to March 31, 2020, viz:]

- 1] Ms. Marjorie P. Ablaza
- 2] Ms. Julita M. Carpio
- 3] Ms. Junelyn T. Cruz
- 4] Ms. Leonila V. Gonzaga
- 5] Mr. Alex B. Guiwan
- 6] Mr. Felipe L. Perida, Jr.
- 7] Mr. Romeo T. Tinasas

The Board of Directors also approved not to appoint Mr. Cuadrato as member of the Speakers' Bureau, because of the prevailing policy that an elected members of the Board of Directors, Audit Committee or Election Committee shall NOT be a Speaker during his/her term of office, for being an elected officer is such a big task and responsibility already.

RESOLVED FURTHER, in the case of a former officer, the Board of Directors agreed not to appoint her for the period 2019 – March 31, 2020 to allow the comments/ opinions/ views of some SDCC members and Officers concerning her visible and open support to Koop Kampi Party-List to subside, even though such support is based on her personal capacity.

Effective immediately.

#132 (Ika-28 ng Mayo 2019-071 item #2.2.1 / Resolution SB2019-074) – Request for additional Committee Member and Appointment of Dr. Mirriam Enriquez as one of the Co-Vice-Chairperson of COS

Pinagtibay ng Lupong Patnugutan ang pagtatalaga kay Dr. Merriam Enriquez bilang isa sa Kasamang Pangalawang Tagapangulo ng Committee on Organizational Strengthening (COS).

The Board approved the appointment of Dr. Merriam Enriquez as one of the Co-Vice-Chairpersons of Committee on Organizational Strengthening.

#133 (Ika-28 ng Mayo 2019-071 item #2.2.2 / Resolution SB2019-075) – Conduct of Orientation Session on the Ladderized Transformation Program on Leadership

Pinagtibay ng Lupong Patnugutan ang paanyaya ng Committee on Organizational Strengthening (COS) para sa Orientation Session on Ladderized Transformation Program on Leadership.

The Board approved the invitation of Committee on Organizational Strengthening (COS) to Orientation Session on the Ladderized Transformation Program on Leadership.

#134 (Ika-28 ng Mayo 2019-071 item #3.2 / Resolution SB2019-076) – Concept Paper for Dedicating a Special Day for SDCC Volunteers

Napagkasunduan ng Lupong Patnugutan na pagtibayin batay sa prinsipyo ang mga rekomendasyon ng komite

batay sa pagalinsunod sa mga sumusunod:

1. Pormulasyon ng pangkalahatang plano at gabay ng pagpapatupad kasama ang alokasyon ng badget para sa implementasyon ng Espesyal na Araw para sa mga Boluntaryo at Photo Exhibit.
2. Pormulasyon ng Gabay ng Pagpapatupad para sa Facebook Chat Group para sa Tagapangulo ng Lupong Patnugutan, Mga Tagapangulo ng Komite at Punong Tagapamahala.

The Board agreed to approved in principle the following recommendation of the Committee subject to the following:

1. *Formulation of general plan/implementing guidelines including budget allocation for the implementation of Special Day for Volunteers and photo exhibit.*
2. *Formulation of implementing guidelines for the Facebook Chat Group for Chairpersons of the Board, Committee Chairpersons and the Chief Executive Officer.*

#135 (Ika-28 ng Mayo 2019-072 item #1 / Resolution SB2019-077) - Letter Invitation from TRIAS re: We Effect Activity in Kenya

Pinagtibay ng Lupong Patnugutan na ipadala ang CEO na si Bb. Cielito L. Garrido bilang nominado ng TRIAS na maging kinatawan ng Financial Inclusion and Cooperative Transformation Activity na gaganapin sa ika-6 hanggang 12 ng Oktubre 2019 sa Nairobi, Kenya.

The Board approved to send CEO Cielito L. Garrido as SDCC representative to the Financial Inclusion and Cooperative Transformation activity to be held on October 6-12, 2019 in Nairobi, Kenya, as nominated by Trias.

#136 Ika-28 ng Mayo 2019-072 item #2 / Resolution SB2019-078) - Offer to Sell of a Property located at Dr. A Santos Avenue Old Sucat Road San Dionisio Paranaque City

Nagkakaisang pinagtibay ng Lupong Patnugutan na huwag tanggapin ang alok sapagka't hindi nito matutugunan ang kasalukuyan at darating sa malapit na panahon pang mga pangangailangan ng kooperatiba.

The Board unanimously disapproved the offer because it does not fit to the present and near future needs of the Co-operative.

#137 (Ika-28 ng Mayo 2019-072 item #4 / Resolution SB2019-079) - Secretary Certificate for Maynilad Application

Nagkakaisang pinagtibay ng Lupong Patnugutan ang kahilingan ng SDCC magka-koneksyon ng tubig para sa kaniyang pag-aari na matatagpuan sa 8368 Dr. A. Santos Avenue, San Antonio, Paranaque City.

Napagkayarian ng Lupong Patnugutan ng SDCC na pahintulutan ang Tagapangulo na si G. Renato G. Dela Cruz at/o ang Chief Executive Officer na si Bb. Cielito L. Garrido, MBA upang isakatuparan at lagdaan ang mga kinakailangang dokumento hinggil sa nasabing suskripsyon.

NAPAGPASIYAHAN, na bigyan ang mga kinaukulan ng sipi ng resolusyong ito para sa kanilang impormasyon,

gabay at aksyon.

NAPAGPASIYAHAN NANG HIGIT PA SA RITO, na si G. Anthony A. Sioson, Property/Building Admin Coordinator II ay pahintulutang mag-file, magproseso at tumanggap ng mga dokumento hinggil sa kahilingan ng pagpapakonekta ng tubig sa ngalan ng San Dionisio Credit Cooperative.

The Board unanimously approved the application of SDCC for a water connection for its property located at 8368 Dr. A. Santos Avenue, San Antonio, Paranaque City.

RESOLVED, that SDCC Board of Directors authorizes its Chairperson, Renato G. Dela Cruz, and/or Chief Executive Officer, Ms. Cielito L. Garrido, MBA, to execute and sign the necessary documents related to said subscription.

RESOLVED, that copies of this resolution be furnished to all concerned for their information, guidance and action.

FURTHER RESOLVED THAT, MR. ANTHONY A. SIOSON, Property and Building Admin Coordinator II, be authorized to file, process, and receive the documents related to the application for water connection in behalf of San Dionisio Credit Cooperative."

#138 (Ika-28 ng Mayo 2019-072 item #5 / Resolution SB2019-080) - Offer to SDCC of Storage Warehouse in Sucat Property

Nagkakaisang pinagtibay ng Lupong Patnugutan na tanggiin ang alok sa SDCC para sa bodegang imbakan sa pag-aari sa Sucat sapagka't hindi nito matutugunan ang kasalukuyan at sa mga darating pang pangangailangan ng kooperatiba

The Board approved unanimously to decline the offer to SDCC for a Storage Warehouse in Sucat Property because it did not fit the current and near future needs of the co-operative.

HUNYO

#139 (Ika-11 ng Hunyo 2019-073 / Resolution SB2019-081) - Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may karagdagang paksa hinggil sa mga sumusunod:

[The Board approved the agenda of the meeting with additional matter, as follows:]

5.1.2.6] Accounts for Write-off

7.1] Letter from Ms. Lani E. Gorgonia of SHEPHERD Committee

7.2] Secretary Certificate authorizing Mr. Francisco Dela Cruz to apply for Utilities

7.3] Proposed 58th Anniversary Theme

7.4] Updates from CDA

#140 (Ika-11 ng Hunyo 2019-074 item #2 / Resolution SB2019-082) - PAR as of May 2019

Pinagtibay ng Lupong Patnugutan ang kahilingan na pahintulutan na alisin sa listahan ang mga delingkuenteng accounts kada buwan hanggang ika-31 ng Disyembre 2019 sa kundisyong ang mga nasabing accounts ay nasa Write Off Policy at naipasa sa angkop na proseso at nasuri ng Audit Program Management Unit.

The Board approved the request for an authority to write-off the delinquent accounts every month until December 31, 2019, provided the said accounts are within the write-off policy and passed through the process and had been audited by the Audit Program Management Unit.

#141 (Ika-11 ng Hunyo 2019-075 item #1 / Resolution SB2019-083) – Proposed Policy for KABALIKAT Time Deposit

Pinagtibay ng Lupong Patnugutan ang panukalang paglulunsad ng Kabalikang Time Deposit kasama na ang polisiya nito, gabay ng pagpapatupad at mga sistema gaya ng mga sumusunod:

Ang mga Sistema ng KABALIKAT Time Deposit ay ang mga sumusunod:

Mula	Sa	INTEREST RATES	
		Isang (1) taong Termino	Dalawang (2) taong Termino
50,000.00	299,999.99	3.10%	3.28%
300,000.00	999,999.99	3.90%	4.10%
1,000,000.00	And Above	4.10%	4.30%

Ang mga Sistema ng KABALIKAT Time Deposit ay ang mga sumusunod:

- 1] Ang pondo ay dapat na fresh cash: (Hindi nanggaling sa Savings Deposit/Time Deposit ng Kasapi sa SDCC).
- 2] Ang interest na kinita sa Time Deposit para sa kasalukuyang buwan ay direktang ipapasok sa savings deposit account ng kasapi kada buwan;
- 3] Walang roll-over ng interest sa prinsipal Time Deposit.
- 4] “Locked-in Policy” – Ang time deposit ay hindi dapat ma-withdraw bago umabot sa itinakdang petsa at kung hindi, ang patakaran sa paglabag sa mga singil na pondo ay ilalapat.
- 5] Mga Singilin sa Paglabag ng “Locked-in Policy”:

- Para maseguro na ang kooperatiba ay nagpapanatili ng kahandaan at kasapatan ng pondo, ang mga pataw ay ipapatupad sa time deposits na pre-terminated bago ito umabot sa itinakdang panahon. Nasa ibaba ang schedule ng Breaking Fund Charges

DURATION:

Charges

- Preterm on 50% of the term or less 0.50% of the Principal TD
- Preterm more than the 50% of the term 0.30% of Principal TD

Mga Dahilang ng Pre-Termination

- Pre-termination dahil sa dagdag na deposito No charge
- Pre-termination dahil sa pagbabago ng pangalan o dagdag na pangalan No charge
- Pre-termination dahil sa biglaang pagkamatay ng nagdeposito No charge
- Partial or Full pre-termination May Charge

Para sa Pre-termination, interest rate para sa Impok na Deposito ay mananaig para sa angkop na buwan ng pre-termination
Simulang bisa ng pagpapatupad ay ika-3 ng Hunyo 2019

The Board approved the proposed launching of “KABALIKAT Time Deposit”, including its policy and guidelines and mechanics as follows:

From	To	INTEREST RATES	
		1 Year Term	2 Years Term
50,000.00	299,999.99	3.10%	3.28%
300,000.00	999,999.99	3.90%	4.10%
1,000,000.00	And Above	4.10%	4.30%

The mechanics of the “KABALIKAT Time Deposit” are as follows:

- 1] Fund must be fresh cash: (not coming from members’ Savings Deposit/Time Deposit from SDCC).
- 2] Interest earned on Time Deposit for the month will be directly credited to member’s savings deposit account on a monthly basis.
- 3] No roll-over of interest to principal Time Deposit.
- 4] Locked-in Policy – the time deposit cannot be withdrawn before its maturity, otherwise breaking fund charges will apply.
- 5] Breaking Fund Charges:

- To ensure that the Cooperative maintains the availability and sufficiency of the funds, charges shall be imposed to time deposits that are pre-terminated before its maturity. Below is the schedule of the breaking fund charges:

DURATION:

Charges:

- Preterm on 50% of the term or less 0.50% of the Principal TD
- Preterm more than the 50% of the term 0.30% of Principal TD

REASONS of Pre-Termination:

- Pre-termination due to additional placement No charge
- Pre-termination due to change in name or additional name No charge
- Pre-termination due to sudden death of the depositor No charge
- Partial or Full pre-termination May Charge

For Pre-termination, interest rate for Savings Deposit will prevail on the applicable pre termination month.

Effective June 13, 2019.

#142 (Ika-11 ng Hunyo 2019-075 item #2.2.1 / Resolution SB2019-084) – Special Loan Application of a member

Nagkakaisang pinagtibay ng Lupong Patnugutan na huwag ibigay ang Espesyal na Utang ng isang kasapi dahil sa hindi sapat ang inihalang at bukod pa rito, hindi pa naililipat sa kaniyang pangalan ang pag-aari kahit nasa proseso na ang paglilipat.

Karagdagan, Inatasan ng Lupong Patnugutan ang Tagapamahala na ipaalam sa nasabing kasapi na SDCC na ang magpoproseso ng paglilipat ng pag-aari

The Board unanimously approved not to grant the Special loan application of a member due to collateral being offered

is not sufficient and the other one is not yet in his name, but transfer is being process.

FURTHER, the Board instructed the Management to inform the member that SDCC will process the transfer of ownership of the property.

#143 (Ika-11 ng Hunyo 2019-075 item #2.2.2 / Resolution SB2019-085) - Credit Limit and Availment of a member

Pinagtibay ng Lupong Patnugutan ang credit at availment ng isang kasapi sa halagang Isang Milyon Apat na Raan at Apatnapu't Limang Libo Pitong Daan at Animnapung (Php1,445,760.00) Piso para sa pagtatamo ng lupaing pang-agrikultura.

The Board approved the Credit limit and availment of a member in the amount of One Million Four Hundred Forty-Five Thousand Seven Hundred Sixty (Php1,445,760.00) Pesos for agriculture land acquisition.

#144 (Ika-11 ng Hunyo 2019-076 item #1 / Resolution SB2019-086) - Letter from Ms. Lani E. Gorgonia of SHEPHERD Committee

Pinagtibay ng Lupong Patnugutan ang rekomendasyon na mapanatili si G. Douglas Arthur R. Arzaga, kapalit ni Gng. Lani E. Gorgonia, at G. Ramon G. Gonzales kapalit si G. Rodel R. Sope bilang miyembro ng Safety and Health Committee (SHC).

The Board approved the recommendation to retain Mr. Douglas Arthur R. Arzaga and replace Ms. Lani E. Gorgonia and Mr. Ramon G. Gonzales with Mr. Rodel R. Sope as member of Safety and Health Committee (SHC).

#145 (Ika-11 ng Hunyo 2019-076 item #2 / Resolution SB2019-087) - Secretary Certificate authorizing Mr. Francisco G. Dela Cruz to apply for utilities

Pinagtibay ng Lupong Patnugutan ang pagpapalabas ng Sertipiko ng Kalihim para sa kahilingan ng SDCC ng metro ng MERALCO at koneksyon ng tubig sa Maynilad para sa pag-aaring may TCT No. 010-2016001193 na matatagpuan sa 8368 Dr. A. Santos Avenue, San Antonio, Paranaque City.

NAPAGKAYARIAN: pahintulutan ng Lupong Patnugutan ng SDCC ang Tagapangulong si Renato G. Dela Cruz at/o ang Chief Executive Officer na si Cielito L. Garrido na isakatuparan at lumagda ng mga kinakailangan mga dokumento hinggil sa nasabing suskripsyon.

NAPAGKAYARIAN PA na si G. Francisco G. dela Cruz, kinatawan ng ALNOR NAC'S CONSTRUCTION & DEVELOPMENT CORPORATION (Lessee ng nabanggit na pag-aari) ay pahintulutang mag-file, magproseso at tumanggap ng mga dokumento hinggil sa kahilingan ng metro ng MERALCO at koneksyon ng tubig ng MAYNILAD sa ngalan ng San Dionisio Credit Cooperative.

The Board approved the issuance of Secretary Certificate for SDCC's application for Meralco meter and Maynilad water connection for its property covered by TCT No. 010-2016001193 located at 8368 Dr. A. Santos Avenue, San Antonio, Paranaque City.

RESOLVED, that SDCC Board of Directors authorizes its

Chairperson, Renato G. Dela Cruz, and/or Chief Executive Officer, Ms. Cielito L. Garrido, MBA, to execute and sign the necessary documents related to said subscription.

RESOLVED FURTHER THAT, Mr. FRANCISCO G. DELA CRUZ, representative of ALNOR NAC'S CONSTRUCTION & DEVELOPMENT CORPORATION (Lessee on the above mentioned property), be authorized to file, process, and receive the documents related to the application for Meralco meter and Maynilad water connection, on behalf of San Dionisio Credit Cooperative."

#146 (Ika-11 ng Hunyo 2019-076 item #5 / Resolution SB2019-088) - PqCUC's Lakbay Aral on June 20-21, 2019

Nagkakaisang pinagtibay ng Lupong Patnugutan na ipadala ang mga sumusunod na Direktor sa lakbay aral ng PqCUC sa ika-20-21 ng Hunyo 2019 sa Bataan na sina:

[The Board unanimously approved to send the following Board of Directors in the Lakbay Aral of PqCUC on June 20-2, 2019 in Bataan, viz:]

1. Vice-Chairperson Glenn C. Cruz
2. Dir. Normandy G. Jose
3. Dir. Jocelyn T. Dajang
4. Dir. Olivia G. Ferrer
5. Dir. Marife S. Santos

HULYO

#147 (Ika-1 ng Hulyo 2019-077 / Resolution SB2019-089) - Meeting with a member regarding Special Loan Application

Pinagtibay ng Lupong Patnugutan ang mga sumusunod para sa makataong pagsasaalang-alang gaya ng:

- TCT ng narematang pag-aari ay ililipat sa pangalan ng SDCC;
- Ang kasapi ay may anim (6) na buwan upang muling bilhin ang nasabing narematang pag-aari;
- Ang presyo ng pagbebenta ng ari-arian ay katumbas ng halaga ng utang kasama ang mga may kaugnayan sa iba pang gastos na hindi lamang nakatuon sa halaga ng paglilipat, maging ang may kinalaman sa buwis at mga multa, atbp.
- Payagan ang kasapi at ang kaniyang pamilya na rentahan ang pag-aari sa loob ng naibigay na panahong anim (6) na buwan mula ika-1 ng Hulyo 2019 hanggang ika-31 ng Disyembre 2019. Isang kontrata sa pagpapa-upa ang isasagawa at pipirmahan ng parehong panig.
- Ang buwanang renta ay batay sa umiiral na halaga ng pagpapaupa sa paligid.
- Kung sakaling magkaroon ng isang buwang pagliban sa pagbabayad ng renta, mapipilitan silang lisanin ang pag-aari.

Bisa ng pagsasakatuparan: Ika-1 ng Hulyo 2019

The Board approved the following for humanitarian consideration, viz:

- TCT of the foreclosed property will be transferred in the name of SDCC
- The member has six (6) months to re-purchase the said foreclosed property
- Selling price of the property will be equivalent to the amount of loan plus other related expenses incurred,

including but not limited to the cost of transfer, all related taxes, and penalty, etc.

- To allow the member and his family to rent the property within the given period of six (6) months, from July 1, 2019 to December 31, 2019. A Lease Contract will be executed and to be signed by both parties
- Monthly rental will be based on the prevailing rental amount within the area
- In case of one (1) month default in rental payment, they will be forced to vacate the property.

Effective: July 1, 2019

#148 (Ika-1 ng Hulyo 2019-031 / Resolution RB2019-059) – Agenda

Pinagtibay ng Lupong Patnugutan ang mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#149 (Ika-1 ng Hulyo 2019-032 / Resolution RB2019-060) - Reading and Approval of the Previous Minutes:

Pinagtibay ng Lupong Patnugutan na iliban muna ang pagbasa ng katitikan ng espesyal na pulong noong ika-21, ng Pebrero, ika-15 ng Abril, at ika-28 ng Mayo, 2019, gayundin ang regular na pulong noong Mayo 23, 2019, dahil ito ang naipamahagi at nabasa na ng mga Direktor.

NAPAGKAISAHANG pagtibayin ng Lupong Patnugutan na tanggapin ang mga katitikan ng regular at espesyal na pulong noong ika-21 ng Pebrero, ika-15 ng Abril at ika-28 ng Mayo 2019 nang naiwasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on February 21, April 15, May 28, 2019, and Regular Board Meeting on May 23, 2019 as circulated and have been read by the Directors.

RESOLVED, that the Board approved the adoption of May 23, 2019 Minutes of the Regular Board Meeting and February 21, April 15 and May 28, 2019 Minutes of meetings and the Special Board Meeting, as corrected.

#150 (Ika-1 ng Hulyo 2019-033 item #3.3 / Resolution RB2019-061) – Appointment of Committee Membership

Nagkakaisang pinagtibay ng Lupong Patnugutan na muling italaga at agad ipatupad bilang Tagapangulo ng Mediation and Conciliation Committee si G. Damaso L. Cruz, Jr.

The Board unanimously approved to re-appoint Mr. Damaso L. Cruz, Jr. as Chairperson of the Mediation and Conciliation Committee, effective immediately.

#151 (Ika-1 ng Hulyo 2019-034 item #1 / Resolution RB2019-062) – Committee on Organizational Strengthening re: Proposed 58th Anniversary Theme

Nagkakaisang pinagtibay ng Lupong Patnugutan ang temang “Kooperatibang Matatag, Kapayapaan ay Kabalik at para sa ika-58 anibersaryo ng SDCC.

The Board unanimously approved that the SDCC 58th Anniversary theme is “Kooperatibang Matatag, Kapayapaan ay Kabalikat”.

#152 (Ika-1 ng Hulyo 2019-035 item #1.1 / Resolution RB2019-063) – HR Report re: Hiring of Data Privacy Officer Consultant

Pinagtibay ng Lupong Patnugutan na kunin si Bb. Bernadette Jean F. Frias bilang SDCC Data Privacy Officer-Consultant na may propesyunal na buwanang bayad na Dalawampu't Limang Libo (Php25,000.00) linis na sa buwis, batay sa umiiral na bayad sa iba nating consultants.

NAPAGKAISAHAN PA, na bilang DPO Consultant, ang kaniyang oras ng pagtatrabaho ay magsisimula ng ika-3:00 ng hapon hanggang ika-8:00 ng gabi tuwing Miyerkoles o Huwebes at Sabado at kinakailangang mag-ulat nang limang (5) oras kada pagbisita.

The Board approved to hire Ms. Bernadette Jean F. Frias as SDCC Data Privacy Officer-Consultant with a professional fee of P25,000.00 monthly, NET OF TAX, based on the existing rates given to our other consultants.

RESOLVED FURTHER, that as a DPO Consultant her work schedule will start at 3:00 p.m. to 8:00 p.m. every Wednesday or Thursday and Saturday, and requiring her to report for (5) hours every visit.

#153 (Ika-1 ng Hulyo 2019-035 item #1.2.1 / Resolution RB2019-064) - Schedule of Mid-year Evaluation and 2019 Planning

Pinagtibay ng Lupong Patnugutan ang nailahad na iskedyl ng 2019 Pangkalagitnaang Taong Pagsusuri at Pagpapalano.

The Board approved the schedule of Mid-year Evaluation and 2019 Planning as presented.

#154 (Ika-1 ng Hulyo 2019-035 item #1.2.2 / Resolution RB2019-065) - Renewal of loan with Metro South Cooperative Bank (MSCB)

Pinagtibay ng Lupong Patnugutan ang pagpapanibago ng utang na Limampung Milyong Piso sa Metro South Cooperative Bank sa ilalim ng OPP Program nito para masuportahan ang pang-araw-araw na operasyon at paglalagay ng pamumuhunan sa mga koop at organisasyong nag-aalok ng mas mataas na interest.

The Board approved the renewal of Fifty Million Pesos loan with Metro South Cooperative Bank under its OPP Program, to support the day-to-day operations and putting investment to those co-ops/organizations offering a higher interest rate.

#155 (Ika-1 ng Hulyo 2019-036 item #1.A / Resolution RB2019-066) – Credit limit and Availment

Pinagtibay ng Lupong Patnugutan credit limit at availment ng isang kasapi sa halagang Isang Milyon at Walong Daang Libong (Php1,800,000.00) Piso para ipambili ng condo unit sa Maynila, sa ilalim ng mga sumusunod na kundisyon bago ibigay ang inutang: pagsusumite ng pinakabagong Audited Financial Statement (AFS) na pinirmahan ng awditor at ang tala ng mga gastos ng operasyon.

The Board approved the credit limit and availment of a member in the amount of One Million Eight Hundred Thousand (Php1,800,000.00) Pesos for the purpose of

acquiring condo unit in Manila, subject to the following conditions to be met before releasing the loan: submission of latest Audited Financial Statement with signature of the auditor and breakdown of operating expenses.

#156 (Ika-1 ng Hulyo 2019-036 item #1.B / Resolution RB2019-067) – Credit limit and Availment

Pinagtibay ng Lupong Patnugutan ang credit limit and availment ng isang kasapi sa halagang Isang Milyon at Walong Daang Libong (Php1,800,000.00) Piso para ipambili ng Condo Unit sa Maynila, sa ilalim ng mga sumusunod na kundisyon bago ibigay ang inutang: pagsusumite ng pinakabagong Audited Financial Statement (AFS) na pinirmahan ng awditor at ang tala ng mga gastos ng operasyon.

The Board approved the credit limit and availment of a member in the amount of One Million Eight Hundred Thousand (Php1,800,000.00) Pesos for the purpose of acquiring a condo unit in Manila, subject to the following conditions to be met before releasing the loan: submission of latest Audited and Financial Statement with signature of their auditor and breakdown of operating expenses.

#157 (Ika-1 ng Hulyo 2019-036 item #1.C / Resolution RB2019-068) – Special Loan Application

Pinagtibay ng Lupong Patnugutan ang espesyal na utang ng isang kasapi sa halagang Isang Milyon (Php1,000,000.00) Piso sa terminong sampung (10) taong pagbabayad sa interest na 1.50% kada buwan batay sa bumababang balanse para sa pagpapakumpuni ng bahay, at kinakailangang magsumite ng Certified True Copy ng TCT.

The Board approved the special loan application of a member in the amount of One Million (Php1,000,000.00) Pesos with a term of ten (10) years to pay at the rate of 1.50 % interest per month based on diminishing balance for house renovation, subject to the submission of certified true copy of TCT.

#158 (Ika-1 ng Hulyo 2019-036 item #1.C / Resolution RB2019-069) – Special Loan Application

Pinagtibay ng Lupong Patnugutan ang espesyal na utang ng isang kasapi sa halagang Apat na Raang Libong (Php400,000.00) Piso sa terminong tatlong taon ng pagbabayad na may buwanang interest na 1.25% batay sa bumababang balanse para sa pagpapaayos ng pinauupahang bahay.

The Board approved the special Loan application of a member in the amount of Four Hundred (Php400,000.00) Pesos, with a term of three (3) years to pay, with a monthly interest rate of 1.25% based on diminishing balance for house rental renovation.

#159 (Ika-1 ng Hulyo 2019-036 item #5 / Resolution RB2019-070) - Sports Committee

Pinagtibay ng Lupong Patnugutan ang panukalang Fun Games ng Sports Committee na nangangailangang magsumite ng angkop na budget.

The Board approved the proposed Fun Games activity of the Sports Committee subject to the submission of appropriate budget.

#160 (Ika-29 ng Hulyo 2019-037 / Resolution RB2019-071) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may karagdagang paksa bilang Kahilingan ng CEO, Bb. Cielito L. Garrido gaya ng sumusunod:

The Board approved the agenda of the meeting with additional matter as requested by the CEO, Ms. Cielito L. Garrido, as follows:

8.8.2] Election Stockholders Meeting

8.13] Ethics Committee

9.12] PqCUC Lakbay Aral

#161 (Ika-29 ng Hulyo 2019-038 / Resolution RB2019-072) - Reading and Approval of the Previous Minutes

Pinagtibay ng Lupong Patnugutan na iliban ang pagbabasa ng Katitikan ng Espesyal na Pulong ng Lupong Patnugutan noong ika-11 ng Hunyo, 2019 at Regular na Pulong Ng Lupon noong ika-1 ng Hulyo 2019 na naipamahagi na at nabasa ng mga Direktor.

Pinagtibay ng Lupong Patnugutan ang pagtanggap ng naiwasto nang katitikan ng regular na pulong ng Lupon noong ika-1 ng Hulyo 2019 at espesyal na pulong ng lupon noong ika-11 ng Hunyo 2019.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on June 11, 2019, and Regular Board Meeting on July 1, 2019 as circulated and have been read by the Directors.

The Board approved the adoption of July 1, 2019 Minutes of the Regular Board Meeting and June 11, 2019 Minutes of meetings the Special Board Meeting, as corrected.

#162 (Ika-29 ng Hulyo 2019-039 item #2.2 / Resolution RB2019-073) – Special Loan of a Member

Nagkakaisang pinagtibay ng Lupong Patnugutan na opisyal na ituring at tanggapin ang proseso at mga kinakailangang dokumento sa pagtanggap ng benepisyong Planong Damayan at mga deposito ng namatay na kasapi.

The Board unanimously officially adopted and accepted the process and documentary requirements needed in receiving the Planong Damayan benefit and deposits of deceased member.

#163 (Ika-29 ng Hulyo 2019-040 item #2 / Resolution RB2019-074) – Ethics Committee re: Filipino Translation of Code of Ethics for Members

Pinagtibay ng Lupong Patnugutan na ang pagsasalang-wika sa Pilipino ng Code of Ethics para sa mga Kasapi ay maibalik sa Ethics Committee.

The Board approved that the Filipino translation of Code of Ethics for Members be forwarded to Ethics Committee.

#164 (Ika-29 ng Hulyo 2019-040 item #3 / Resolution RB2019-075) – NATCCO's Interest on Capital and Patronage Refund 2018

Pinagtibay ng Lupong Patnugutan na ang ICPR ng SDCC para sa taong 2018 ay mailagay sa bahaging-sapi sa

NATCCO para madagdagan ang capital ng SDCC nang walang nailagay na fresh cash.

The Board approved the SDCC's ICPR for 2018 be credited to our Share Capital with NATCCO to increase SDCC's capital without putting-in fresh cash.

#165 (Ika-29 ng Hulyo 2019-041 item #1 / Resolution RB2019-076) – Letter from Radio Veritas for support to Buhay Kooperatiba Program

Pinagtibay ng Lupong Patnugutan at sa rekomendasyon ng CEO ang pagpapalabas ng halagang Sampung Libong (Php10,000.00) Piso para sa isang taon na tulong-pinansyal sa Radio Veritas sa Programa nitong Buhay Kooperatiba.

The Board approved the release of financial assistance in the amount of TEN THOUSAND PESOS (Php10,000.00) for the whole year as recommended by the CEO.

#166 (Ika-29 ng Hulyo 2019-042 item #1.A / Resolution RB2019-077) – Special Loan Application

Pinagtibay ng Lupong Patnugutan ang espesyal na utang ng isang kasapi sa halagang Isang Milyon Limang Daang Libong Piso (Php1,500,000.00) na may termino ng pagbabayad na anim na taon sa buwanang interest na 1.25% batay sa bumababang balanse para pangkapital sa negosyo at pagpapakumpuni ng bahay.

The Board approved the Special Loan application of a member in the amount of One Million Five Hundred Thousand (Php1,500,000.00) Pesos with a term of six (6) years to pay at the rate of 1.25% interest per month based on diminishing balance for the purpose of additional business capital and house renovation.

#167 (Ika-29 ng Hulyo 2019-042 item #1.B / Resolution RB2019-078) – Special Loan Application

Pinagtibay ng Lupong Patnugutan ang espesyal na utang ng isang kasapi sa halagang Isang Milyon Dalawang Daang (Php1,200,000.00) Piso na may termino ng pagbabayad sa loob ng labinlimang (15) taon sa buwanang interest na 1.25 % batay sa bumababang balanse para ipambayad sa mga gastusin sa ospital at pagpapagamot ng asawa.

The Board approved the Special Loan application of a member in the amount of One Million Two Hundred Thousand (Php1,200,000.00) Pesos with a term of fifteen (15) years to pay at the rate of 1.25% interest per month based on diminishing balance for payment of hospital bills and medical treatment of husband.

#168 (Ika-29 ng Hulyo 2019-042 item #3 / Resolution RB2019-079) – Gender and Development Committee

May kundisyong pinagtibay ng Lupong Patnugutan ang paggamit ng logo #1 nang may pagbabago batay sa mga mungkahi.

The Board conditionally approved to use logo #1 with revision based on the suggestions raised.

#169 (Ika-29 ng Hulyo 2019-042 item #8 / Resolution RB2019-080) - Investment, Research and Development Committee

Nagkakaisang pinagtibay ng Lupong Patnugutan ang kahilingang Leave of Absence ng Tagapangulo ng IRDC na si G. Raymong Joseph L. Salvador mula ika-24 ng Hulyo hanggang ika-1 ng Agosto 2019.

The Board unanimously approved the request of IRDC Chairperson, Engr. Raymond Joseph L. Salvador, from July 24 to August 1, 2019 leave of absence.

#170 Ika-29 ng Hulyo 2019-043 item #1 / Resolution RB2019-081) – Resignation of PT Leader as Secretary of PT 4B

Nagkakaisang pinagtibay ng Lupong Patnugutan ang pagbibitiw ng isang PT-Lider bilang kalihim ng PT 4B

The Board unanimously approved the resignation of a PT Leader as Secretary of PT 4B.

#171 (Ika-29 ng Hulyo 2019-043 item #2 / Resolution RB2019-082) – Resignation of a PT Leader as Secretary of PT 48E

Nagkakaisang pinagtibay ng Lupong Patnugutan ang pagbibitiw ng PT-Lider bilang Kalihim ng 48E.

The Board unanimously approved the resignation of a PT Leader as Secretary of PT 48E.

AGOSTO

#172 (Ika-19 ng Agosto 2019-078 / Resolution SB2019-090) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#173 (Ika-19 ng Agosto 2019-080 item #1 / Resolution SB2019-091) – Loan for Approval

Pinagtibay ng Lupong Patnugutan ang espesyal na utang ng isang kasapi sa halagang Walong Daang Libong (Php800,000.00) Piso na may terminong anim na taong pagbabayad sa buwanang interest na 1.25% batay sa bumababang balanse para sa pagkukumpuni ng paupahang bahay at kinakailangang magsumite ng kasulatan ng Pangako at Pananagutan ng mga anak.

The Board approved the Special loan application of a member in the amount of Eight Hundred Thousand (Php800,000.00) Pesos with a term of six (6) years to pay at the rate of 1.25% interest per month based on diminishing balance for house rental renovation, subject to the submission of commitment and undertaking of his children.

#174 (Ika-19 ng Agosto 2019 / Resolution SB2019-092) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#175 (Ika-19 ng Agosto 2019-081 item #2/ Resolution SB2019-093) – Letter of a Former SDCC Member

Pinagtibay ng Lupong Patnugutan na ang Tagapangulo

at CEO na makipag-usap sa kinauukulang opisyal sa reklamo ng isang datihang kasapi ng SDCC.

The Board approved that Chairperson and CEO to talk to the concerned officer regarding the complaint of a former SDCC Member.

#176 (Ika-19 ng Agosto 2019-081 item #3/ Resolution SB2019-094) – Result of Search and Selection Committee for EDSD Board of Directors

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng panelist na si Bb. Pilita R. Santos, Bb. Brenda B. Samson at Bb. Mariquit M. Lopez para sa academe at si Bb. Alicia C. Salvador bilang member-at-large sa Lupong Patnugutan ng Escuela de San Dionisio, at ang distribusyon ng mga boto kagaya nang nagdaang taon

The Board approved the recommendation of the panelist: Ms. Pilita R. Santos, Ms. Brenda B. Samson and Ms. Mariquit M. Lopez from academe and Ms. Alicia C. Salvador from member-at-large as Escuela De San Dionisio Board of Directors and the vote distribution is same as last year.

#177 (Ika-22 ng Agosto 2019-044 / Resolution RB2019-083) – Agenda

Sa kahilingan ng CEO, pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may karagdagang paksa sa ulat ng HR

[The Board approved the agenda of the meeting with additional item in HR Report, as requested by the Chief Executive Officer (CEO).]

7.1.6.2] SDCC 3rd Employees Assembly

#178 (Ika-22 ng Agosto 2019-045 / Resolution RB2019-084) – Reading and Approval of the Previous Minutes

Pinagtibay ng Lupong Patnugutan na iliban ang pagbabasa ng Katitikan ng Espesyal na Pulong ng Lupong Patnugutan noong ika-15 ng Hulyo 2019 at Regular na Pulong ng Lupong noong ika-29 ng Hulyo 2019 na naipamahagi na at nabasa na ng mga Director.

Pinagtibay ng Lupong Patnugutan ang pagtanggap ng Katitikan ng Regular na Pulong Ng Lupong Patnugutan noong ika-29 ng Hulyo 2019 at Katitikan ng Espesyal na Pulong ng Lupong Patnugutan noong ika-15 ng Hulyo 2019 nang naiwasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on July 15, 2019, and Regular Board Meeting on July 29, 2019 as circulated and have been read by the Directors.

The Board approved the adoption of July 29, 2019 Minutes of the Regular Board Meeting and July 15, 2019 Minutes of the Special Board Meeting, as corrected.

#179 (Ika-22 ng Agosto 2019-046 item #1.1 / Resolution RB2019-085) – Membership to Nueva Segovia Consortium of Cooperatives (NSCC)

Pinagtibay ng Lupong Patnugutan na itala si Dir. Marife S. Santos bilang opisyal na delegado ng SDCC sa Nueva Segovia Consortium of Cooperatives (NSCC).

Pinagtibay rin ng Lupong Patnugutan batay sa

rekomendasyon ng CEO, na ang Business Management Group Head, sa kasalukuyan ay si Bb. Joanna I. Esperanza, ay dumalo sa mga pulong ng NSCC kasama si Dir. Santos.

The Board approved Dir. Marife S. Santos as the Official Delegate of SDCC to Nueva Segovia Consortium of Cooperatives (NSCC).

The Board also approved, upon the recommendation of the CEO, that the Business Management Group Head, in this case, Ms. Joanna I. Esperanza, to attend the meetings of NSCC, together with Dir. Santos.

#180 (Ika-22 ng Agosto 2019-046 item #1.2 / Resolution RB2019-086) – Result of Survey conducted to members who are affected by C5 Extension in Tramo, San Dionisio, Paranaque City

Kinomisyon ng Lupong Patnugutan ang Tagapamahala na maghanda ng suma ng pondo bago makipagkita sa mga interesadong kasapi na naapektuhan ng C-5 Extension sa Tramo.

The Board commissioned the Management to prepare the costing then meet the interested members.

#181 (Ika-22 ng Agosto 2019-046 item #2.7 / Resolution RB2019-087) – Investment, Research and Development Committee

Pinagtibay ng Lupong Patnugutan ang rekomendasyon na repasuhin ang Ramos Property ng Investment, Research and Development Committee (IRDC).

The Board approved the recommendation to review the Ramos Property by Investment, Research and Development Committee.

#182 (Ika-22 ng Agosto 2019-046 item #2.14 / Resolution RB2019-088) – SHEPHERD COMMITTEE

Kinomisyon ng Lupong Patnugutan ang SHEPHERD Committee na makipagkita sa The Thousand Oaks Packaging Corporation tungkol sa kanilang inaasahan sa SDCC.

The Board commissioned the SHEPHERD Committee to meet with the Thousand Oaks Packaging Corporation as regard to their expectation from SDCC.

#183 (Ika-22 ng Agosto 2019-047 item #1 / Resolution RB2019-089) – SDCC Facebook Page

Pinagtibay ng Lupong Patnugutan na subukin at suriin ang pagdaragdag ng SDCC Facebook Page nang isang (1) buwan.

The Board approved to try and evaluate the boosting of SDCC Facebook Page of One (1) month.

#184 (Ika-22 ng Agosto 2019-047 item #2 / Resolution RB2019-090) – NATCCO Investment Committee Membership Invitation

Pinagtibay ng Lupong Patnugutan ang pagtatalaga kay CEO Cielito L. Garrido, MBA bilang opisyal na kinatawan ng San Dionisio Credit Cooperative (SDCC) sa NATCCO Investment Committee para sa taong 2019-2020.

The Board approved CEO Cielito L. Garrido, MBA as Official Representative of San Dionisio Credit Cooperative to

the NATCCO Investment Committee for the year 2019-2020.

#185 (Ika-22 ng Agosto 2019-047 item #3 / Resolution RB2019-091) – Request for Secretary's Certificate for Converge Application

Pinagtibay ng Lupong Patnugutan ang kahilingan para sa Secretary's Certificate para sa Converge application.

The Board approved request of Secretary's Certificate for the Converge Application.

#186 (Ika-22 ng Agosto 2019-047 item #4 / Resolution RB2019-092) – Request to replace Mr. Anthony A. Sioson for the process of Meralco Refund

Pinagtibay ng Lupong Patnugutan na palitan ni G. RONALDO M. ALCANTARA, Acting Property and Building Admin Coordinator si G. ANTHONY A. SIOSON, Property and Building Admin Coordinator II na siyang pinahintulatang mag-sumite, mag-proseso at tumanggap ng hinihinging MERALCO Refund sa ngalan ng SDCC.

The Board approved that MR. ANTHONY A. SISON, Property and Building Admin Coordinator II, is replaced by MR. RONALDO M. ALCANTARA, Acting Property and Building Admin Coordinator, who is authorized to file, process and receive the requested Meralco refund for and in behalf of SDCC.

#187 (Ika-22 ng Agosto 2019-047 item #5.1.1 / Resolution RB2019-093) – Bolunterinihan Facebook Photo Contest

Pinagtibay ng Lupong Patnugutan ang Bolunterinihan Facebook Photo Contest para magsimulang maglagay na ng mga larawan on-line simula ika-5 ng Agosto 2019 hanggang ika-30 ng Setyembre 2019, na may budget na Tatumpu't Limang Libong Piso, Limandaan at Limampu (Php35,550.00) na kukunin sa Education and Training Committee (EDCOM).

The Board approved the Bolunterinihan Facebook Photo Contest that the Contestants may start posting their photos online on August 5, 2019 until September 30, 2019 only with a total budget of THIRTY FIVE THOUSAND FIVE HUNDRED FIFTY PESOS ONLY (P35, 550.00) and the budget will be charged to Education and Training Committee.

#188 (Ika-22 ng Agosto 2019-047 item #5.1.2 / Resolution RB2019-094) – Volunteers Appreciation Day

Nagkakaisang napagkayarian ng Lupong Patnugutan na talakayin pa ang Volunteers' Appreciation Day.

The Board unanimously agreed to discuss further the Volunteers Appreciation Day.

#189 (Ika-22 ng Agosto 2019-048 item #4 / Resolution RB2019-095) – FPSDC Interest on Share Capital and Patronage Refund

Pinagtibay ng Lupong Patnugutan na puhunaning muli ang kinitang interest buhat sa bahaging-sapi at balik tangkilik sa capital ng SDCC sa FPSDC.

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala na bayaran ang natitirang suskripsyon

sa halagang Sampung Libo Isang Daan at Anim na Piso at Pitumpu't Dalawang Sentimo (Php10,106.72)

The Board approved to plough back the earned interest on share capital and patronage refund to SDCC's capital with FPSDC.

The Board also approved the recommendation of the Management to pay the unpaid subscription amounting PESOS: Ten Thousand One Hundred Six and 72/100 (Php10,106.72).

#190 (Ika-22 ng Agosto 2019-048 item #5 / Resolution RB2019-096) – Request for new redistricting in District 24

Nagkakaisang napagkayarian ng Lupong Patnugutan na sumulat kay Dr. Dionisio Magpantay upang ipaalam na ang pagdidistributo at pag-cluster ng PTs ay isa sa mga aytem na tatalakayin sa pagbabago ng Alituntuning Panloob ng SDCC.

The Board unanimously agreed to write a letter to Dr. Dionisio Magpantay, informing him that re-districting/ clustering of PT's is one of the items for discussion in the amendment of the By-Laws of SDCC.

#191 (Ika-22 ng Agosto 2019-049 item #4 / Resolution RB2019-097) – Sports Committee

Kinomisyon ng Lupong Patnugutan ang Sports Committee na isumite ang criteria ng try-out.

The Board commissioned the Sports Committee to submit the criteria of try out.

#192 (Ika-29 ng Agosto 2019-082 / Resolution SB2019-095) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng pag-uusapan sa pulong na may karagdagang paksa sa mga aytem.

[The Board approved the agenda of the meeting with additional items:]

5.7] Federation of People Sustainable Development Cooperative (FPSDC) India Trade Fair

5.8] Coop NATCCO Party-List: NCl Baking

5.9] Member's Property

5.10] Paranaque Cooperative Development Council (PCDC) Coop Month Celebration.

#193 (Ika-29 ng Agosto 2019-085 item #1 / Resolution SB2019-098) – Regional Coordinating Team Invitation Letter

Pinagtibay ng Lupong Patnugutan na italaga ang Pangalawang Tagapangulo na si G. Glenn C. Cruz bilang opisyal na kinatawan ng San Dionisio Credit Cooperative sa NATCCO Network Regional Coordinating Team-NCR para sa taong 2019-2020.

The Board approved that Vice-Chairperson Glenn C. Cruz, be the Official Representative of San Dionisio Credit Cooperative to the NATCCO Network Regional Coordinating Team-NCR for the year 2019-2020.

#194 (Ika-29 ng Agosto 2019-085 item #2 / Resolution SB2019-099) – Counter-Offer for a property in Sucat Area

Pinagtibay ng Lupong Patnugutan na pahintulutan ang

SDCC Legal Counsel sa ngalan ng San Dionisio Credit Cooperative na harapin at ayusin ang sa ngayo'y kontrang alok para sa pag-aaring nais na maibenta.

The Board approved that SDCC Legal Counsel is authorized to transact with and negotiate in so far as the Counter-Offer for property being offered to sell is concerned, in behalf of San Dionisio Credit Cooperative.

#195 (Ika-29 ng Agosto 2019-085 item #3.2 / Resolution SB2019-100) – Response to SDCC Former Member's injury

Nagkakaisang pinagtibay ng Lupong Patnugutan na isulat ni Atty. Melanie O. Guevarra batay sa legal na datos ang tugon para sa iba pang sulat ng reklamo ng dating kasapi ng SDCC.

The Board approved unanimously that the response for the other complaint letter of a former SDCC Member will be drafted by Atty. Melanie O. Guevarra based on Legal Facts.

#196 (Ika-29 ng Agosto 2019-085 item #4 / Resolution SB2019-101) – Recommendation for La Villa Amor Holding's Investment

Binigyan ng Lupong Patnugutan ng pahintulot ang Tagapangulo at ang CEO na makipagkita sa ibang mga koop (San Jose Del Monte Savings and Credit Cooperative, Barangka Credit Cooperative at AMCOR) para pag-usapan ang mabuting paraan na makuhang-muli ang ipinuhunan at ibinahagi sa La Villa Amor Holding's Investment kasama na ang ipinuhunan ng dalawang (2) opisyal ng SDCC.

Pinagtibay din ng Lupong Patnugutan na huwag munang magpadala ng pangalawang "demand letter" sa Villa Amor Holdings buhat sa ating abogado, magpulung muna at makapag-isip ang apat na koop ng posibleng solusyon sa ikinababahalang isyu.

The Board to give authority to the Chairperson and the Chief Executive Officer to meet the other Coops (San Jose del Monte Savings & Credit Cooperative, Barangka Credit Cooperative and AMCOR) to discuss the best way to win back the Investment at stake including the investment of two (2) SDCC Officers

The Board also approved to hold the sending of 2nd Demand Letter from our Lawyer to Villa Amor Holdings, until the four (4) co-ops meet and come-up with a possible solution on the matter.

#197 (Ika-29 ng Agosto 2019-085 item #5 / Resolution SB2019-102) – CBDSS re: Mini Job Fair on October 25, 2019

Pinagtibay ng Lupong Patnugutan ang pagsasagawa ng Mini Job Fair sa ika-25 ng Oktubre 2019 sa pakikipagtulungan sa PESO.

The Board approved the conduct of Mini Job Fair on October 25, 2019 in partnership with PESO.

#198 (Ika-29 ng Agosto 2019-085 item #6 / Resolution SB2019-103) – Letter from members from Barangay Moonwalk

Pinagtibay ng Lupong Patnugutan na pahintulutan ang Tagapamahala na makipag-usap sa labindalawang (12) naapektuhan ng demolisyon sa Barangay Moonwalk.

The Board approved to allow the Management to talk to the Twelve (12) affected members from demolisyon in Barangay Moonwalk.

#199 (Ika-29 ng Agosto 2019-086 item #1 / Resolution SB2019-104) – FPSDC: India International Cooperative Trade Fair (IICTF)

Pinagtibay ng Lupong Patnugutan na ipadala si Dir. Marife S. Santos at si Bb. Joanna I. Esperanza, Business Management Group Head, sa India International Cooperative Trade Fair sa ika-11-15 ng Oktubre 2019 sa Praganti Maidan, New Delhi, India.

The Board approved to send Dir. Marife S. Santos and Ms. Joanna I. Esperanza, Business Management Group Head, to India International Cooperative Trade Fair on October 11-15, 2019 at Praganti Maidan, New Delhi, India.

#200 (Ika-29 ng Agosto 2019-086 item #3 / Resolution SB2019-105) – Member's Property offered to sell

Pinagtibay ng Lupong Patnugutan na bilhin ang pag-aari ng isang kasapi na inialok sa SDCC sa halagang Tatlungpu't Limang Milyong (Php 35,000,000.00) Piso at bigyan ng "blanket authority" ang CEO na si Bb. Cielito L. Garrido na makipag-ayos ukol sa pag-aari.

The Board approved to buy the member's property offered to sell to SDCC in the amount of Thirty-five Million Pesos (P35,000,000.00) and to give a blanket authority to CEO Cielito L. Garrido to negotiate on the property.

SETYEMBRE

#201 (Ika-16 ng Setyembre 2019-087 / Resolution SB2019-106) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may dagdag na paksa.

The Board approved the agenda of the meeting with additional matter:

5.3] Volunteers Appreciation Day

#202 (Ika-16 ng Setyembre 2019-088 item #1 / Resolution SB2019-107) – 2019 Cooperative Fun-Run for Go, Grow and Green

Pinagtibay ng Lupong Patnugutan ang partisipasyon ng SDCC sa 2019 Cooperative Fun Run for Go, Grow and Green. Pamamahalaan ng Sports Committee ang preparasyon gaya ng, nguni't di lamang nakatuon sa pagpili ng mga kalahok, pagpapatala at pagsubaybay at pagtulon sa mga kalahok sa panahon ng aktual na kaganapan.

The Board approved the participation of SDCC in the 2019 Cooperative Fun Run for Go Grow and Green. The Sports Committee will handle the preparations such as but not limited to, selection of participants and registration, monitoring and the assistance to the participants during the conduct of the actual event.

#203 (Ika-16 ng Setyembre 2019-088 item #2 / Resolution SB2019-108) – Assessment Tool

Hiniling ng Lupong Patnugutan sa Tagapamahala, sa pamamagitan ng Communication & Knowledge Center

Management Group na bumalangkas ng 5As Assessment Tool gamit ang gabay na ibinahagi ni Dr. Garibaldi O. Leonardo.

The Board requested the Management, through Communication & Knowledge Center Management Group to formulate the 5As Assessment Tool using the guide shared by Dr. Garibaldi O. Leonardo.

#204 (Ika-16 ng Setyembre 2019-088 item #3 / Resolution SB2019-109) – Volunteers Appreciation Day (VAD)

Pinagtibay ng Lupong Patnugutan na ilipat ang petsa ng Volunteers Appreciation Day sa huling lingo ng Abril at/o sa anumang araw sa Mayo 2020 para sa angkop na preparasyon.

Pinagtibay din ng Lupong Patnugutan na magkaroon ng Christmas Party ang mga Opisyaes at Kawani bilang kapalit ng Volunteers' Appreciation Day sa huling lingo ng Nobyembre o Disyembre 21, 2019 o kung kailan man possible.

The Board approved to move the date of Volunteers Appreciation Day to last week of April 2020 and or sometime in May 2020 for proper preparations.

The Board also approved to have an Officers and Staff Christmas Party in lieu of the Volunteers' Appreciation Day, on the last week of November or December 21, 2019 whichever is possible.

#205 (Ika-16 ng Setyembre 2019-089 item #1 / Resolution SB2019-110) – Schedules of Special Board Meetings pertaining to Unfinish Businesses

Nagkakaisang pinagtibay ng Lupong Patnugutan ang mga iskedyul ng mga Espesyal na Pulong ng Lupon tulad ng nailahad.

The Board unanimously approved the schedules of Special Board Meetings as presented.

#206 (Ika-19 ng Setyembre 2019-050 / Resolution RB2019-098) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may karagdagang aytem.

[The Board approved the agenda of the meeting with additional item as follows:]

7.1.3.3] Policy on Value Chain

8.10.2] Code of Conduct for Members

10.4] Offer to sell of Cavite Property

#207 (Ika-19 ng Setyembre 2019-051 / Resolution RB2019-099) – Reading and Approval of the Previous Minutes:

Pinagtibay ng Lupong Patnugutan na iliban ang pagbabasa ng Katitikan ng Regular na Pulong ng Lupong Patnugutan noong ika-22 ng Agosto 2019 na naipamahagi at nabasa na ng mga director.

Pinagtibay ng Lupong Patnugutan na tanggapin ang Katitikan g Regular na Pulong ng Lupon noong ika-22 ng Agosto, 2019 nang naiwasto na.

The Board approved to dispense the reading of the Minutes

of the Regular Board Meeting on August 22, 2019, as circulated and have been read by the Directors.

The Board approved the adoption of August 22, 2019 Minutes of the Regular Board Meeting, as corrected.

#208 (Ika-19 ng Setyembre 2019-052 item #1.2 / Resolution RB2019-100) – Result of Survey conducted to members affected by C5 Extension in Tramo, San Dionisio, Paranaque City

Nagkakaisang napagkayarian ng Lupong Patnugutan na pulungin ng Tagapamahala ang mga aplikante para sa Housing Project 4 at hayaan silang pumili:

- Ibenta ang buong pag-aari sa mga aplikante at hayaan silang iproseso ang paghahati ng ari-arian;
- Ang mga kalsada ay mananatiling pag-aari ng SDCC.
- Ilalahad ang ginawang suma at ang SDCC ay mananatili pa ring may-ari ng mga kalsada.

The Board unanimously agreed for the Management to meet the applicants for Housing Project 4 and let them choose:

- Sell the whole property to the applicants and let them process the subdivision of the property
- Road lots will remain perpetual property of SDCC
- Will present the computation and SDCC still the owner of the road lots

#209 (Ika-19 ng Setyembre 2019-052 item #1.6 / Resolution RB2019-101) – EIC: Bolunterinihan Facebook Photo Contest

Nagkakaisang napagkayarian ng Lupong Patnugutan na hingin ang rekomendasyon ng Enterprise Improvement Committee tungkol sa Photo Contest.

The Board unanimously agreed to ask the Enterprise Improvement Committee recommendation related to the photo contest.

#210 (Ika-19 ng Setyembre 2019-052 item #1.7 / Resolution RB2019-102) – EIC: Volunteers Appreciation Day

Pinagtibay ng Lupong Patnugutan ang kalahating araw na operasyon ng tanggapan ng SDCC (mula ika-9:00 ng umaga hanggang ika-1:00 ng hapon) sa ika-28 ng Nobyembre 2019 para magbigay daan sa Christmas Party ng mga Opisyaes at mga Kawani sa Vikings Event Place, SM BF, Paranaque City.

NAPAGKAISAHAN PA: NA ANG KASUOTAN AY “K-POP” at ang mga iimbitahan ay mga opisyaes ng SDCC hanggang sa mga Tagapangulo ng Distrito, mga Kawani ng SDCC at mga opisyaes at Kawani ng EDSD.

The Board approved the half day (9:00 am – 1:00 pm) office transaction on November 28, 2019 to give way for the Officers and Staff Christmas Party at Vikings Event Place, SM BF, Parañaque City.

RESOLVED FURTHER, that the attire will be “K-POP” and the invitees are SDCC Officers up to District Chairpersons, SDCC Staff and EDSD Officers and Staff.

#211 (Ika-19 ng Setyembre 2019-053 item #1 / Resolution RB2019-103) – Construction Committee Report: Proposed Solar Energy Project

Pinagtibay ng Lupong Patnugutan na ipagkaloob ang Solar Project sa SOLAMAX Marketing na nagkakahalaga

ng Tatlong Milyon at Limang Daang Piso (Php3,500,000.00) pati na rin ang mga kaugnay na gastos, sa kundisyong ang mga matitipid sa kwh ay halos katulad rin o higit pa sa nagdaang kontraktor, kasama rin ang pay-back period.

The Board approved to award the Solar Project to Solamax Marketing, amounting to Php3.5 M, plus all incidental costs, provided that savings in kwh is almost the same or better from the previous approved contractor, as well as the payback period.

#212 (Ika-19 ng Setyembre 2019-054 item #1.1.1 / Resolution RB2019-104) – Value Chain Policy

Pinagtibay ng Lupong Patnugutan ang panukalang polisiya na magbigay ng Allowance for Probable Losses para sa Value Chain Operations gaya ng:

35% para sa outstanding receivable – kung ang panahon ng atraso ay tatlumpong (30) araw hanggang labindalawang (12) buwan;

100% ng outstanding receivable – kung ang atraso ay lagpas ng 12 buwan

Pagkatapos ng labing-walong (18) buwan, ang matatanggap na account, ay aalisin sa talaan nguni't sisingilin pa rin.

Pinagtibay ng Lupong Patnugutan ang halagang matatanggap gayundin ang termino ng pagbabayad nito kung may magandang record at bukod dito, hindi ito sakop ng kasalukuyang utang ng kasapi kung mayroon man.

Unang matatanggap -Php 5,000.00 maximum

Ikalawang matatanggap -Php 10,000.00 hanggang Php 15,000.00 maximum

Ikatlong matatanggap -Php 30,000.00 Maximum

Pinagtibay rin ng Lupong Patnugutan ang 3% na multa sa mga kasong pagpalya ng pagbabayad o pagiging delinkuente ng utang.

The Board approved the proposed policy on providing for Allowance for Probable Losses for Value Chain Operations, viz:

35% of the outstanding receivable - if the arrears ages 30 days up to 12 months

100% of the outstanding receivable - if the arrears is above 12 months

After 18 months of non-payment - the receivable account will be written-off, but will still be collected.

The Board approved the amount of receivable and its term of payment, provided with good record, and it's over and above/ independent of the member's existing loan, if any, viz:

1st Availment – Php 5,000 maximum

2nd Availment – Php 10,000 to Php15,000 maximum

3rd and succeeding Availment – Php 30,000 maximum

The Board also approved a 3% penalty in cases of account delinquency.

#213 (Ika-19 ng Setyembre 2019-054 item #1.1.3 / Resolution RB2019-105) – Request for Withdrawal of Planong Damayan of a Member

Pinagtibay ng Lupong Patnugutan ang terminasyon ng Planong Damayan Membership ng isang kasapi sa ilalim ng patakaran at regulasyon ng Planong Damayan.

The Board approved the termination of Planong Damayan membership of a member under the rules and regulations of Planong Damayan

#214 (Ika-19 ng Setyembre 2019-054 item #1.1.4 / Resolution RB2019-106) – Recommendation the creation of loan product for SDCC members who are pensioners

Pinagtibay ng Lupong Patnugutan na isangguni ang nasabing panukala sa paglikha ng bagong produkto ng pautang para sa pensyonadong kasapi ng SDCC sa Investment, Research and Development Committee (IRDC).

The Board approved to refer the said proposal of creating new loan product for SDCC pensioner-members to Investment, Research and Development Committee (IRDC).

#215 (Ika-19 ng Setyembre 2019-054 item #1.1.5 / Resolution RB2019-107) – Request of Renewal of Time Deposit (BF Traders Multi-purpose Cooperative)

Pinagtibay ng Lupong Patnugutan na i-renew ang pamumuhunan ng SDCC sa BFTMPC sa halagang Limang Milyon Anim na Daang Piso at Apatnapu't Tatlong Daang Libo Pitong Daan Pitumpung Piso at Labing-Walong Sentimo (Php5,643,770.18) sa interest na 5.5% kada taon mula Nobyembre 2019 hanggang Nobyembre 2020. Ang nasabing interest ay babayaran sa SDCC nang buwanan at maaaring i-renew sa taunang batayan sa ilalim ng kasunduan ng dalawang panig.

The Board approved to renew the investment of SDCC to BFTMPC in the amount of Five Million Six Hundred Forty-Three Thousand Seven Hundred Seventy Pesos and Eighteen Centavos (P5,643,770.18) with an interest rate of 5.5% per annum, for another one (1) year from November 2019 – November 2020. The corresponding amount of interest on the said investment be paid to SDCC on a monthly basis, and renewable on a yearly basis subject to mutual agreement of parties.

#216 (Ika-19 ng Setyembre 2019-054 item #1.1.7 / Resolution RB2019-108) – Parañaque Cooperative Development Office (PCDO) Invitation for a free Livelihood Training as part of Gender and Development (GAD) Program

Pinagtibay ng Lupong Patnugutan ang hiling ng Tagapamahala na pamahalaan ang pagsasagawa ng libreng Pagsasanay na Pangkabuhayan sa Peanut Butter at Candy-Making bilang bahagi ng programa ng GAD ng Local Government.

The Board approved the request of the Management to undertake the management of the free livelihood training on peanut butter and candy making as part of GAD program of the Local Government.

#217 (Ika-19 ng Setyembre 2019-054 item #1.1.9 / Resolution RB2019-109) – Statement of Support for Department of Agriculture Secretary William Dollente Dar

Pinagtibay ng Lupong Patnugutan na itala si Bb. Cielito L. Garrido, MBA, na lumagda sa Support Paper ni Kgg. William Dollente Dar ng Department of Agriculture.

The Board approved that the CEO Cielito L. Garrido as SDCC representative to sign the support paper of William Dollente Dar of the Department of Agriculture.

#218 (Ika-19 ng Setyembre 2019-054 item #1.1.10 / Resolution RB2019-110) – Parañaque Federation of Credit Cooperative (PqFCC) request to waive interest of SDCC's investment for the year 2017

Pinagtibay ng Lupong Patnugutan na talikdan ang interest ng time deposit ng SDCC sa PqFCC para sa taong 2017 na nagkakahalaga ng Walumpung Libong Piso (Php80,000.00) dahil sa pagkalugi ng huli noong taong 2017.

The Board approved to waive the interest of SDCC's time deposit for the year 2017 amounting to P80,000.00, due to PqFCC's operation net loss for the year 2017.

#219 (Ika-19 ng Setyembre 2019-054 item #1.1.12 / Resolution RB2019-111) – Laws applicable in recognizing and admitting document notarized before a notary public in foreign countries

Pinagtibay ng Lupong Patnugutan na tanggapin ang mga dokumento na naipanotaryo sa isang lokal na lugar sa ibang bansa, subalit kinakailangang ang nasabing bansa ay miyembro ng Apostille Convention, kinakailangan isumite ang Apostille Certification.

NAPAGKASUNDUAN PA, na kung ang bansang kinaroronan ng kasapi at pinang-galingan ng dokumento ay hindi miyembro ng Apostille Convention, ang dokumento ay dapat na magtaglay ng Red Ribbon buhat sa Consular Affair ng nabanggit na bansa, maging ano man ang halaga na makukuha buhat sa SDCC.

The Board approved to accept documents duly locally notarized in the foreign country provided the said country is a member of Apostille Convention and an apostille certification is deemed necessary.

RESOLVED FURTHER, in case the country where the member is and the document will come from is not a member of the Apostille Convention document should bear the Red Ribbon from the Consular Affair of the said country, regardless of the amount to be claimed from SDCC.

#220 (Ika-19 ng Setyembre 2019-054 item #1.1.13 / Resolution RB2019-112) – Repriced offer to sell of Blackrock property

Nagkakaisang pinagtibay ng Lupong Patnugutan na tanggihan ang alok sapagka't ito ay di makatutugon sa kasalukuyan at malapit na hinaharap na pangangailangan ng SDCC.

The Board unanimously approved to decline the offer because it does not respond to the current or near future needs of SDCC.

#221 (Ika-19 ng Setyembre 2019-054 item #1.1.14 / Resolution RB2019-113) – Letter from CURODA TSC

Pinagtibay ng Lupong Patnugutan na isangguni ang kahilingan ng CURODA TSC sa Investment, Research and Development Committee para sa kanilang karagdagang pag-aaral at rekomendasyon.

The Board approved to refer the request of CURODA TSC to the Investment, Research and Development Committee for their further study and recommendation.

#222 (Ika-19 ng Setyembre 2019-054 item #1.1.15 / Resolution RB2019-114) – Proposed On-Line Training for OFW and Senior Citizen

Hiniling ng Lupong Patnugutan sa Education and Training Committee na pinamumunuan ni Bb. Maria Evelyn R. Garcia na tumugon sa kahilingan ni Bb. Lulu Matubis na On-line Training para sa OFW at Senior Citizen.

The Board requested the Education and Training Committee headed By Ms. Maria Evelyn R. Garcia to respond to the request of Ms. Lulu Matubis on-line training for OFW and Senior Citizen.

#223 (Ika-19 ng Setyembre 2019-055 item #1.1.1 / Resolution RB2019-115) – Additional Special Loan of a Member

Pinagtibay ng Lupong Patnugutan ang aplikasyon para sa karagdagang espesyal na utang ng isang kasapi na nagkakahalaga ng Pitong Milyon, Pitong Daang Libong (Php7,700,000.00) Piso na may buwanang interest na 1.25% batay sa bumababang balanse na babayaran sa loob ng labintatlong (13) taon para matapos ang gusaling gagamitin sa negosyong paupahang - bahay para sa mga kawani at bodega sa kundisyong ang ibang rekomendasyon nabanggit sa dakong itaas ay nasunod.

The Board approved the additional special loan application of a member amounting to Php7,700,000.00, with a monthly interest of 1.25% based on diminishing balance, payable in 13 years for completion of building as staff house and warehouse for business, provided the other recommendation stated above has been met.

#224 (Ika-19 ng Setyembre 2019-055 item #1.1.2 / Resolution RB2019-116) – Credit Limit and availment of a Member

Pinagtibay ng Lupong Patnugutan ang Credit Limit ng isang kasapi na nagkakahalaga ng Isang Milyon Siyam na Raan Walumpu't Dalawang Libo, Siyam na Raan at Siyamnapu't Siyam at Siyamnapu't Walong Sentimo (Php1,982,999.98).

Pinagtibay ng Lupong Patnugutan ang espesyal na utang na makukuha ng isang kasapi sa halagang Tatlong Milyong Piso (Php3,000,000.00) na may interest na 1.25% kada buwan batay sa bumababang balanse na babayaran sa loob ng labinlimang (15) taon para mabayaran ang karagdagang halaga ng lupang bibilhin ng kaniyang kapatid na babae.

The Board approved the Credit Limit of a member amounting to PESOS: One Million Nine Hundred Eighty-Two Thousand Nine Hundred Ninety-Nine & 98/100 (Php1,982,999.98).

The Board also approved the special loan availment of the said member amounting to PESOS: Three Million (Php3,000,000.00) Pesos, with 1.5% interest per month based on diminishing balance, payable in 15 years, as additional amount to pay the lot to be purchased by her sister.

#225 (Ika-19 ng Setyembre 2019-055 item #2 / Resolution RB2019-117) – CBDSS

Pinagtibay ng Lupong Patnugutan ang pagbibitiw ni Bb.

Maria Jinky T. Ilagan bilang miyembro ng Committee on Business Development and Social Services (CBDSS) na may agarang pagsasakatuparan.

The Board approved the resignation of Ms. Maria Jinky T. Ilagan as Member of the Committee on Business Development and Social Services, effective immediately.

OKTUBRE

#226 (Ika-15 ng Oktubre 2019-092 / Resolution SB2019-113) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#227 (Ika-15 ng Oktubre 2019-093 item #1 / Resolution SB2019-114) – Response of the owner of the property re: SDCC Counter-offer

Nagkakaisang pinagtibay ng Lupong Patnugutan na magpadala ng liham sa may-ari ng property at sabihing ikinokonsidera ng SDCC ang kanilang desisyon nguni't ang kahuli-hulihang alok ng SDCC ay nagkakahalaga ng Tatlumpu't Limang Milyong Piso (Php35,000,000.00).

The Board unanimously approved to send a letter to the owner of the property stating that SDCC consider their decision, but the offer of SDCC amounting P35,000,000.00 is final.

#228 (Ika-15 ng Oktubre 2019-093 item #3 / Resolution SB2019-115) – 2019 CMAP Bowling Tournament on November 9, 2019

Pinagtibay ng Lupong Patnugutan na isangguni sa Sports Committee na pangasiwaan ang partisipasyon ng SDCC sa nabanggit na kaganapan tulad ng, nguni't di lamang nakatuon, sa pagkakakilanlan ng mga kalahok, ang kanilang pagrerehistro, pakikipag-ugnayan sa nag-organisa at iba pang kinakailangang paghahanda na nauugnay sa gagawing kaganapan.

The Board approved to refer to Sports Committee to facilitate the participation of SDCC to the above event such as, but not limited to, identification of participants, their registration, proper coordination with the organizer and other necessary preparations related to the event.

#229 (Ika-15 ng Oktubre 2019-093 item #4 / Resolution SB2019-116) – Letter from a Member requesting for assistance of Mediation and Conciliation Committee re: Problem encountered with a fellow member

Pinagtibay ng Lupong Patnugutan na isangguni ang kahilingan ng isang kasapi na matulungan siya ng Mediation and Conciliation Committee tungkol sa suliraning kaniyang kinakaharap sa kapwa kasapi.

The Board approved to refer the request of member for the assistance of Mediation and Conciliation Committee regarding the problem he/she encountered concerning a fellow member.

#230 (Ika-21 ng Oktubre 2019-056 / Resolution RB2019-118) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng pag-uusapan sa pulong na may karagdagang paksa/pagwawasto sa aytem.

[The Board approved the agenda of the meeting with additional/correction item as follows:]

Correction:

7.7] Escuela De San Dionisio Minutes of the Meeting on September 2019 to August 2020

Additional Items:

6.1.17] Authorized Representations of SDCC to Credit Information Corporation (CIC)

7.13] Resignation of Ms. Ronalyn C. Ebol as Chairperson of Youth Committee

7.14] Data Privacy Orientation for Officers

#231 (Ika-21 ng Oktubre 2019-057 / Resolution RB2019-119) – Reading and Approval of the Previous Minutes

Pinagtibay ng Lupong Patnugutan na iliban ang pagbabasa ng Katitikan ng Espesyal na Pulong ng Lupon noong ika-1 ng Hulyo, ika-19 ng Agosto, ika-29 ng Agosto, ika-16 ng Setyembre 2019 at ang Regular na Pulong ng Lupon noong ika-19 ng Setyembre 2019 na naipamahagi na at nabasa na ng mga Direktor.

Pinagtibay ng Lupong Patnugutan na tanggapin ang Katitikan ng Regular na Pulong ng Lupon at katitikan ng Espesyal na Pulong ng Lupon noong ika-1 ng Hulyo, ika-19 ng Agosto, ika-29 ng Agosto, ika-16 ng Setyembre 2019 nang naiwasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on July 1, August 19, August 29, September 16, 2019, and Regular Board Meeting on September 19, 2019 as circulated and have been read by the Directors.

The Board approved the adoption of September 19, 2019 Minutes of the Regular Board Meeting and July 1, August 19, August 29, September 16, 2019 Minutes of the Special Board Meeting, as corrected.

#232 (Ika-21 ng Oktubre 2019-058 item #5.3 / Resolution RB2019-120) – EIC: Volunteers Appreciation Day

Nagkakaisang pinagtibay ng Lupong Patnugutan ang halagang Dalawang Daang Pisong (P200.00) halaga ng pagpapalitan ng pamaskong regalo ng mga opisyaes at mga Kawani sa ika-28 ng Nobyembre 2019 sa Vikings Event Place, SM BF, Paranaque City.

The Board unanimously approved the P200.00 value of exchange gift for the Christmas Party of Officers and Staff on November 28, 2019 at Vikings Event Place, SM BF, Paranaque City.

#233 (Ika-21 ng Oktubre 2019-058 item #5.4 / Resolution RB2019-121) – Construction Committee Report: Proposed Solar Energy Project

Pinagtibay ng Lupong Patnugutan na pahintulutan ang Tagapamahala na magsimula ng negosasyon sa supplier na

may pagsasaalang-alang sa mga dagdag na napag-usapan.

The Board approved to allow the Management to start the negotiation with the supplier considering all the additional concerns.

#234 (Ika-21 ng Oktubre 2019-059 item #1 / Resolution RB2019-122) – Request for Additional Assistance re: Revival of the Union of Metro Manila Cooperatives (UMMC)

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala na magbigay ng dagdag na tulong pinansyal sa halagang Dalawampung Libong Piso (Php20,000.00) para masuportahan ang operasyon ng bagong binuhay na UMMC.

The Board approved the recommendation of the management to give additional financial assistance in the amount of TWENTY THOUSAND PESOS (P20,000.00) to support the operation of the newly revived UMMC.

#235 (Ika-21 ng Oktubre 2019-059 item #2 / Resolution RB2019-123) – Request of Termination of Planong Damayan of a Member

Pinagtibay ng Lupong Patnugutan ang terminasyon ng pagiging kasapi sa Planong Damayan ng isang kasapi batay sa mga patakaran at regulasyon nito.

The Board approved the termination of Planong Damayan membership of a member under the rules and regulations of Planong Damayan.

#236 (Ika-21 ng Oktubre 2019-059 item #3 / Resolution RB2019-124) – Resignation of a Member as PT Treasurer of PT 31C

Pinagtibay ng Lupong Patnugutan ang pagbibitiw ng isang kasapi bilang Inga-Yaman ng PT-31C.

The Board approved the resignation of a member as Treasurer of PT 31C.

#237 (Ika-21 ng Oktubre 2019-059 item #5 / Resolution RB2019-125) – Authorized Representations of SDCC to Credit Information Corporation (CIC)

Pinagtibay ng Lupong Patnugutan ang awtorisadong kinatawan ng SDCC sa Credit Information Corporation (CIC).

The Board approved the Authorized Representative of SDCC to Credit Information Corporation (CIC).

#238 (Ika-21 ng Oktubre 2019-060 item #3 / Resolution RB2019-126) – Sports Committee

Pinagtibay ng Lupong Patnugutan ang Budget na magbigay ng uniporme para sa mga opisyal na Manlalaro ng Bowling Tournament ng Paranaque Cooperative Development Office (PCDO) sa ika-24 ng Oktubre 2019 sa Star Mall Alabang.

The Board approved the budget to provide the uniform for the Official Players of Bowling Tournament of Parañaque

Cooperative Development Office on October 24, 2019 at Star Mall Alabang.

#239 (Ika-21 ng Oktubre 2019-060 item #10 / Resolution RB2019-127) – Youth Committee

Pinagtibay ng Lupong Patnugutan ang pagbibitiw ni Bb. Ronalyn C. Ebol bilang Tagapangulo ng Youth Committee.

The Board approved the resignation of Ms. Ronalyn C. Ebol as Chairperson of Youth Committee.

#240 (Ika-23 ng Oktubre 2019-094 / Resolution SB2019-115) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

NOBYEMBRE 2019

#241 (Ika-4 ng Nobyembre 2019-095 / Resolution SB2019-116) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may karagdagang paksa.

[The Board approved the agenda of the meeting with additional matters in item.]

5.5] Social Audit Questionnaire

#242 (Ika-4 ng Nobyembre 2019-096 item #3 / Resolution SB2019-117) – SDCC Data Privacy Notice

Pinagtibay ng Lupong Patnugutan ang kahilingan ng Tagapamahala na tanggapin ang Privacy Notice and Statement of SDCC at ipaskil sa tatlong (3) tanggapan pagkatapos ang pagpapatibay ng Special Representative Assembly – sa SDCC Main, Sucat Sattelite at Las Pinas Satellite.

The Board approve the request of the Management for the adoption of the Privacy Notice and Statement of SDCC and be posted it in three (3) Offices upon confirmation of the Special Representative Assembly – SDCC Main, Satellite Sucat and Satellite Las Pinas.

#243 (Ika-4 ng Nobyembre 2019-096 item #4.1 / Resolution SB2019-118) – Investment Research and Development Committee (IRDC) Recommendation re CURODA Transport Service Cooperative

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Investment, Research and Development Committee (IRDC) na suportahan ang hinihiling na pondo ng CURODA para sa pang-araw-araw na mga operasyon sa pamamagitan ng pamumuhunan na Isang Milyon Limang Daang Libong Piso (Php1,500,000.00) bilang Time Deposit sa interest na 6% kada taon na babayaran sa loob ng tatlong (3) buwan.

Nagbigay pa ang Lupong Patnugutan ng pahintulot sa CEO na maaaring i-renew ang nabanggit na Time Deposit at maglagay ng dagdag na time deposit sa halagang Isang

Milyon at Limang Daang Libong Piso (Php1,500,000.00) na ang ibig sabihin ngayon ay nasa kabuang halaga ng Tatlong Milyong Pisong (Php3,000,000.00) Time Deposit ang maibibigay ng Tagapamahala sa CURODA, nguni't, kung ito ay hihilingin lamang ng CURODA.

The Board approved the recommendations of the Investment, Research and Development Committee (IRDC) to support CURODA's request for fund for its day-to-day operations by investing the amount of ONE MILLION FIVE HUNDRED THOUSAND PESOS (P1,500,000.00) in the form of Time Deposit at a rate of 6% per annum, payable in three (3) months.

The Board further gave the CEO the authority to renew the above-mentioned Time Deposit, and place additional Time Deposit to a maximum amount of ONE MILLION FIVE HUNDRED PESOS (P1,500,000.00) that would mean that the maximum amount of Time Deposit that could be placed by the Management to CURODA is THREE MILLION PESOS (P3, 000,000.00), but such shall only be upon request of CURODA.

#244 (Ika-4 ng Nobyembre 2019-096 item #4.2 / Resolution SB2019-119) – Dual Members between SDCC and CURODA

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Investment, Research and Development Committee (IRDC) para sa panukala ng SDCC sa dual membership ng Cubao-Rosario Operator and Drivers' Association Transport Cooperative (CURODA).

The Board approved the recommendation of the Investment, Research and Development Committee for the proposal of SDCC on dual membership to Cubao – Rosario Operator and Drivers Association Transport Cooperative (CURODA).

#245 (Ika-4 ng Nobyembre 2019-096 item #4.3 / Resolution SB2019-120) – Joint Venture or partnership between SDCC and CURODA

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng patuloy na negosasyon sa CURODA Transport Cooperative para sa Joint-venture or partnership sa SDCC.

The Board approved the recommendation of continued negotiation with CURODA Transport Cooperative for Joint Venture or partnership with SDCC.

#246 (Ika-4 ng Nobyembre 2019-096 item #4.4 / Resolution SB2019-121) – PCC to bridge with other Cooperatives on its need for Financial Assistance in the acquisition of the modernized/compliant units

Pinagtibay ng Lupong Patnugutan na pansamantalang magsagawa ng pagsasangguni ng CURODA sa PCC para sa kanilang pinansyal na pangangailangan.

The Board approved to hold in the meantime, referring

CURODA to PCC on its financial needs.

#247 (Ika-4 ng Nobyembre 2019-096 item #5 / Resolution SB2019-122) – Social Audit Questionnaire

Pinagtibay ng Lupong Patnugutan ang Social Audit Questionnaires na tatalakayin sa pagpupulong ng mga Pook-Tulungan.

The Board approved the Social Audit Questionnaire that will be discussed during the PT Meetings.

#248 (Ika-11 ng Nobyembre 2019-097 / Resolution SB2019-123) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#249 (Ika-11 ng Nobyembre 2019-098 item #1 / Resolution SB2019-124) – Mediation and Conciliation's Manual of Operation

Hiniling ng Lupong Patnugutan sa Mediation and Conciliation Committee na higit pang suriin ang Manual ng mga Operasyon batay sa mga napag-usapan.

The Board requested the Committee to further review the Manual of Operations based on the discussions.

#250 (Ika-11 ng Nobyembre 2019-098 item #2 / Resolution SB2019-125) – Galing PT Award consideration if target is not met

Nagkakaisang pinagtibay ng Lupong Patnugutan na kung sakaling ang target sa pagpapataas ng bilang ng kasapi ay hindi nakamit, magbibigay pa rin ng papremyo na nagkakahalaga ng limampung bahagdan (50%) ng mga naaprubahang papremyo bilang konsiderasyon sa mga pagsisikap na isinagawa ng mga opisyal, mga lider ng Pook-Tulungan at ng Tagapamahala gaya ng mga sumusunod:

The Board unanimously approved in case the target on increase in membership was not met, to give the Fifty percent (50%) of the approved prizes as consideration to all the efforts exerted by the Officers, Pook-Tulungan Leaders and the Management as follows:

	FROM	TO
Unang Pinakamagaling	500,000.00	250,000.00
Pangalawang Pinakamagaling	300,000.00	150,000.00
Pangatlong Pinakamagaling	200,000.00	100,000.00
Pang-apat na Pinakamagaling	150,000.00	75,000.00
Pang limang Pinakamagaling	100,000.00	50,000.00
Pang-anim na Pinakamagaling	50,000.00	25,000.00
Pangpitong Pinakamagaling	50,000.00	25,000.00
Pangwalong Pinakamagaling	50,000.00	25,000.00

Pang siyam na Pinakamagaling	50,000.00	25,000.00
Pangsampung Pinakamagaling	50,000.00	25,000.00
Pang labing isang Pinakamagaling	50,000.00	25,000.00
Pang labing dalawang Pinakamagaling	50,000.00	25,000.00
Panglabing tatlong Pinakamagaling	50,000.00	25,000.00
Panglabing apat na Pinakamagaling	50,000.00	25,000.00
Panglabing limang Pinakamagaling	50,000.00	25,000.00
Panglabing anim na Pinakamagaling	50,000.00	25,000.00
Panglabing pitong Pinakamagaling	50,000.00	25,000.00
Panglabing walong Pinakamagaling	50,000.00	25,000.00
Panglabing siyam na Pinakamagaling	50,000.00	25,000.00
Pangdalawampung Pinakamagaling	50,000.00	25,000.00

#251 (Ika-11 ng Nobyembre 2019-099 / Resolution SB2019-126) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#252 (Ika-11 ng Nobyembre 2019-100 item #1 / Resolution SB2019-127) – Updates regarding La Villa Amor Holdings investment

Pinagtibay ng Lupong Patnugutan na makibahagi sa buwanang amortisasyon ng utang ng La Villa Amor Holdings Corporation sa Metro South Cooperative Bank nang halaga ng batay sa pamumuhunan ng SDCC sa Villa Amor Holdings Corporation, kung sakaling mabigo ang korporasyon na mabayaran ang utang nito sa bangko at para maiwasang maremata ang ari-arian.

Pinagtibay rin ng Lupong Patnugutan na magpadala ng sulat sa Villa Amor Holdings Corporation para pormal na hingin ang kabayaran ng pamumuhunan nito kasama na ang interest na nagkakahalaga sa Labimpitong Milyon Tatlungpu't Apat na Raang Piso Dalawang Daan at Limampu't Pitong Piso at Limampu't Dalawang Sentimo (Php17,034,257.52) mula ika-30 ng Nobyembre 2019. Kung sakaling ang hinihingi ng SDCC bilang kabayaran ay hindi matupad sa loob ng buwan ng Nobyembre, ay hihilingin ng SDCC na agarang baguhin ang preferred shares nito sa common shares.

The Board approved to share in the monthly amortization of La Villa Amor Holdings Corporation loan with Metro

South Cooperative Bank equitably based on the investment of SDCC has with La Villa Amor Holdings Corporation, in the event the corporation failed to pay its due with the bank, to avoid foreclosure of property.

The Board also approved to send a letter to La Villa Amor Holdings Corporation to formally demand for the payment of its investment including the interest amounting to Seventeen Million Thirty-Four Thousand Two Hundred Fifty-Seven and 52/100 (P17,034,257.52) as of November 30, 2019. In the event that SDCC's demand for payment is not complied with within the month of November, La Villa Amor Holdings will be asked for conversion of SDCC's preferred shares into common shares immediately.

#253 (Ika-11 ng Nobyembre 2019-100 item #2 / Resolution SB2019-128) – Offer to Sell of a Water Station Business

Pinagtibay ng Lupong Patnugutan na isangguni ang panukala sa Investment, Research and Development Committee para sa masusing pag-aaral at rekomendasyon.

The Board approved to refer the proposal to the Investment, Research and Development for further study and recommendation.

#254 (Ika-11 ng Nobyembre 2019-100 item #3 / Resolution SB2019-129) – Nomination of Dr. Garibaldi O. Leonardo as CDA Chairperson

Pinagkaisahan ng Lupong Patnugutan na irespeto ang desisyon ni Dr. Garibaldi O. Leonardo na pagtanggihan sa nominasyon ng SDCC sa kanya bilang Tagapangulo ng Cooperative Development Authority.

The Board agreed to respect the decision of Dr. Garibaldi O. Leonardo declining SDCC's nomination for him as Chairperson of Cooperative Development Authority (CDA)

#255 (Ika-14 ng Nobyembre 2019-101 / Resolution SB2019-130) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may mga dagdag na aytem.

[The Board approved the agenda of the meeting with additional items:]

5.4] ISO External Audit

5.5] Other Matters: Leave of absence of CEO Cielito L. Garrido

#256 (Ika-14 ng Nobyembre 2019-102 item #2 / Resolution SB2019-131) – Galing PT Award (if target not met)

Nagkakaisang pinagtibay ng Lupong Patnugutan na kung sakaling ang target ng Portfolio at Risk (PAR) ay hindi naisakatuparan, ipatutupad ang napagkasunduang kaparaanan, gaya ng:

Ang Portfolio at Risk (PAR) ay kabuuang halaga ng utang ng mga kasapi sa PT na may arrears o delinquency o liban ng pagbabayad. Ang batayan (basis) ay PAR ng Disyembre 31, 2017. Sa pagkakataon na ang porsyento ng pagbaba ng halaga ng PAR ay mas mababa sa 5% sa loob ng dalawang

taon, walang tatanghaling panalo.

Napagtibay din ng Lupong Patnugutan na magbigay ng konsiderasyon sa mga pagsisikap ng PKPTL, District Lider, Pook-Tulungan Lider, mga kasapi at iba pang opisyaes. Kung sakaling ang target ng loan availment ay hindi naisakatuparan, ang konsiderasyon sa papremyo ay ibibigay, subali't ito ay katumbas lamang ng porsyento ng pagsisikap batay sa target.

The Board, unanimously approved in case the target in Portfolio at Risk (PAR) was not met, to implement the approved mechanics as stated:

Ang Portfolio at Risk (PAR) ay kabuuang halaga ng utang ng mga kasapi sa PT na may arrears o delinquency o liban ng pagbabayad. Ang batayan (basis) ay PAR ng Disyembre 31, 2017. Sa pagkakataon na ang porsyento ng pagbaba ng halaga ng PAR ay mas mababa sa 5% sa loob ng dalawang taon, walang tatanghaling panalo.

The Board also approved to give considerations for the efforts exerted by the PKPTL, District Leaders, Pook-Tulungan Leaders, Members and other Officers in case the target in loan availment is not met, prize consideration will be given, however it will be equivalent to the percentage (%) of performance based on target.

#257 (Ika-14 ng Nobyembre 2019-103 item #1 / Resolution SB2019-132) – Leave of absence of CEO Cielito L. Garrido, MBA

Nagkakaisang pinagtibay ng Lupong Patnugutan ang kahilingan na leave of absence ni Bb. Cielito L. Garrido, Chief Executive Officer, mula ika-25 ng Disyembre 2019 hanggang ika- 20 ng Enero 2020, para dalawin ang kanyang kapatid at pamilya nito sa U.S.A.

Napagkaisahan pa na ang Chief Operations Officer ang mamahala sa operasyon habang ang CEO ay nakaliban at maaari namang makaugnayan sa mga espesyal na isyu at kagalingan via on-line.

The Board, unanimously approved, the request for leave of absence of Ms. Cielito L. Garrido, Chief Executive Officer, from December 25, 2019 to January 20, 2020 to visit her sister, and her family, in the U.S.A.

FURTHER RESOLVED, that the Chief Operations Officer to take care of the operations while CEO Garrido is on leave and can be reached on special issues and concerns via on-line.

#258 (Ika-18 ng Nobyembre 2019-104 / Resolution SB2019-133) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong na may karagdagang aytem.

[The Board approved the agenda of the meeting with additional items:]

5.3] Request of continuing education for CEFE Graduates

5.4] Schedule of Special Board meetings

5.5] Letter from a member re: Request of Extension of Rental

#259 (Ika-18 ng Nobyembre 2019-105 item #2 / Resolution SB2019-134) – Seminar/ Workshop on Policy Development

Napagtibay ng Lupong Patnugutan ang Seminar-Workshop on Policy Development sa ika-6-7 ng Disyembre 2019 (Biyernes) mula ika-5:00 ng hapon hanggang ika-9:00 ng gabi at (Sabado) mula ika-8:00 ng umaga hanggang ika-5:00 ng hapon sa SDCC Seminar Room na isasagawa ng NATCCO at ang mga kalahok para sa unang grupo ay binubuo ng Lupong Patnugutan, Tagapangulo ng Komite, Pangalawang Tagapangulo, Key Management Staff, EDSD CEO, Tagapangulo ng EDSD at Pangalawang Tagapangulo ng EDSD.

The Board approved the Seminar/Workshop on Policy Development on December 6-7, 2019: Friday - 5:00 p.m. to 9:00 p.m. and Saturday - 8:00 a.m. to 5:00 p.m. at SDCC Seminar Rooms to be conducted by NATCCO and the participants for the first batch includes Board of Directors, Committee Chairpersons, Vice-Chairpersons, Key Management Staff, EDSD CEO, EDSD Chairperson and EDSD Vice-Chairperson.

#260 (Ika-18 ng Nobyembre 2019-105 item #3 / Resolution SB2019-135) – CBDSS Request for continuing education of CEFE Graduates

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng CEO Cielito L. Garrido na magpalabas ang Lupong na paalala sa Education and Training Committee na magsagawa ng Financial Literacy and Values Formation Seminar para sa Batch 1 at 2 ng CEFE Graduate at ang Tagapamahala sa pamamagitan ng Business Management Group ay maghahanap ng tulong sa DTI para naman sa Seminar ukol sa Business Registration.

The Board approved the recommendation of CEO Cielito L. Garrido to issue a Board Memorandum to Education and Training Committee for the conduct of Financial Literacy and Values Formation seminars for Batch 1 and 2 of CEFE Graduates and the Management to seek assistance of DTI for the business registration of CEFE through Business Management Group.

#261 (Ika-18 ng Nobyembre 2019-105 item #5 / Resolution SB2019-136) – Letter from a member re: Request for Extension of Rental

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala para sa pagpapalawig ng anim (6) na buwan ng kasunduan sa renta mula ika-1 ng Enero 2020 hanggang ika-30 ng Hunyo 2020, ngunit kailangang may isusumiteng nakasulat na kahilingan para mabali o lisanin ang ari-arian ng SDCC sa loob ng animnapung (60) araw bago matapos ang pinalawig nakasunduan.

The Board approved the recommendation of the Management for the extension of six (6) months Rental

Agreement from January 1, 2020 to June 30, 2020, but written notice to purchase or vacate the property shall be submitted to SDCC sixty (60) days prior to the expiration of the extended agreement.

#262 (Ika-21 ng Nobyembre 2019-061 / Resolution RB2019-128) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng pag-uusapan sa pulong na may karagdagang aytem.

Hiniling ni Bb. Cielito L. Garrido, Tagapamahala, na tapusin ang regular na pulong sa ganap na ika-9:30 ng gabi upang bigyan daan ang Executive na pulong ng Lupong Patnugutan.

The Board approved the agenda of the meeting with additional item as follows:

8.3.2] ISO Audit Result Stage 1

10.1] Leave of Absence of Mr. Jesse M. Sarmiento, Credit Committee Secretary

10.2] Cooperative Union of the Cooperatives – 2019 Educational Forum and General Assembly

The Chief Executive Officer/Ex-Officio Director, requested of the adjournment of the Regular Board Meeting at 9:30 p.m. to give time for the Executive Meeting.

#263 (Ika-21 ng Nobyembre 2019-062 / Resolution RB2019-129) – Reading and Approval of the Previous Minutes:

Pinagtibay ng Lupong Patnugutan na iliban ang pagbabasa ng Katitikan ng Espesyal na Pulong ng Lupon noong ika-19 ng Agosto 2019 at ang Regular na Pulong ng Lupon noong ika-21 ng Oktubre 2019 na naipamigay at nabasa na ng mga Direktor.

Pinagtibay ng Lupong Patnugutan ang pagtanggap ng Katitikan ng Regular na pulong ng Lupon noong ika- 21 ng Oktubre 2019 at katitikan ng Espesyal na Pulong ng Lupon noong ika-19 ng Agosto 2019 nang naiwasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on August 19 and Regular Board Meeting on October 21, 2019, as circulated and have been read by the Directors.

The Board approved the adoption of October 21, 2019 Minutes of the Regular Board Meeting and August 19, 2019 Minutes of the Special Board Meeting, as corrected.

#264 (Ika-21 ng Nobyembre 2019-063 item #2.17 / Resolution RB2019-130) – Advisory Council

Pinagtibay ng Lupong Patnugutan na magpadala ng Abiso ng Pagtatalaga para sa karagdagang panukalang kasapi ng Advisory Council

1. Felipe L. Perida, Jr.
2. Bernardita A. Fernandez
3. Adelaida L. De Jesus
4. Lucila A. Cruz

Pinagtibay ng Lupong Patnugutan na magpadala ng Abiso ng Pagtatalaga para sa karagdagang panukalang kasapi ng Committee on Business Development and Social Services

1. Denzel Edward V. Cariaga

Pinagtibay rin ng Lupong Patnugutan na magpadala ng Abiso ng Pagtatalaga para sa karagdagang mungkahing

mga kasapi ng Risk Management Committee

1. Remedios P. Matias
2. Maricel S. Sabado
3. Mary Jane D. Macapugas

The Board approved to send notice of appointment for the additional suggested members of Advisory Council.

1. Felipe L. Perida, Jr
2. Bernardita A. Fernandez
3. Adelaida L. De Jesus
4. Lucila A. Cruz

The Board also approved to send notice of appointment for the additional suggested members of CBDSS.

1. Denzel Edward V. Cariaga

The Board approved to send notice of appointment for the additional suggested members of Risk Management Committee.

1. Remedios P. Matias
2. Maricel S. Sabado
3. Mary Jane D. Macapugas

#265 (Ika-21 ng Nobyembre 2019-064 item #2 / Resolution RB2019-131) – Investment, Research and Development Committee

Pinagtibay ng Lupong Patnugutan na magsumite ang Tagapamahala ng panukalang polisiya para sa Pension Loan, na nagsasaalang-alang sa pag-aaral at rekomendasyon ng Investment, Research and Development Committee (IRDC).

Pinagtibay ng Lupong Patnugutan na isangguni ang Salary Loan sa IRDC para sa isang pag-aaral.

The Board approved that the Management to submit proposed policy on Pension Loan, taking into consideration the study and recommendation of Investment, Research and Development Committee (IRDC).

The Board approved to refer the Salary Loan to IRDC for study.

#266 (Ika-21 ng Nobyembre 2019-064 item #3 / Resolution RB2019-132) – Committee on Organizational Strengthening

Nagkakaisang pinagtibay ng Lupong Patnugutan na ang COS ay magsumite ng criteria para sa isang pagsusuri at criteria para sa bawa't antas. Huwag munang ipagpatuloy ang Transformative Program for LOGS habang ang criteria sa pagsusuri at para sa bawa't antas hanggang hindi pa ito narerebisa at napagtibay ng Lupong Patnugutan.

The Board unanimously approved that COS to submit criteria for assessment, and criteria for each level. Not to proceed with Transformative Program for LOGS until criteria for assessment and for each level has been approved by the Board of Directors.

#267 (Ika-21 ng Nobyembre 2019-065 item #1 / Resolution RB2019-133) – NATCCO mobilizing donation for earthquake in Mindanao

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala na magbigay ng donasyon na Isang Daang Libong Piso (Php100,000.00) sa NATCCO Network para sa mga kooperatibang naapektuhan ng kasalukuyang lindol sa mga tiyak na probinsya sa Mindanao.

The Board approved the recommendation of the Management to donate P100,000.00 to NATCCO Network for the cooperatives affected by the recent earthquake in specific provinces in Mindanao.

#268 (Ika-21 ng Nobyembre 2019-065 item #2 / Resolution RB2019-134) - ISO Audit Result Stage 1

Nagkakaisang binati ng Lupong Patnugutan ang Tagapamahala sa matagumpay na ISO Audit Stage 1.

The Board unanimously congratulated the Management for the successful ISO Audit Stage1

#269 (Ika-21 ng Nobyembre 2019-066 item #1 / Resolution RB2019-135) - Leave of Absence of Mr. Jesse M. Sarmiento, Credit Committee Secretary

Nagkakaisang pinagtibay ng Lupong Patnugutan ang leave of absence ni G. Jesse M. Sarmiento, ang Kalihim ng Credit Committee, sa ika-14 ng Disyembre 2019 hanggang ika-5 ng Enero 2020.

The Board unanimously approved the Leave of Absence of Mr. Jesse M. Sarmiento, Credit Committee Secretary, on December 14, 2019 until January 5, 2020.

#270 (Ika-21 ng Nobyembre 2019-066 item #2 / Resolution RB2019-136) - Cooperative Union of the Philippines - 2019 Educational Forum and General Assembly

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ni Dir. Garibaldi O. Leonardo, DBA, na huwag magpadala ng mga Delgado sa Pangkalahatang Asambleya ng Cooperative Union of the Philippines.

The Board approved the recommendation of Dir. Garibaldi O. Leonardo, DBA not to send delegates to the Cooperative Union of Philippines General Assembly.

#271 (Ika-25 ng Nobyembre 2019-106 / Resolution SB2019-137) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#272 (Ika-25 ng Nobyembre 2019-107 item #2 / Resolution SB2019-138) – Presentation on CRAC 2.0

Pumayag ang Lupong Patnugutan na masusing pag-uusapan pa ang tungkol sa CRAC 2.0 sa ika-16 ng Disyembre 2019 Regular na Pulong ng Lupon.

The Board agreed to further discuss the matter during the December 16, 2019, Regular Board meeting.

#273 (Ika-25 ng Nobyembre 2019-109 / Resolution SB2019-139) – Delegate Report:

Muling kinumpirma ng Lupong Patnugutan na ang SDCC ay “for merger” ng ICISP at CLIMBS.

The Board reconfirmed that SDCC is for the merger of ICISP and CLIMBS.

DISYEMBRE

#274 (Ika-16 ng Disyembre 2019-110 / Resolution SB2019-140) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

#275 (Ika-16 ng Disyembre 2019-111 / Resolution SB2019-141) – Update on the Case filed against SDCC

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala na magbigay ng success fee sa mga SDCC Legal Counsel na nagkakahalaga ng Dalawampung Libong Piso (Php20,000.00) baw’t isa dahil sa matigaya at matagumpay nilang pag-aasikaso sa kaso laban sa SDCC.

The Board approved the recommendation of the Management to give a success fee to SDCC Legal Counsels amounting to PESOS: TWENTY THOUSAND (Php20,000.00) each, for their perseverance and successful handling of the case filed against SDCC.

#276 (Ika-16 ng Disyembre 2019-112 / Resolution SB2019-142) - Additional Clean Loan with MSCB

Pinagtibay ng Lupong Patnugutan ang karagdagang Limampung Milyong Pisong (Php50 M) utang sa Metro South Cooperative Bank sa ilalim ng OPP Program nito para ipambili ng ari-arian, partikular ang loteng may TCT No. 010-2014001060 na binubuo ng humigit-kumulang na 913 sq. m., na matatagpuan sa kahabaan ng Dr. A. Santos Avenue, katabi rin ng mga lote ng SDCC.

Pinahintulutan ng Lupong Patnugutan ang Tagapangulo na si G. Renato Dela Cruz at ang Chef Executive Officer na si Bb. Cielito L. Garrido na maging mga opisyal na tagapaglagda

The Board approved the additional FIFTY MILLION PESOS (Php50 M) loan with Metro South Cooperative bank under its OPP Program, to buy the property, specifically lot under TCT No. 010-2014001060, consisting of 913 sq. meters, more or less, located along Dr. A. Santos Avenue, besides SDCC’s lots.

The Board authorized its CHAIRPERSON, RENATO G. DELA CRUZ and CHIEF EXECUTIVE OFFICER, CIELITO L. GARRIDO as the official signatories.

#277 (Ika-16 ng Disyembre 2019-113 / Resolution SB2019-143) - Get together of SDCC Board of Directors and Committee Chairpersons

Nagkakaisang pinagtibay ng Lupong Patnugutan na magkaroon ng isang pagsasama ang Lupong Patnugutan, mga Tagapangulo ng iba’t-ibang Komite at ang Tagapamahala sa ika-20 ng Disyembre 2019 sa Biggy’s sa kahabaan ng Aguirre Avenue, BF, Paranaque City.

The Board unanimously approved to have a get together of the Board of Directors, Committee Chairpersons together with the Management Committee on December 20, 2019 at Biggy’s, along Aguirre Avenue, BF, Paranaque City.

#278 (Ika-16 ng Disyembre 2019-067 / Resolution RB2019-137) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga

pag-uusapan sa pulong na may karagdagang sumusunod na paksa.

[The Board approved the agenda of the meeting with additional items as follows:]

7.1.20] Cover of Annual Report

7.1.21] Letter from CODIS re: request for Financial Support

7.1.22] Income from CISP and PCC

8.9] Ethics Committee Report

8.10] Education and Training Committee Report

#279 (Ika-16 ng Disyembre 2019-068 / Resolution RB2019-138) – Reading and Approval of the Previous Minutes:

Pinagtibay ng Lupong Patnugutan na iliban ang pagbasa ng Katitikan ng Espesyal na Pulong ng Lupon noong ika-15 ng Oktubre at ika-4 ng Nobyembre 2019 gayundin ang Regular na Pulong ng Lupon noong ika-21 ng Nobyembre 2019 sa dahilang naipamahagi na ito nang maaga kaya't nabasa na rin ng mga Direktor.

Pinagtibay ng Lupong Patnugutan na sang-ayunan na ang katitikan ng Regular na Pulong ng Lupon noong ika-21 ng Nobyembre; ika-15 ng Oktubre at ika-4 ng Nobyembre 2019 nang naiwasto na.

The Board approved to dispense the reading of the Minutes of the Special Board Meeting on October 15 and November 4, and Regular Board Meeting on November 21, 2019, as it was already circulated ahead of time and have been read by the Directors.

The Board approved the adoption of November 21, 2019 Minutes of the Regular Board Meeting, and October 15 and November 4, 2019, Minutes of the Special Board Meetings, as corrected.

#280 (Ika-16 ng Disyembre 2019-069 item #2.1 / Resolution RB2019-139) – Advisory Council

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng CEO Cielito L. Garrido, MBA na antalahin ang pagtatalaga kay Gng. Bernardita A. Fernandez bilang miyembro ng Advisory Council hanggang Abril 2020 pagkatapos ng Organizational Meeting ng bagong pangkat ng Lupong Patnugutan, sa dahilang si Gng. Fernandez ay nasa ibang bansa hanggang Marso 2020.

Pinagtibay din ng Lupong Patnugutan na ang Education and Training Committee ay magsumite ng Training Plan para sa 2020, na may skedyul, para sa mga lider at kasapi.

The Board approved the recommendation of CEO Cielito L. Garrido, MBA to delay the appointment of Mrs. Bernardita A. Fernandez as member of Advisory Council until April 2020, after the Organizational Meeting of the new set of Board of Directors for the reason that Mrs. Fernandez is out of the country until March 2020.

The Board also approved that the Education and Training Committee to submit a training plan for 2020, with timetable, for Leaders and Members.

#281 (Ika-16 ng Disyembre 2019-069 item #2.1 / Resolution RB2019-140) – Investment, Research and Development

Nagkakaisang pinagtibay ng Lupong Patnugutan ang

panukala ng Tagapamahala na polisiya sa Pension Loan na may pagbabago sa interest, mula 1% hanggang 1.25% kada buwan batay sa bumababang balanse, na ang halagang mauutang ay 50% ng buwanang pension X 12 buwan na hindi lalampas sa maximum na halaga na Limampung Libong Piso (Php50,000.00) pati na rin ang pagbabago sa mga requirements na maipakikita ng bank statement ang halaga ng pinakahuling tatlong pensyon.

Implementasyon sa ika-2 ng Enero 2020.

The Board, unanimously approved proposed Policy on Pension Loan by the Management, with amendment in the interest rate, from 1% to 1.25% per month based on diminishing balance, the loanable amount is 50% of monthly pension x12 months, up to maximum amount of P50,000.00 and also amendment in the requirement that the bank statement showing at least latest three (3) months pension.

Effectivity January 2, 2020.

#282 (Ika-16 ng Disyembre under Other action item #1.8 / Resolution RB2019-141) – Escuela De San Dionisio

Pinagtibay ng Lupong Patnugutan ang panukala ni Dr. Mila Panganiban-Mendoza, na palakasin ang Escuela De San Dionisio sa mga kinakaharap na paghamon sa pamamagitan ng pagsusuri ng “organizational effectiveness” nito kasama na rin ang professional fee na Php180,000.00 linis na ang buwis at ang pagsusumite ng resulta ng pag-aaral sa loob ng dalawang (2) buwan.

Napagkaisahan pa na ang mga Lupong Patnugutan ng SDCC at EDSD kasama si Dr. Mila Panganiban-Mendoza ay magsagawa ng sama-samang pagpupulong sa ika-21 ng Disyembre 2019 sa ganap na ika-9:00 ng umaga sa tanggapan ng SDCC.

The Board approved the proposal of Dr. Mila Panganiban-Mendoza, Bracing Escuela De San Dionisio for the Challenges Ahead (An Assessment of its Organizational Effectiveness), including the professional fee of P180,000.00 net of taxes, and the study to be submitted within two (2) months.

RESOLVED FURTHER, SDCC and EDSD Board of Directors, together with Dr. Mila Panganiban-Mendoza, to discuss the study in a joint meeting on December 21, 2019, at 9:00 a.m. at SDCC Office.

#283 (Ika-16 ng Disyembre 2019-070 item #1 / Resolution RB2019-142) – Presentation on CRAC 2.0

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala para sa parallel run ng CRAC 2.0 nang hindi bababa sa 12 buwan, at gamitin ang binagong porma ng pamantayan para sa pangongolekta ng mga datos, kasama rin sa buwanang ulat ang 80% ng loan portfolio ng November 30, 2019 na patatakbuhan sa CRAC 1.0 at 2.0. Wala pang nakaskedyul na implementasyon at bibiyan-diin ang rekomendasyon ni Dr. Garibaldi O. Leonardo, DBA, ukol sa bench marking.

The Board DBA approved the recommendation of the Management for the parallel run of CRAC 2.0 for maximum of 12 months, to use revised standard form for gathering data, include in the monthly report the 80% of loan portfolio as of November 30, 2019 ran under CRAC 1.0 and 2.0,

NO target date yet of implementation and to emphasize the recommendation of Dir. Garibaldi O. Leonardo, DBA, for bench marking.

#284 (Ika-16 ng Disyembre 2019-070 item #2 / Resolution RB2019-143) – Thesis of Dr. Margarita DV. Cerrada about Designing Programs for the Elderly and Copy of Grades

Nagkakaisang pinagtibay ng Lupong Patnugutan at inatasan ang Tagapamuno ng Membership Development and Member-Support Services (MDMSS); Tagapangulo ng Gender and Development Committee (GAD); Tagapangulo ng Committee on Organizational Strengthening (COS), Tagapangulo ng Investment, Research and Development Committee (IRDC); at ang CEO kasama si Dr. Margarita Cerrada na talakayin at balangkasin ang panukalang programa para sa mga matatanda.

That the Board unanimously approved and tasked the Membership Development and Member Support Services (MDMSS) Head, Gender and Development Committee (GAD) Chairperson, Committee on Organizational Strengthening (COS) Chairperson, Investment, Research and Development Committee (IRDC) Chairperson and CEO Garrido to sit down with Dr. Margarita DV. Cerrada to discuss and draft a proposed program for the elderlies.

#285 (Ika-16 ng Disyembre 2019-071 item #2 / Resolution RB2019-144) – Acquisition Credit Card for SDCC under corporate Account

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala na kumuha ng corporate credit card account para sa SDCC buhat sa Metrobank at ipangalan sa Executive Secretariat Services Officer, kung saan, lahat ng pamimili na gagamitin ang corporate card ay kinakailangang may aprubal ng CEO o COO at ang mga paggasta at transaksiyon ay sasailalim sa post audit ng Audit Management.

The Board approved the recommendation of the Management to secure a corporate credit card account from Metrobank and be under the name of the Executive Secretariat Services Officer, where all the purchases shall be approved by the Chief Executive Officer or Chief Operations Officer, and the purchases/transactions are subject to post audit by the Audit Management.

#286 (Ika-16 ng Disyembre 2019-071 item #3 / Resolution RB2019-145) – CIC Secretary Certificate of SDCC Signatories

Pinagtibay ng Lupong Patnugutan na magpalabas ng SDCC Secretary Certificate para sa Credit Information Corporation (CIC).

Pinagkaisahan na ang Tagapangulong si G. Rernato Dela Cruz, at ang CEO na si Bb. Cielito L. Garrido, ay pahintulatang kumatawan sa kooperatiba para lumagda at magsakatuparan ng Memorandum of Agreement (MOA) sa mga papasok na mga ka-partner at ibang kaugnay na mga dokumento na kinakailangan ng Credit Information Corporation (CIC) para makakuha ng mga batayang impormasyon sa kanila.

The Board approved to issue an SDCC Secretary Certificate to Credit Information Corporation (CIC).

RESOLVED, that RENATO G. DELA CRUZ, Chairperson and CIELITO L. GARRIDO, MBA, Chief Executive Officer are the authorized representatives of the Cooperative to sign and execute the Memorandum of Agreement with Accessing Entities or other documents required by the Credit Information Corporation relative to accessing basic data from CIC.

#287 (Ika-16 ng Disyembre 2019-071 item #4 / Resolution RB2019-146) – Request of Secretary Certificate for the transfer of TCT

Pinagtibay ng Lupong Patnugutan na magpalabas ng iba pang Secretary Certificate para sa paglilipat ng TCT na pag-aari ng isang kasapi sa pangalan ng San Dionisio Credit Cooperative.

The Board approved to issue another Secretary Certificate for the transfer of TCT from Ms. Gina Pascua to San Dionisio Credit Cooperative.

#288 (Ika-16 ng Disyembre 2019-071 item #5 / Resolution RB2019-147) – Proposed as result of Policy Development Seminar

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ni CEO Garrido na gamitin ang Policy Template sa iba pang mga polisiya na iminungkahi ng mga Organizational Units (OUs), nguni't kinakailangang magpalabas ng memorandum sa mga OUs sa pamamagitan ng mga Tagapangulo nito at sa CEO at iba pang komite na magsumite ng kahit isa man lang panukalang polisiya para sa mga gawain ng mga komite.

The Board approved the recommendation of the CEO Garrido to adapt the policy template in any policies to be recommended by all Organizational Units, Board memorandum to be issued to all OUs, through its Chairpersons and CEO and each Committee to submit in 2020 at least one (1) proposed policy that relates to its Committee works.

#289 (Ika-16 ng Disyembre 2019-071 item #6 / Resolution RB2019-148) – Letter from CODIS re: request of Financial Support

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Tagapamahala na magbigay ng tulong na pinansyal sa halagang Limang Daang Libong Piso (Php 500,000.00) na babayaran nang unti-unti. Sa simula, ang SDCC ay magpapadala lamang ng Isang Daang Libong Piso (P100,000.00) galing sa CETF Remittance, subali't kailangang suportahan ito ng kasulatang pangkahilingan sa mga susunod na pangangailangan.

The Board approved the recommendation of the Management, in principle, to give financial assistance in the amount of FIVE HUNDRED THOUSAND PESOS (Php500,000.00), but will remit in staggered manner. Initially, SDCC will remit Php100,000.00 from CETF, remittance should be supported by a request for the succeeding needs.

#290 (Ika-16 ng Disyembre 2019-071 item #6 / Resolution RB2019-149) – Cover of Annual Report for 2019

Pinagtibay ng Lupong Patnugutan ang napiling Option No. 2 bilang pabalat ng Annual Report 2019.

The Board approved option No. 2 as the cover for Annual Report 2019.



#291(Ika-16 ng Disyembre 2019-072 item #1.A / Resolution RB2019-150) – Credit Limit of a Member

Pinagtibay ng Lupong Patnugutan ang kahilingan para sa Credit Limit ng isang kasapi sa halagang Isang Milyon Apat na Raan at Apatnapu't Walong Libo at Anim na Raan at Apatnapung Piso (Php1,448,640.00).

The Board approved the request for a Credit Limit of a member, in the amount of One Million Four Hundred Forty-Eight Thousand Six Hundred Forty (P1,448,640.00) Pesos.

#292 (Ika-16 ng Disyembre 2019-072 item #1.B / Resolution RB2019-151) – Special Loan of a Member

Pinagtibay ng Lupong Patnugutan ang kahilingan para sa espesyal na utang ng isang kasapi sa halagang Apat na Milyon Pitong Daang Libong Piso (Php4,700,000.00) na may terminong kabayaran sa loob ng sampung (10) taon sa interest na 1.5% kada buwan batay sa bumababang balanse.

The Board approved the request for a Special Loan of a member, in the amount of Four Million Seven Hundred Thousand (P4,700,000.00) Pesos with a term of ten (10) years to pay or 120 months at the rate of 1.5% interest rate per month.

#293 (Ika-16 ng Disyembre 2019-072 item #1.C / Resolution RB2019-152) – Special Loan of a Member

Pinagtibay ng Lupong Patnugutan ang kahilingan na Credit Limit at makukuha ng isang kasapi sa halagang Isang Milyon Pitong Daan at Walumpu't Isang Libo Limang Daan at Dalawampung Piso (Php1,781,520.00)

The Board approved the request for a Credit Limit and avilment of a member in the amount of One Million Seven Hundred Eighty-One Thousand Five Hundred Twenty

(Php1,781,520.00) Pesos.

#294 (Ika-16 ng Disyembre 2019-072 item #2 / Resolution RB2019-153) – Gender and Development Committee

Pinagtibay ng Lupong Patnugutan ang binagong GAD Handbook Logo No. 2.

The Board approved the revised GAD Handbook Logo No. 2.



Gender and Development Handbook

#295 (Ika-16 ng Disyembre 2019-072 item #3 / Resolution RB2019-154) – Investment, Research and Development Committee

Pinagtibay ng Lupong Patnugutan ang rekomendasyon ng Investment, Research and Development Committee na huwag bilhin ang negosyo at mga kagamitan ng Pure Source Purified Water Refilling Station.

KARAGDAGAN, ang CEO na si Bb. Cielito L. Garrido ay makikipag-usap sa may-ari ng Pure Source Purified Water Refilling Station tungkol sa naging desisyon ng Lupon.

KARAGDAGAN PA, pinagtibay ng Lupong Patnugutan na ang SDCC ay magpaskil ng patalastas at anunsyo na tulungang maibenta ang Pure Source Purified Water Refilling Station sa mga kasapi ng SDCC.

The Board approved the recommendation of the Investment, Research and Development Committee not to buy the business and equipment of Pure Source Purified Water Refilling Station.

FURTHERMORE, CEO Garrido will talk to the owner of Pure Source Purified Water Refilling Station regarding the decision of the Board of Directors.

FURTHERMORE, the Board also approved that SDCC post an advertisement and announcement to help sell the Pure Source Purified Water Refilling Station to the members of SDCC.

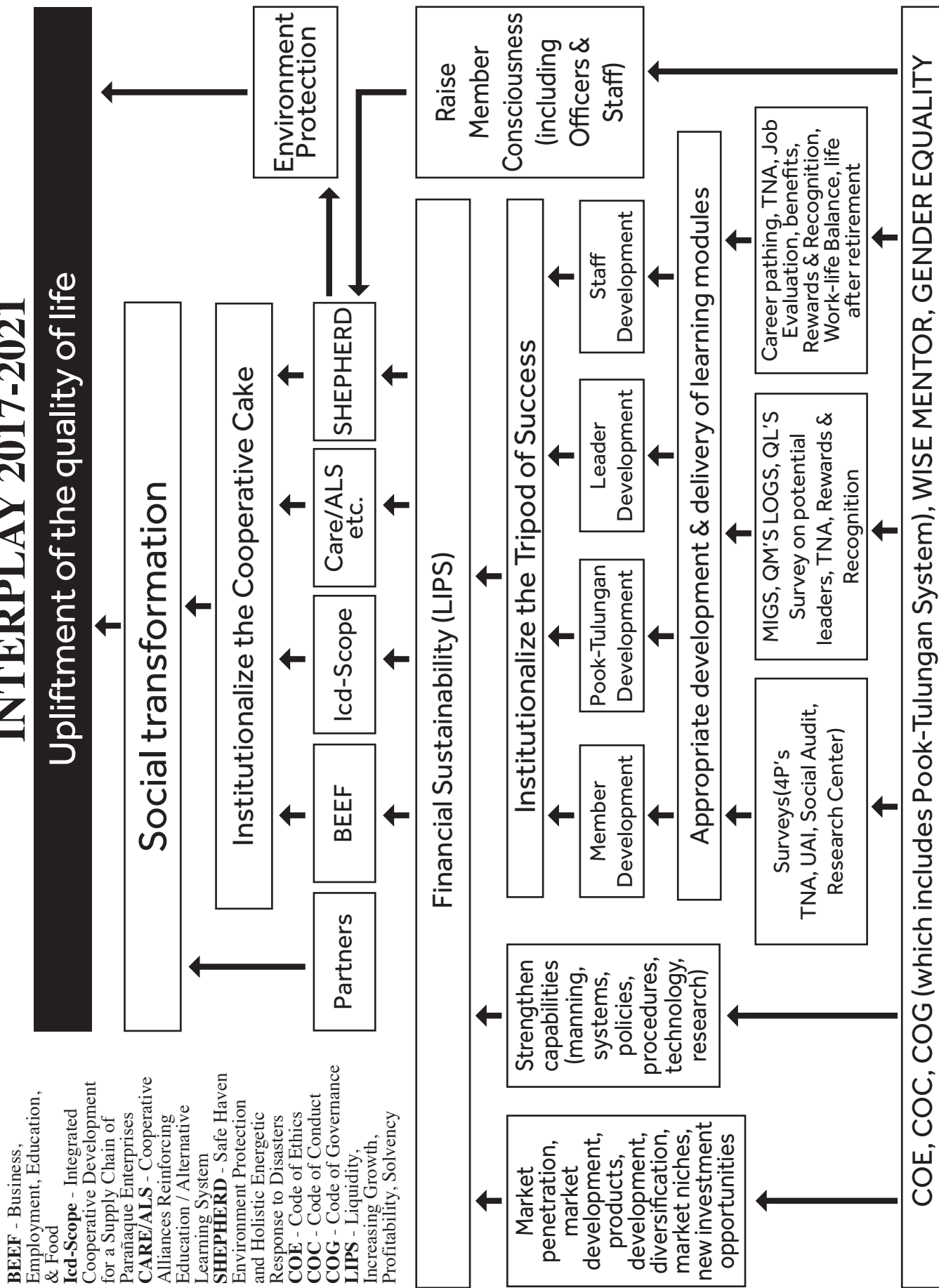
#296 (Ika-21 ng Disyembre 2019-114 / Resolution SB2019-144) – Agenda

Pinagtibay ng Lupong Patnugutan ang talaan ng mga pag-uusapan sa pulong.

The Board approved the agenda of the meeting.

INTERPLAY 2017-2021

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Ulat ng Komite sa Gender and Development

Pinagtuunan ng Gender and Development Committee (GAD) ang misyon nitong “patuloy na palaganapin ang pang-unawa at pagkakapantay-pantay sa kasarian sa pamamagitan ng pinagsama-samang pagsisikap tungo sa pagpapalakas ng mga kasapi nito” na ang pangunahing layunin ay mapalawak at maibaba ang kamalayan sa kasarian at kaunlaran sa mga kasapi ng SDCC, mga opisyaes at kawani sa pamamagitan ng pagsasagawa ng mga pagsasanay at seminar ukol sa Gender Sensitivity Training (GST). Ang komite ay naniniwalang ang kamalayan sa kasarian ay maaaring makatulong sa partisipasyon ng mga kasapi sa kooperatiba na hahantong sa mas malalim na pang-unawa sa responsibilidad bilang kasapi ng samahan at sa sarili.

Bahagi ng preparasyon sa gawaing ito ay ang patuloy na pagpapahusay ng mga materyales na gagamitin para sa pagsasanay at seminar, koordinasyon sa iba’t ibang komite, Pamunuan ng Kapulungan ng mga Pook-Tulungan (PKPTL), at sa mga puno ng departamento ng SDCC gaya ng Membership Development and Membership Support Services (MDMSS) at Communication and Knowledge Center Management (CKCM) na binigyan ng suporta at paggabay ng tanggapan ng CEO sa pamumuno ni Bb. Cielito L. Garrido, MBA, at sa pag-apruba at pahintulot ng Lupong Patnugutan sa pamumuno ng Tagapangulong si G. Renato dela Cruz.

Ang unang pagsasagawa ng GST para sa 2019 ay ginanap noong ika-25 ng Mayo sa SDCC Board Room. Ito ay dinaluhan ng mga opisyaes ng mga komite, opisyaes ng District Councils, at mga bagong kawani na binuo ng sampung (10) lalaki at labimpitong (17) mga babae. Ito ay sinundan nang isali sa agenda ng mga Pulong ng mga Pook-Tulungan noong 2nd at 3rd Quarter. Maigsi ang mga sesyon nguni’t makabuluhan ang mga pagbabahagi ang napansin kung saan napagtanto ng mga dumalo ang papel ng kasarian, at ang pinaka mahalaga, ang epekto ng pagkakapantay-pantay ng kasarian sa kooperatiba. Ang mga ito ay isinakatuparan ng mga miyembro ng komite sa tulong ng kawani ng MDMSS na pinamumunuan ni Gng. Ellen Ferrer.

Buod ng mga Pagsasanay sa Kamalayang Pangkasarian para sa mga Kasapi ng Pook Tulungan (Ika-20 ng Hulyo hanggang ika-28 ng Setyembre 2019)

Blg ng PTL	Babae	Lalaki	Kab, Blg ng mga dumalong PTL	%	Mga Kasapi	Babae	Lalaki	Kab, Blg ng mga dumalong kasapi	%
1,373	726	185	835	61%	17,198	3011	975	3,986	24%

Gayundin, ang mga miyembro ng komite ay dumalo sa mga sumusunod na mga pagsasanay at seminar para sa kanilang pagpapahusay.

- Pormulasyon ng GAD Module na isinagawa ng TRIAS na dinaluhan nina: Anarica E. Lee; Lamberto C. Ferrer at Roque T. Cortezo (Katulong na Kawani)

- Training of Trainors 1 (TOT 1) na isinagawa sa Iloilo (Hunyo 3-7, 2019) na dinaluhan nina Bb. Sarah Len C. Canicosa (GAD Focal Person); Roque T. Cortezo at Terry Ann Q. Ocampo (Katulong na Kawani)

- Pagsasanay sa Pagpapalaganap ng GAD sa mga Ko-op na gumagamit ng Computerized GAD Assessment Tool (November 6-7, 2019 sa Hive Hotel, Quezon City) na dinaluhan nina Gng. Virginia B. Santos (Tagapangulo ng GAD) at Bb. Sarah Len C. Canicosa (GAD Focal Person)

Ang mga pagpupulong ng Komite noong 3rd Quarter ay naukol sa pagpapalano ng mga programa para sa GAD at sa taunang pagpapalano at pagtatalaga ng budget para sa kooperatiba. Ang mga naisagawa bago matapos ang taon ay ang GAD Logo, GAD handbook at GST Module.

Report of the Gender and Development Committee

The Gender and Development Committee focused on its mission “To Continuously mainstream Gender Sensitivity and Equality through consolidated efforts toward the empowerment of its members,” whose main objective is to mainstream/cascade gender and development awareness to all SDCC members, officers and staff through the conduct of Gender Sensitivity Trainings/seminars. The committee believes that gender awareness could be of great help to members’ participation in our cooperative which will lead to deeper understanding of responsibility as member of the organization and of self.

Part of the preparation for this activity were the continuous enhancement of the materials to be used for the training/seminar, coordination with different Committees and PKPTL (Pamunuan ng Kapulungan ng mga Pook- Tulungan Lider) and Group Heads of MDMSS (Membership Development and Member Support Services) and CKCM (Communication and Knowledge Center Management), with the support and guidance of the Office of the CEO headed by CEO Ms. Cielito L. Garrido, MBA ,with the approval and consent of the Board of Directors, headed by Chairperson Renato G. Dela Cruz.

The first conduct of GST for 2019 was held on May 25, at the SDCC Board Room. This was attended by the Committee Officers, District Officers and new staff, which were composed of 10 males and 17 females. This was followed by inclusion in the agendas of the Second and Third Quarter PT- Meetings. Shortened sessions, but with meaningful sharings from the attendees were observed, and most importantly, the gender roles, the impact of Gender Equality in the cooperative were realized. These were facilitated by members of the Committee with the assistance of MDMSS staff, headed by Ms. Ellen Ferrer.

Summary of GST awareness for Pook-Tulungan Members (July 20-September 28, 2019):

No. of PTL	Female	Male	Total No. of PTL attendees	%	Members	Female	Male	Total No. of Member attended	%
1,373	726	185	835	61%	17,198	3011	975	3,986	24%

Likewise, members of the Committee attended the following trainings/ seminars for their enhancement.

- GAD module creation conducted by TRIAS attend by Anarica E. Lee, Lamberto C. Ferrer and Roque T. Cortezo- Support staff
- TOT 1 held in Iloilo (June 3-7, 2019) attended by Ms. Sarah Len C. Canicosa- GAD focal person , Roque T. Cortezo and Terry Ann Q. Ocampo (Support Staff).
- Training on GAD Mainstreaming in Co-Ops using Computerized GAD Assessment Tool (Nov. 6-7 at Hive Hotel Quezon City) – attended by Mrs. Virginia B. Santos -GAD chairperson and Ms. Sarah Len C. Canicosa - GAD focal person.

Committee meetings during the Third Quarter, were on the preparation of Plans and Programs on GAD and the annual planning and budgeting for the cooperative. Accomplishments before the year ended were the GAD handbook, SDCC's GAD logo and the GST module.


Virginia B. Santos
 Tagapangulo / Chairperson

Ulat ng Komite sa Ethics

Malugod na pagbati sa lahat ng mga kasapi.

Sa taong 2019, isa sa plano ng Komite ang magsagawa ng isang pagsusuri sa pamamagitan ng isang gamit (Diagnostic Tool) na patungkol sa Alituntunin ng Kagandahang- Asal Para Sa Mga Kasapi. Ang Komite ay nagkaroon ng pag-uusap patungkol sa mga plano para sa ikatatagumpay ng pagsusuri. Nagsumite ng napag- kasunduang plano sa Lupong Patnugutan at isa sa naging rekomendasyon ay unang pasagutan ang Diagnostic Tool sa mga opisyaes (Constitutional and Non-Constitutional) na pinagtibay ng Lupong Patnugutan.

Isinagawa ang pagsusuri sa buwan ng Pebrero hanggang Hunyo 2019. Ang pagpapasagot ay tumagal dahil sa ilang pagbabago sa Diagnostic Tool at masidhing pagpapalano sa pagsasagawa nito. Sa kabuuan naman ay matagumpay na natapos at napasagutan sa pitompu't tatlong (73) opisyaes (Constitutional and Non-Constitutional). Inisa-isa ng Komite ang bawat kasagutan at nagsagawa ng tabulasyon upang makita ang resulta at mapagsama-sama ang iba't ibang saloobin ng mga opisyaes.

Sa buwan ng Agosto 19, 2019 naisumite ng Komite ang resulta ng tabulasyon sa Lupong Patnugutan. Nagkaroon sila ng mga puna at rekomendasyon sa resulta ng pagsusuri para sa ikagaganda at ikaaayos ng presentasyon, na kasalukuyang isinasagawa ng Komite.

Sa taong 2020, ang plano ng Ethics Komite ay magsagawa ng Manual of Operations with table of Violations and Sanctions for Code of Ethics for Officers and Code of Ethics for Members.

Report of the Ethics Committee

Warm greetings to the members!

For the year 2019, one of the plans of the committee was to conduct an evaluation by means of a tool (Diagnostic Tool) with reference to Code of Conduct for Members. The committee discussed the plan for the ensured success of the

evaluation. The committee submitted the agreed plan to the Board of Directors and one of the recommendations was to let the officers (Constitutional and Non-Constitutional) answer the Diagnostic Tool which was approved by the Board of Directors.

The evaluation was conducted from February up to June of 2019. The filling up of the tool was delayed due to some prescribed changes in the Diagnostic Tool and the rigorous/ intensive planning in formulating the design. Over-all, it was successfully completed and was filled up/answered by seventy-three (73) officers (Constitutional and Non-Constitutional). The committee tabulated the questionnaires one by one to see the result and consolidate the thoughts of the officers.

On August 19, 2019, the committee submitted the tabulated results to the Board of Directors. The BOD gave feedbacks and recommendations on the evaluation results to improve research delivery and format of presentation, which are being undertaken by the committee.

For the year 2020, the plan of the committee is to develop a Manual of Operations with table of violations and sanctions for Code of Ethics for Officers and Code of Ethics for members.


Regina T. Orcullo
 Tagapangulo / Chairperson

Ulat ng Komite sa Mediation and Conciliation

Isang malugod na pagbati ang ipinaabot ng Komite ng Mediation and Conciliation sa lahat ng kasapi. Ang Komite ay nakapagsagawa ng anim (6) na regular at apat (4) na espesyal na pulong sa loob ng isang taon. Dahil dito, naisagawa at naisakatuparan ang pagbalangkas ng Mediation and Conciliation Manual at Code of Conduct for Members na isinumite na sa Lupong Patnugutan upang pag-aralan at pagtibayin at magsilbing gabay ng ating Kooperatiba sa mga darating na panahon. Nasimulan na rin ang pagbabalangkas ng Code of Conduct for Officers at inaasahang matatapos sa taong 2020.

Naisumite ng Komite sa Cooperative Development Authority (CDA) ang kinakailangang ulat na "Mediation Conciliation Conducted" mula Hulyo hanggang Disyembre 2018 at Enero hanggang Hunyo 2019. Sa mga ulat na isinumite, walang naitalang mga kaso mula sa mga nasabing buwan at taon.

Mahalagang pagsasanay ang nadaluhan ni G. Reynaldo H. Vizcarra, Pangalawang Tagapangulo ng Komite na tunay na nakatulong sa pagpapataas ng antas ng kaalaman ng mga Opisyaes ng Komite. Ito ay ang Leadership Trajectory Conflict Management Seminar na ginanap sa CANOFECE Office, Vinzons, Camarines Norte noong ika-19 hanggang ika-20 ng agosto 2019. Ang mga paksang tinalakay ay ang mga sumusunod:

- Conflicts and How They Arise
- Types of Conflicts
- Responding to and Dealing with Conflicts
- Conflict Management and Communication

- Preventing Conflict
- Constructive Conflict

Sa susunod na taon ay bibigyan ng prayoridad ng Komite ang paghahanda ng modyul para sa disiminasyon ng Mediation and Conciliation Manual at Code of Conduct for Members sa buong kasapian.

Isa pong patunay na ang sama-samang paggawa ay tungo sa kasaganaan at katagumpayan ng ating kooperatiba!

Report of the Mediation and Conciliation Committee

Warm greetings to the membership!

The Committee held six (6) regular and four (4) special meetings within the year. As a result, the Mediation and Conciliation Manual and Code of Conduct for Members were drafted and submitted to the Board of Directors for review and approval, and eventual use as guide by the Cooperative in the coming days. The draft of the Code of Conduct for Officers and Staff are 50% complete and expected to be finalized in 2020.

The Committee submitted to the Cooperative Development Authority (CDA) mandatory reports on "Mediation Conciliation Conducted" for July to December 2018 and January to June 2019. There were no reported cases in the said months and years.

An important training attended by Mr. Reynaldo H. Vizcarra, Vice-Chairperson of the Committee proved beneficial in raising the knowledge level of the Committee Officers. The training was "Leadership Trajectory Conflict Management Seminar" conducted at the CANOFECO Office, Vinzons, Camarines Norte from August 19 -20, 2019. The subjects discussed were:

- Conflicts and How They Arise
- Types of Conflicts
- Responding to and Dealing with Conflicts
- Conflict Management and Communication
- Preventing Conflict
- Constructive Conflict

For the coming year, the Committee will prioritize the preparation of a module for use in the dissemination of the Mediation and Conciliation Manual and Code of Conduct for Members to the general membership.

This is proof that work done together result to prosperity and success of the cooperative!



Damaso L. Cruz, Jr.
Tagapangulo / Chairperson

Ulat ng Pamunuan ng Kapulungan ng mga Pook-Tulungan Lider

Ang Pamunuan ng Kapulungan ng mga Pook-Tulungan Lider (PKPTL) ay nag-uulat sa inyo ng mga kaganapan sa Pook-Tulungan sa taong 2019.

Bago panimula sa panunungkulan, binigyan ng Orientasyon ang isang libo, isang daan at siyamnaput apat (1194) na mga Pook-Tulungan Lider. Sinundan ito ng Basic Leadership Training na dinaluhan naman ng isang

libo, isang daan at limampu't tatlong (1153) mga Pook-Tulungan Lider sa pamamahala ng Education Committee.

Ang pamunuan ay regular na nakapagdaos ng labindalawang (12) pulong at limang (5) espesyal na pulong sa loob ng isang taon. Dinaluhan din ng Pamunuan ang regular na pulong ng mga Tagapangulo ng bawat Distrito upang mapag-usapan kung paano pa palalakasin ang Pook-Tulungan.

Nakapagdaos ang mga Pook-Tulungan ng apat (4) na pulong (1 kada quarter) sa loob ng taong 2019, Naging katuwang din ang PKPTL ng Committee on Business Development and Social Services (CBDSS) upang maisakatuparan ang programang BEEF na may libreng pagsasanay ng CEFE na dinaluhan ng mga kalahok na may negosyo na at yaong nagnanais na magsimula pa lamang ng negosyo. Bukod pa rito, nagpadala rin ng tatlumpu't tatlong (33) mga kalahok sa isang araw na pagsasanay sa Peanut Butter and Candy Making noong ika-26 ng Oktubre 2019 sa tulong ng PCDO at dalawampu't limang (25) kalahok para sa Bread and Pastry Course sa tulong ng Coop Natcco Partylist at TESDA na isinagawa sa Apicius Culinary School noong ika-26 ng October 2019.

Ang Fun Games naman ng Sports Committee, katuwang ang PKPTL, ay nilahukan ng isang daan at labing-apat (114) na kasapi mula sa mga Distritong 1-8 at Labintatlong (13) di kasapi sa San Dionisio Gym noong ika-24 ng Agosto 2019. Sinundang muli ito ng kaganapan ng Fun Games sa SAV-12 Covered Court, Sucat, Parañaque City noong ika-21 ng Setyembre 2019 na dinaluhan naman ng labing-isang (11) di kasapi at apatnapu't tatlong (43) kasapi mula sa mga Distritong 9-15 at 25. Ang panghuling laro ay ginanap sa 4th Estates Covered Court, San Antonio, Parañaque City na nilahukan ng labing siyam (19) na hindi kasapi at dalawang daan pitumpu't apat (274) na mga kasapi mula sa mga Distritong 16-24.

Sa pangunguna ng ating mga Pook-Tulungan Lider, sinuportahang muli ang pagtakbo sa halalan ng Coop Natcco Partylist at nagtagumpay naman.

May dalawampu't apat (24) na maysakit ang dinalaw at pinagkalooban ng maliit na tulong pinansiyal sa halagang isang libong (P1,000.00) piso bawat lider.

Bilang pagsasabuhay sa ika-pitong prinsipyo ng kooperatiba na "Concern for the Community" o "Pagpapahalaga sa Pamayanan", patuloy ang pakikipag ugnayan natin sa lokal na pamahalaan ng Parañaque at Las Piñas para makapagsasagawa ng "Disaster Awareness Seminar" sa ibat-ibang Pook-Tulungan. Ang nagbigay ng pagsasanay ay ang Health Emergency Management Service (HEMS) at Philippine Red Cross (PRC) ng Paranaque Chapter sa pangunguna ng SHEPHERD Committee.

Nagbigay din tayo ng tulong pinansiyal sa dalawampu't isang (21) kasapi na naging biktima ng sunog mula sa ilang lugar ng Parañaque at Las Piñas City;

Nakiisa din tayo sa Clean-Up Drive sa LPPCHEA na nilahukan ng ating mga opisyaes, lider at mga kawani noong Ika-13 ng Oktubre 2019. Isa lamang ito sa mga programa upang ipagdiwang ang "Buwan ng Kooperatiba".

Nagsagawa ng malaking programang Social Mapping na inayudahan ng PKPTL para maisaayos ang kapakanan ng mga Pook-Tulungan at matugunan ang akmang pagsasaayos ng profiling ng mga kasapi.

Patuloy ding sinubaybayan ng PKPTL ang "Galing Pook-Tulungan Award" na inilundsad ng ating kooperatiba noong taong 2018 dahil naniniwala tayo na matutugunan ang mga suliranin gaya ng mga sumusunod;

1. Pagpaparami ng kasapian (Increase in Membership)
2. Pagdaragdag ng mga napagkalooban ng pautang (Increase in Loans Granted)
3. Pagbaba ng Portfolio at Risk (Decrease In PAR)

Sa pagtatapos ng taon, nagkaroon ng Christmas Party ang lahat ng mga Pook-Tulungan Lider kasama ang mga opisyaes at mga kawani na ginanap pagkatapos ng Special Representative Assembly noong ika-14 ng Disyembre 2019/ Sabado na ginanap sa SDCC Multi-Purpose Covered Court.

Report of the Pamunuan ng Kapulungan ng mga Pook-Tulungan Lider

The PKPTL (Pamunuan ng Kapulungan ng mga Pook Tulungan Lider) hereby reports the 2019 events in the Pook-Tulungan.

Prior to rendering of service, an Orientation Seminar was conducted and attended by a total of One Thousand, One Hundred Ninety-Four (1,194) newly elected PT leaders for the year 2019-2020. This was followed by the conduct of Basic Leadership Training attended by One Thousand, One Hundred Fifty-Three (1153) Pook-Tulungan Leaders under the Education Committee

The PKPTL has regularly conducted twelve (12) meetings and five (5) special meetings within the year and also attended regular meetings of the District Chairpersons for a discussion on how to strengthen the Pook-Tulungans.

The Pook-Tulungans have conducted four (4) meetings (one per quarter) within the year 2019. On the other hand, The PKPTL was in assistance to the Committee on Business Development and Social Services (CBDSS) to implement the BEEF Program with free CEFE Training that was attended by members with existing business undertakings and members still aspiring to start up. Aside from this, thirty three (33) participants were also sent to a one-day training on Peanut Butter and Candy-Making on October 26, 2019 through the help of the Provincial Cooperative Development Officer (PCDO) and twenty-five (25) participants for the Bread and Pastry Course through the assistance of Natcco Partylist and TESDA conducted at Apicius Culinary School on October 26, 2019.

The Fun Games of the Sports Committee assisted by the

PKPTL was participated by One Hundred Fourteen (114) members from Districts 1-8 and thirteen (13) non-members in San Dionisio Gym on August 24, 2019. This was followed by the FUN Games Event in SAV-12 Covered Court, Sucat, Parañaque City on September 21, 2019 attended by eleven (11) non-members and forty-three (43) members from Districts 9-15 and 25. The last activity was conducted at 4th Estates Covered Court in San Antonio, Parañaque City and was participated in by nineteen (19) non-members and Two Hundred Seventy-Four (274) members from Districts 16-24.

Through the leadership of the Pook-Tulungan Leaders, the Coop NATCCO Partylist was again supported in its candidacy and luckily won.

There were twenty-four (24) ailing members visited and given financial assistance of One Thousand Pesos each. Financial assistance was also provided to Twenty-one (21) members who were fire victims from some areas of Parañaque and Las Piñas City.

In application of the Seventh Principle of Cooperation which is about the "Concern for the Community," we continuously coordinated with the local governments of Parañaque and Las Piñas for the conduct of the Disaster Awareness Seminar in various Pook-Tulungans. The seminar was conducted by The Health Emergency Management Service (HEMS) and the Philippine Red Cross (PRC) of Parañaque Chapter through the leadership of the SHEPHERD Committee.

We also participated in the Clean-up Drive at LPPCHEA that was participated in by the officers, leaders and employees on October 13, 2019 being one of the programs conducted to celebrate the cooperative month.

The Social Mapping Program was conducted and assisted by the PKPTL to organize the welfare of the Pook Tulungans and address the appropriate profiling of membership.

The PKPTL continuously monitored the implementation of the Galing Pook-Tulungan Award that was launched by the Cooperative in 2018 with the belief that it will help address the problems like:

1. Increase in Membership
2. Increase in Loans Granted
3. Decrease in Portfolio at Risk (PAR)

Before the year ended, the Christmas Party of the Pook Tulungan Leaders joined in by the officers and employees was held after the conduct of the Special Representative Assembly on December 14, 2019 (Saturday) at the SDCC Multi-Purpose Covered Court.

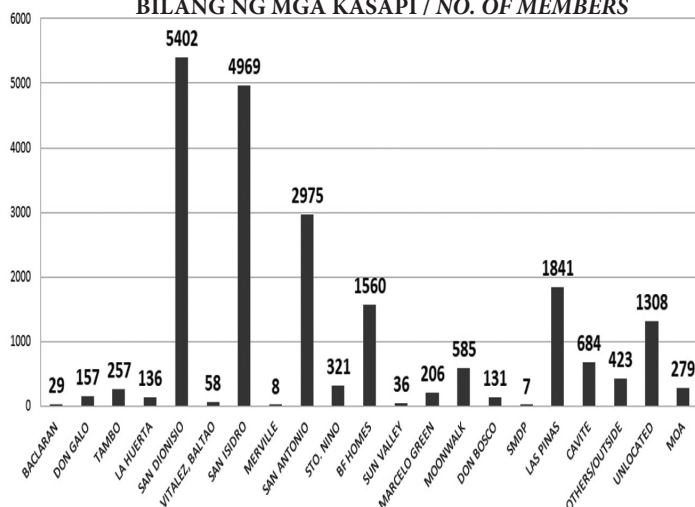


Roberto L. Ventura
Tagapangulo / Chairperson

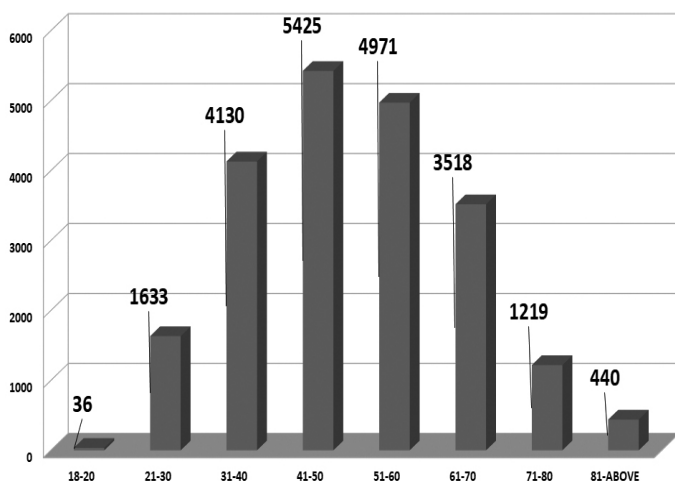
KASAPIAN SA BAWAT BARANGAY / MEMBERSHIP PER BARANGAY

BARANGAY	NO. OF MEMBER	%	BABAE	LALAKE	TOTAL	18-20	21-30	31-40	41-50	51-60	61-70	71-80	81 - ABOVE	TOTAL
BACLARAN	29	0.14%	20	9	29	0	6	4	10	7	2	0	0	29
DON GALO	157	0.73%	115	42	157	0	19	23	37	34	18	21	5	157
TAMBO	257	1.20%	205	52	257	1	21	56	55	66	44	13	1	257
LA HUERTA	136	0.64%	92	44	136	1	6	27	41	34	14	7	6	136
SAN DIONISIO	5402	25.28%	3718	1684	5402	8	401	1050	1380	1206	826	361	170	5402
VITALEZ, BALTAO	58	0.27%	40	18	58	0	2	8	23	18	5	1	1	58
SAN ISIDRO	4969	23.25%	3444	1525	4969	10	393	1019	1219	1124	865	257	82	4969
MERVILLE	8	0.04%	5	3	8	0	0	0	2	4	2	0	0	8
SAN ANTONIO	2975	13.92%	2145	830	2975	11	197	569	802	742	474	140	40	2975
STO. NIÑO	321	1.50%	239	82	321	2	31	82	81	81	36	5	3	321
BF HOMES	1560	7.30%	1128	432	1560	2	133	302	345	385	284	82	27	1560
SUN VALLEY	36	0.17%	27	9	36	0	4	9	7	6	7	3	0	36
MARCELO GREEN	206	0.96%	149	57	206	1	18	36	43	62	39	6	1	206
MOONWALK	585	2.74%	419	166	585	0	33	93	176	143	107	28	5	585
DON BOSCO	131	0.61%	84	47	131	0	10	16	32	42	24	7	0	131
SMDP	7	0.03%	5	2	7	0	2	1	1	1	2	0	0	7
LAS PIÑAS	1841	8.61%	1395	446	1841	0	143	344	496	422	315	98	23	1841
CAVITE	684	3.20%	516	168	684	0	39	115	197	144	133	48	8	684
OTHERS/OUTSIDE	423	1.98%	300	123	423	0	17	75	94	94	81	46	16	423
UNLOCATED	1308	6.12%	888	420	1308	0	44	246	330	311	232	94	51	1308
MOA	279	1.31%	167	112	279	0	114	55	54	45	8	2	1	279
TOTAL	21372	100.00%	15101	6271	21372	36	16330	4130	5425	4971	3518	1219	440	21372

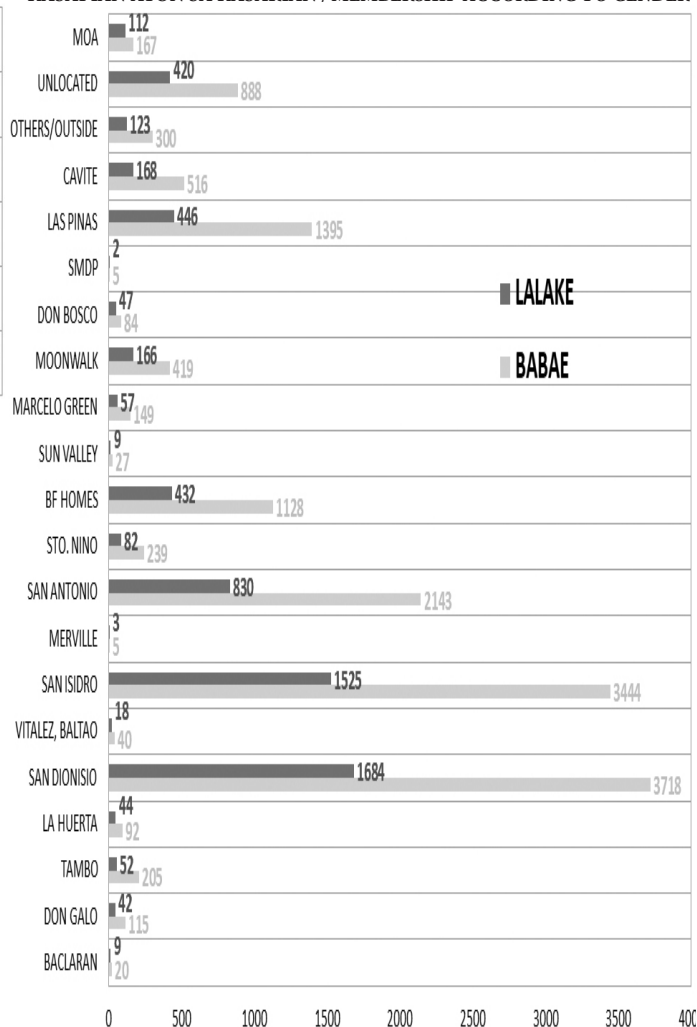
BILANG NG MGA KASAPI / NO. OF MEMBERS



KASAPIAN AYON SA GULANG / MEMBERSHIP ACCORDING TO AGE



KASAPIAN AYON SA KASARIAN / MEMBERSHIP ACCORDING TO GENDER



District Council Chairpersons



DISTRICT 1
Edmundo D. Santos
Chairperson



DISTRICT 2
Winston D. Ramos
Chairperson



DISTRICT 3
Angelita P. Bernardo
Chairperson



DISTRICT 4
Hernando E. Lopez
Chairperson



DISTRICT 5
Cynthia D. Dela Justa
Chairperson



DISTRICT 6
Raul G. Guzman
Chairperson



DISTRICT 7
Lany O. Lim
Chairperson



DISTRICT 8
Maela D. De Leon
Chairperson



DISTRICT 9
Julieta D. Paulo
Chairperson



DISTRICT 10
Romeo A. Gravoso
Chairperson



DISTRICT 11
Marjorie L. Faundo
Chairperson



DISTRICT 12
Aluisius G. Espiritu
Chairperson



DISTRICT 13
Marlyn A. Nicolas
Chairperson



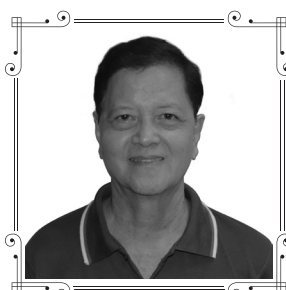
DISTRICT 14
Rhodora T. Santos
Chairperson



DISTRICT 15
Jerry Lucas G. Biboso
Chairperson



DISTRICT 16
Ma. Araceli R. Quiogue
Chairperson



DISTRICT 17
Angel D. Vicente, Jr.
Chairperson



DISTRICT 18
Imelda A. Hilario
Chairperson



DISTRICT 19
Felicitas E. Dela Cruz
Chairperson



DISTRICT 20
Merla G. Calma
Chairperson



DISTRICT 21
Virginia C. Hatud
Chairperson



DISTRICT 22
Nelson C. Ignacio
Chairperson



DISTRICT 23
Gemma T. Marquez
Chairperson



DISTRICT 24
Elden R. Enojas
Chairperson



DISTRICT 25
Luzviminda M. Romero
Chairperson

Pook-Tulungan Lider

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
1	1B Tagapangulo (Chairperson)	Elmadina M. Peligro	32	3A Pangalawang Tagapangulo (Vice-Chairperson)	Dorotea B. Gravoso
2	Pangalawang Tagapangulo (Vice-Chairperson)	Lilia A. Dela Cruz	33	Kalihim (Secretary)	Christine B. Gravoso
3	Kalihim (Secretary)	Evelyn L. Samala	34	Ingat-Yaman (Treasurer)	Ma. Victoria C. Omalin
4	Ingat-Yaman (Treasurer)	Ma. Normita L. Cruz	35	Tagasuri (Auditor)	Karen Angeline B. Gravoso
5	Tagasuri (Auditor)	Herminio M. Allanigue, Jr.	36	3B Tagapangulo (Chairperson)	Emily H. Tecala
6	1C Tagapangulo (Chairperson)	Joselita F. Felipe	37	Pangalawang Tagapangulo (Vice-Chairperson)	Jean F. Jeremillo
7	Pangalawang Tagapangulo (Vice-Chairperson)	Joseph M. Borgonia	38	Kalihim (Secretary)	Susan D. Balajadia
8	Kalihim (Secretary)	Marilou S. Espineda	39	3C Tagapangulo (Chairperson)	Fulgencio N. Neypes
9	Ingat-Yaman (Treasurer)	Josefina S. Esguerra	40	Pangalawang Tagapangulo (Vice-Chairperson)	Marifi L. Velasco
10	Tagasuri (Auditor)	Eloisa L. Tagulao	41	Kalihim (Secretary)	Judith D. Austria
11	1D Tagapangulo (Chairperson)	Salome B. Binalla	42	Ingat-Yaman (Treasurer)	Eleanor A. Sarmiento
12	Pangalawang Tagapangulo (Vice-Chairperson)	Wilfredo I. De Guzman	43	Tagasuri (Auditor)	Leonardo N. Tolentino
13	Kalihim (Secretary)	Narissa L. Clima	44	4A Tagapangulo (Chairperson)	Evangelina A. Cruz
14	Ingat-Yaman (Treasurer)	Denmark G. Salvador	45	Pangalawang Tagapangulo (Vice-Chairperson)	Manuel R. Cleto
15	Tagasuri (Auditor)	Edilberto N. Manlangit, Jr.(Offset)	46	Kalihim (Secretary)	Carmelita C. Austria
16	2A Tagapangulo (Chairperson)	Edmundo D. Santos	47	Ingat-Yaman (Treasurer)	Helen M. Manuel
17	Pangalawang Tagapangulo (Vice-Chairperson)	Wilfredo N. Mercado	48	Tagasuri (Auditor)	Wilma M. Camarse
18	Kalihim (Secretary)	Rowena L. Rodriguez	49	4B Tagapangulo (Chairperson)	Rolando A. Frani
19	Ingat-Yaman (Treasurer)	Elena A. Santos	50	Pangalawang Tagapangulo (Vice-Chairperson)	Annaliza H. Asinas
20	Tagasuri (Auditor)	Alicia L. Aquino	51	Kalihim (Secretary)	Ellen G. Frani (Resigned)
21	2C Tagapangulo (Chairperson)	Kenneth B. Martinez	52	Ingat-Yaman (Treasurer)	Emelita S. Muñiz
22	Pangalawang Tagapangulo (Vice-Chairperson)	Edwin M. Villamor	53	Tagasuri (Auditor)	Reynaldo P. San Miguel
23	Kalihim (Secretary)	Ederly C. Mercado	54	5A Tagapangulo (Chairperson)	Elizabeth E. Cervantes
24	Ingat-Yaman (Treasurer)	Imelda S. Villamor	55	Pangalawang Tagapangulo (Vice-Chairperson)	Susana S. Estuita
25	Tagasuri (Auditor)	Ana Maria Cecilia L. Dagal	56	Kalihim (Secretary)	Ma.Jerissa F. Jose
26	2D Tagapangulo (Chairperson)	Julita M. Carpio	57	Ingat-Yaman (Treasurer)	Marilyn A. Sembrano
27	Pangalawang Tagapangulo (Vice-Chairperson)	Napoleon S. Carabeo	58	Tagasuri (Auditor)	Rosita J. De Leon
28	Kalihim (Secretary)	Edna S. Bilog	59	5B Tagapangulo (Chairperson)	Ricardo S. Pascua
29	Ingat-Yaman (Treasurer)	Eugenia E. Cerdon	60	5C Tagapangulo (Chairperson)	Wilfredo D. Alcantara
30	Tagasuri (Auditor)	Marina B. Carabeo	61	Pangalawang Tagapangulo (Vice-Chairperson)	Vilma T. Ferrer
31	3A Tagapangulo (Chairperson)	Rebecca F. San Pedro			

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
62	5C Kalihim (Secretary)	Marie Cesta A. Alcantara	120	12B Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Susana Graciela M. De Guzman
63	Ingat-Yaman (Treasurer)	Randolph Allen A. Alcantara	121	Kalihim (Secretary)	Marieta R. Santos
64	Tagasuri (Auditor)	Ruther A. Alcantara	122	Ingat-Yaman (Treasurer)	Ma. Glenda D. Cruz
65	6A Tagapangulo (Chairperson)	Rebecca A. Juaneza (Resigned)	123	Tagasuri (Auditor)	Roldan S. Cruz
66	Pangalawang Tagapangulo (Vice-Chairperson)	Corazon C. San Juan	124	12C Tagapangulo (Chairperson)	Elisa C. Aquino
67	Kalihim (Secretary)	Leonila S. Cruz	125	Pangalawang Tagapangulo (Vice-Chairperson)	Mary Grace V. Peñafluer
68	Ingat-Yaman (Treasurer)	Maria Myrna M. Lopez	126	Kalihim (Secretary)	Ruvie Rose D. Sta. Ana (Withdrawn)
69	6B Tagapangulo (Chairperson)	Ana Lee V. Liwanag	127	Tagasuri (Auditor)	Domingo P. Cara
70	Pangalawang Tagapangulo (Vice-Chairperson)	Francisco M. Santos, III	128	12D Tagapangulo (Chairperson)	Emelita D. Raymundo
71	Kalihim (Secretary)	Sonny M. Presa (Transferred Residence)	129	Pangalawang Tagapangulo (Vice-Chairperson)	Julie Ann R. Justo
72	Ingat-Yaman (Treasurer)	Ramona C. Presa	130	Kalihim (Secretary)	Almira A. Dulce
73	6C Tagapangulo (Chairperson)	Rolando B. De Leon	131	Ingat-Yaman (Treasurer)	Arceli R. Rosario
74	Pangalawang Tagapangulo (Vice-Chairperson)	Joseph B. Allanigue	132	Tagasuri (Auditor)	Ramil B. De Leon
75	Kalihim (Secretary)	Gloria M. Co	133	13B Tagapangulo (Chairperson)	Rosario M. Aquino
76	Ingat-Yaman (Treasurer)	Bernardita D. Dandan	134	Pangalawang Tagapangulo (Vice-Chairperson)	Celynne Rachelle T. Escolano
77	Tagasuri (Auditor)	Fernando S. Cortez	135	Kalihim (Secretary)	Bonnissa E. Ponce
78	7A Tagapangulo (Chairperson)	Aldwin B. Unisan	136	Ingat-Yaman (Treasurer)	Alex O. Delos Santos (Transferred Residence)
79	Pangalawang Tagapangulo (Vice-Chairperson)	Nelia C. Unisan	137	Tagasuri (Auditor)	Marcelo R. Esteban
80	Kalihim (Secretary)	Cristina A. Arranguez	138	13C Tagapangulo (Chairperson)	Luzviminda R. Santos
81	7B Tagapangulo (Chairperson)	Julieta F. Atienza	139	Pangalawang Tagapangulo (Vice-Chairperson)	Lea Y. Siena (Transferred Residence)
82	Pangalawang Tagapangulo (Vice-Chairperson)	Annabelle M. Caballero	140	Kalihim (Secretary)	Angelita J. Legaspi
83	Kalihim (Secretary)	Antonio L. Biggayan	141	Ingat-Yaman (Treasurer)	Laura P. Macabuag
84	Ingat-Yaman (Treasurer)	Anacleto H. Floresca	142	Tagasuri (Auditor)	Myrna R. Martin
85	8A Tagapangulo (Chairperson)	Helen M. Lopez	143	13D Tagapangulo (Chairperson)	Amelia P. Marquez
86	Pangalawang Tagapangulo (Vice-Chairperson)	Corazon D. Estanislao	144	Pangalawang Tagapangulo (Vice-Chairperson)	Teresa A. Paderon
87	Kalihim (Secretary)	Zenaida M. Vicedo	145	Kalihim (Secretary)	Jerkim C. De Leon
88	8B Tagapangulo (Chairperson)	Winston D. Ramos	146	13E Tagapangulo (Chairperson)	Angelita E. Cruz
89	Pangalawang Tagapangulo (Vice-Chairperson)	Maria Cristina T. Santos	147	Pangalawang Tagapangulo (Vice-Chairperson)	Corazon S. Esteban
90	Kalihim (Secretary)	Elaine G. Diamola	148	Kalihim (Secretary)	Violeta D. Gaspar
91	Ingat-Yaman (Treasurer)	Rowena S. Pedrosa	149	13F Tagapangulo (Chairperson)	Reynaldo N. Ferrer
92	Tagasuri (Auditor)	Pilar B. Dela Peña	150	Pangalawang Tagapangulo (Vice-Chairperson)	Joseph R. Dela Isla
93	8C Tagapangulo (Chairperson)	Josephine B. Balana	151	Kalihim (Secretary)	Marlyn V. Abaco (Transferred Residence)
94	9A Tagapangulo (Chairperson)	Michael E. Garcia	152	Ingat-Yaman (Treasurer)	Alma B. Pugoy
95	Pangalawang Tagapangulo (Vice-Chairperson)	Maria Billy C. Arena	153	Tagasuri (Auditor)	Concepcion R. Vicente
96	Kalihim (Secretary)	Dolores D. Doctor	154	13G Tagapangulo (Chairperson)	Roberto L. Ventura
97	Ingat-Yaman (Treasurer)	Irene D. Cardinal	155	Pangalawang Tagapangulo (Vice-Chairperson)	Richard I. Buenaventura
98	Tagasuri (Auditor)	Evelyn E. Mago	156	Kalihim (Secretary)	Rubi Ann S. Buenaventura
99	9B Tagapangulo (Chairperson)	Angelita P. Bernardo	157	Ingat-Yaman (Treasurer)	Marilyn D. Fulo
100	9C Tagapangulo (Chairperson)	Mary Grace M. Kileste	158	Tagasuri (Auditor)	Rolando G. Fulo
101	Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Cecilia I. Villena	159	14A Tagapangulo (Chairperson)	Gloria T. Rueda
102	Kalihim (Secretary)	Marie Catherine A. Mercene	160	Pangalawang Tagapangulo (Vice-Chairperson)	Carol V. Sope
103	Ingat-Yaman (Treasurer)	Remedios S. Santos	161	Kalihim (Secretary)	Mylene A. Raymundo
104	9D Tagapangulo (Chairperson)	Maria Celeste P. Ocampo	162	Ingat-Yaman (Treasurer)	Susan C. Torres
105	10A Tagapangulo (Chairperson)	Victor C. Cruz	163	Tagasuri (Auditor)	Cesar B. Cruz
106	10B Tagapangulo (Chairperson)	Marc Aaron T. Custodio	164	14B Tagapangulo (Chairperson)	Maria Luisa S. Reyes
107	Kalihim (Secretary)	Rodelio R. Espina	165	Pangalawang Tagapangulo (Vice-Chairperson)	Vita Mae L. Pacanan
108	10C Tagapangulo (Chairperson)	Susan O. Penafuerte	166	Kalihim (Secretary)	Veronica M. Hernandez
109	10D Tagapangulo (Chairperson)	Jean Lamelle E. Ferrer	167	Ingat-Yaman (Treasurer)	Marie Jannete C. Capoy
110	11A Tagapangulo (Chairperson)	Marcelino M. Maas	168	Tagasuri (Auditor)	Angelica D. Ramirez
111	Pangalawang Tagapangulo (Vice-Chairperson)	Joseph C. Dela Cuesta	169	14C Tagapangulo (Chairperson)	Susan E. Bacani
112	11B Tagapangulo (Chairperson)	Felix M. Apolinario	170	14D Tagapangulo (Chairperson)	Virginia Q. Pe
113	Pangalawang Tagapangulo (Vice-Chairperson)	Aurora P. Madolid	171	Pangalawang Tagapangulo (Vice-Chairperson)	Soledad M. Gregorio
114	11C Tagapangulo (Chairperson)	Elena D. Quilatan	172	15A Tagapangulo (Chairperson)	Teddy C. Sarmiento
115	12A Tagapangulo (Chairperson)	Dolores D. Legaspi	173	Pangalawang Tagapangulo (Vice-Chairperson)	Rolando I. Rivera
116	Pangalawang Tagapangulo (Vice-Chairperson)	Daisy L. Buela	174	Kalihim (Secretary)	Sheila Marie L. Nery (Withdrawn)
117	Kalihim (Secretary)	Josephine B. Paular	175	Ingat-Yaman (Treasurer)	Ma. Corazon R. Quilatan
118	Ingat-Yaman (Treasurer)	Emmanuel D. Legaspi			
119	12B Tagapangulo (Chairperson)	Mariquit M. Lopez (Resigned)			

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
176	15A Tagasuri (Auditor)	Erlinda R. Belardo	232	20A Tagapangulo (Chairperson)	Arnel C. Ravelo
177	15B Tagapangulo (Chairperson)	Evelyn H. Paulino	233	Pangalawang Tagapangulo (Vice-Chairperson)	Ma Theresa C. Cabo
178	Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Victoria G. Cruz	234	Kalihim (Secretary)	Corazon P. Morilla
179	Kalihim (Secretary)	Lilia S. Ramos (Resigned)	235	Ingat-Yaman (Treasurer)	Belen M. Luares
180	15C Tagapangulo (Chairperson)	Evangelina O. Reaño	236	Tagasuri (Auditor)	Melodina M. Sayson
181	Pangalawang Tagapangulo (Vice-Chairperson)	Steve A. Cruz	237	20B Tagapangulo (Chairperson)	Gertrudes E. Valdez
182	Kalihim (Secretary)	(Transferred Residence)	238	Pangalawang Tagapangulo (Vice-Chairperson)	Denzel Edward V. Cariaga
183	Ingat-Yaman (Treasurer)	Flordeliza V. Dolom	239	Kalihim (Secretary)	Nida P. Barong
184	16A Tagapangulo (Chairperson)	Nelia S. Celeridad	240	Ingat-Yaman (Treasurer)	Josephine R. Digap
185	Pangalawang Tagapangulo (Vice-Chairperson)	Jocelyn A. Cruz	241	Tagasuri (Auditor)	Helgene C. Pawilan
186	Kalihim (Secretary)	Mariefe D. Cruz	242	20C Tagapangulo (Chairperson)	Meletona B. Guarino
187	Ingat-Yaman (Treasurer)	Gloria J. Cruz	243	Pangalawang Tagapangulo (Vice-Chairperson)	Lordita C. Ardeza
188	16B Tagapangulo (Chairperson)	Ma. Cristina B. Cruz	244	20D Tagapangulo (Chairperson)	Ricardo R. Ferrer
189	Pangalawang Tagapangulo (Vice-Chairperson)	Hernando E. Lopez	245	Pangalawang Tagapangulo (Vice-Chairperson)	Maranilla R. Lualhati
190	Kalihim (Secretary)	Genevieve S. Guevarra	246	21A Tagapangulo (Chairperson)	Marilou D. Santos
191	17A Tagapangulo (Chairperson)	Jun M. Santos	247	Pangalawang Tagapangulo (Vice-Chairperson)	Juanito O. Garcia
192	Pangalawang Tagapangulo (Vice-Chairperson)	Lorna V. Paez	248	Kalihim (Secretary)	Enrico M. Tulaytay
193	Kalihim (Secretary)	Violeta N. Alarcon	249	Ingat-Yaman (Treasurer)	Leonila M. Galeon
194	Ingat-Yaman (Treasurer)	Evelyn S. Evaristo	250	Tagasuri (Auditor)	Carmencita J. Dela Peña
195	17B Tagapangulo (Chairperson)	Elizabeth I. Salazar	251	21B Tagapangulo (Chairperson)	Ferdinand E. Ferrer
196	Kalihim (Secretary)	Welma O. Haylar	252	Pangalawang Tagapangulo (Vice-Chairperson)	Merly A. Pagulayan
197	17C Tagapangulo (Chairperson)	Blanquita S. Roa	253	Kalihim (Secretary)	Leticia V. Galilo
198	Pangalawang Tagapangulo (Vice-Chairperson)	Leodencio B. Blance	254	Ingat-Yaman (Treasurer)	Zenaida C. Tabios
199	Kalihim (Secretary)	Nerissa N. Blance	255	Tagasuri (Auditor)	Concepcion D. Cuela
200	Ingat-Yaman (Treasurer)	Blesilda N. Cabugayan	256	22A Tagapangulo (Chairperson)	Rosie O. Vargas
201	Tagasuri (Auditor)	Catherine M. Abenion	257	Pangalawang Tagapangulo (Vice-Chairperson)	Adela M. Aggabao
202	18A Tagapangulo (Chairperson)	Felicita D. Nery	258	Kalihim (Secretary)	Josephine B. Delos Santos
203	Kalihim (Secretary)	Lorna D. Marasigan	259	22B Tagapangulo (Chairperson)	Joann H. Barrozo
204	18B Tagapangulo (Chairperson)	Josephine P. Altamera	260	Pangalawang Tagapangulo (Vice-Chairperson)	Aileen C. Cañete
205	Pangalawang Tagapangulo (Vice-Chairperson)	Cynthia D. Dela Justa	261	Kalihim (Secretary)	Evelyn O. Gura
206	Kalihim (Secretary)	Jenelle D. Sambile	262	Ingat-Yaman (Treasurer)	Ma. Theresa R. Mercado
207	Ingat-Yaman (Treasurer)	Julietta S. De Leon	263	Tagasuri (Auditor)	Ma. Corazon H. Pomarejos
208	18C Tagapangulo (Chairperson)	Richard C. Sambile (Abroad)	264	22C Tagapangulo (Chairperson)	(Transferred Residence)
209	Pangalawang Tagapangulo (Vice-Chairperson)	Martina P. Medina	265	Pangalawang Tagapangulo (Vice-Chairperson)	Elizabeth M. Valles
210	Kalihim (Secretary)	Carlomagno A. Azul	266	Kalihim (Secretary)	Zenaida T. Gosim
211	Ingat-Yaman (Treasurer)	Lualhati A. Sioson	267	Ingat-Yaman (Treasurer)	Ailyn C. Padit
212	18D Tagapangulo (Chairperson)	Lydia B. Pahoyo	268	22D Tagapangulo (Chairperson)	Maria Corazon A. Rodriguez
213	Pangalawang Tagapangulo (Vice-Chairperson)	Rolando P. Lamadrid	269	Pangalawang Tagapangulo (Vice-Chairperson)	Joselito G. Conche
214	Kalihim (Secretary)	Marlyn B. De Leon	270	22E Tagapangulo (Chairperson)	Juliet B. Quinga
215	18E Tagapangulo (Chairperson)	Melonie F. Ramos	271	Pangalawang Tagapangulo (Vice-Chairperson)	Arlene D. Gelua
216	Pangalawang Tagapangulo (Vice-Chairperson)	Pablito O. Ostaco	272	Kalihim (Secretary)	Marietta R. Sakuma
217	Kalihim (Secretary)	Elsa A. Santos	273	Ingat-Yaman (Treasurer)	Ma. Luisa C. Jabiguero
218	Ingat-Yaman (Treasurer)	Jince A. Dolon	274	Tagasuri (Auditor)	Angelica H. Rios
219	Tagasuri (Auditor)	Marizel H. Ostaco	275	22F Tagapangulo (Chairperson)	Rosita F. Remion
220	19A Tagapangulo (Chairperson)	Ma. Bella S. Crisostomo	276	Pangalawang Tagapangulo (Vice-Chairperson)	Avelina A. Nuevo
221	Kalihim (Secretary)	Corazon S. Cruz (Deceased)	277	Kalihim (Secretary)	Virginia E. Dayday
222	19B Tagapangulo (Chairperson)	Cecilia G. Bufete	278	Ingat-Yaman (Treasurer)	Alina M. Manila
223	19C Tagapangulo (Chairperson)	Ricardo S. De Leon	279	Tagasuri (Auditor)	Margarita C. Mingao
224	19D Tagapangulo (Chairperson)	Anarica C. Lee	280	23A Tagapangulo (Chairperson)	Edwin V. Velchez
225	Pangalawang Tagapangulo (Vice-Chairperson)	Jimmy P. Flores	281	Pangalawang Tagapangulo (Vice-Chairperson)	Rosemarie L. Isanan
226	Kalihim (Secretary)	(Transferred Residence)	282	Kalihim (Secretary)	Jesusa C. Alvarez
227	19E Tagapangulo (Chairperson)	Maria Lourdes L. Moya	283	Ingat-Yaman (Treasurer)	Merlinda I. Calpito
228	Pangalawang Tagapangulo (Vice-Chairperson)	Marie Joyvelyn C. Pia	284	Tagasuri (Auditor)	Salvacion D. Mendiola
229	Kalihim (Secretary)	(Not belong to PT-19D)	285	23B Tagapangulo (Chairperson)	Virginia T. Delmiguez
230	Ingat-Yaman (Treasurer)	Juanita M. Bambilla	286	Pangalawang Tagapangulo (Vice-Chairperson)	Richard F. Esteves
231	Tagasuri (Auditor)	Evelyn J. Soreda	287	Kalihim (Secretary)	Cherry P. Pacheco
		Imelda J. Estrera			Milagros P. Carpeso
		Zenaida T. Bernardo			
		Glecirio S. Delfin			

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
288	23B Ingat-Yaman (Treasurer)	Rachiel P. Pimentel	345	27A Pangalawang Tagapangulo (Vice-Chairperson)	Cesar T. Deang
289	Tagasuri (Auditor)	Elena T. Dasmariñas	346	Kalihim (Secretary)	Cristina B. Cortez
290	23C Tagapangulo (Chairperson)	Gerardo L. Batara	347	Ingat-Yaman (Treasurer)	Carmelita R. Santos
291	Pangalawang Tagapangulo (Vice-Chairperson)	Jaena D. Caberte	348	Tagasuri (Auditor)	Gloria P. Sorolla
292	23D Tagapangulo (Chairperson)	Fe S. Arroqante	349	27B Tagapangulo (Chairperson)	Cristina D. Herrera
293	Pangalawang Tagapangulo (Vice-Chairperson)	Adelaida G. Bacungan	350	Pangalawang Tagapangulo (Vice-Chairperson)	Melanie C. Atup
294	Kalihim (Secretary)	Victoria S. Cinco	351	Kalihim (Secretary)	Rochell U. Obzunar
295	23E Tagapangulo (Chairperson)	Rosalie F. Rojas	352	Ingat-Yaman (Treasurer)	Alicia M. Sablaon
296	Pangalawang Tagapangulo (Vice-Chairperson)	Lorna R. Neneng	353	Tagasuri (Auditor)	Alma T. Barrios
297	Kalihim (Secretary)	Sheila Marie B. Degracia	354	27C Tagapangulo (Chairperson)	Herminia P. Mabalot
298	Ingat-Yaman (Treasurer)	Amelia D. Lagasca	355	Pangalawang Tagapangulo (Vice-Chairperson)	Azucena C. San Agustin
299	23F Tagapangulo (Chairperson)	Nazarina G. Tamayao	356	Kalihim (Secretary)	Corazon M. Nolasco
300	Pangalawang Tagapangulo (Vice-Chairperson)	Daisy L. Silverio	357	28A Tagapangulo (Chairperson)	Veronidia T. Larona
301	Kalihim (Secretary)	Efren V. Tenorio	358	Pangalawang Tagapangulo (Vice-Chairperson)	Valerie T. Aberion
302	24A Tagapangulo (Chairperson)	Angelina L. Garay	359	Kalihim (Secretary)	Ronaldo C. Robles
303	Pangalawang Tagapangulo (Vice-Chairperson)	Victoria P. Bersamin	360	Ingat-Yaman (Treasurer)	Elvira D. Ygnacio
304	Kalihim (Secretary)	Manuela N. Jabonillo	361	Tagasuri (Auditor)	Ric Norman T. Larona
305	Ingat-Yaman (Treasurer)	Elizabeth A. Leonardo	362	28B Tagapangulo (Chairperson)	Rodrigo H. Madero
306	Tagasuri (Auditor)	Henry R. Leonardo	363	Pangalawang Tagapangulo (Vice-Chairperson)	Roselyn T. Madero
307	24B Tagapangulo (Chairperson)	Conchita A. Camposano	364	28C Tagapangulo (Chairperson)	Katrina May M. Lucena
308	Kalihim (Secretary)	Mercedita V. Nate	365	Pangalawang Tagapangulo (Vice-Chairperson)	Ayda Angelica U. Alandy
309	24C Tagapangulo (Chairperson)	Joselito S. Dela Cruz	366	Kalihim (Secretary)	Marciana Y. Cerantes
310	Pangalawang Tagapangulo (Vice-Chairperson)	Rosalba V. Ala	367	Ingat-Yaman (Treasurer)	Racquel G. Manlapaz
311	Kalihim (Secretary)	Nita E. Dela Cruz	368	Tagasuri (Auditor)	Elvira T. Rosete
312	Ingat-Yaman (Treasurer)	Amelia G. Aranda	369	28D Tagapangulo (Chairperson)	Marita M. Redecio
313	25A Tagapangulo (Chairperson)	Alejandra D. Sultan	370	Pangalawang Tagapangulo (Vice-Chairperson)	Wilhelmina C. Ramos
314	25B Tagapangulo (Chairperson)	Bellana C. Manahan (Deceased)	371	Kalihim (Secretary)	Emely B. Comecilla
315	Pangalawang Tagapangulo (Vice-Chairperson)	Benjamin D. Garrido	372	Ingat-Yaman (Treasurer)	Dolores B. Balbuena
316	25C Tagapangulo (Chairperson)	Raul G. Guzman	373	Tagasuri (Auditor)	Ma. Ninia N. Macanas
317	Pangalawang Tagapangulo (Vice-Chairperson)	Laila G. Erazo	374	29A Tagapangulo (Chairperson)	Carmen S. Dizon
318	Kalihim (Secretary)	Rachelle B. Guzman	375	Pangalawang Tagapangulo (Vice-Chairperson)	Claudette S. Campos
319	Ingat-Yaman (Treasurer)	Erlinda B. Cura	376	Kalihim (Secretary)	Lea C. Bahil
320	Tagasuri (Auditor)	Evelyn C. Arabe	377	Ingat-Yaman (Treasurer)	Reagan D. Sales
321	26A Tagapangulo (Chairperson)	Merceli B. Dayto	378	29B Tagapangulo (Chairperson)	Lany O. Lim
322	Pangalawang Tagapangulo (Vice-Chairperson)	Emma L. De Castro	379	Pangalawang Tagapangulo (Vice-Chairperson)	Eufemia C. Soriano
323	Kalihim (Secretary)	Merlita G. Dela Cruz	380	Kalihim (Secretary)	Krista May B. Lim
324	Ingat-Yaman (Treasurer)	Johnny C. Carbonell	381	Ingat-Yaman (Treasurer)	Ethelyn B. Aguilar
325	Tagasuri (Auditor)	Diosdada N. Delima	382	Tagasuri (Auditor)	Cecilia D. Medina
326	26B Tagapangulo (Chairperson)	Teodora C. Manaligod	383	29C Tagapangulo (Chairperson)	Nora Carmencita E. Sta. Ana
327	Pangalawang Tagapangulo (Vice-Chairperson)	Amancia G. Montales	384	Pangalawang Tagapangulo (Vice-Chairperson)	Andrew L. Espiritu
328	Kalihim (Secretary)	Josefina N. Zabal (Transferred Residence)	385	Kalihim (Secretary)	Cherrie Mae E. Sta. Ana
329	Ingat-Yaman (Treasurer)	Raymond L. Barrun (Abroad)	386	Ingat-Yaman (Treasurer)	Evangeline A. Vilda
330	Tagasuri (Auditor)	Pedrita P. Tagra	387	Tagasuri (Auditor)	Gracia S. Medina
331	26C Tagapangulo (Chairperson)	Mildred R. Silot	388	29D Tagapangulo (Chairperson)	Susan S. De Leon
332	Pangalawang Tagapangulo (Vice-Chairperson)	Merly V. Sigua	389	Pangalawang Tagapangulo (Vice-Chairperson)	Ventura A. Santos
333	Kalihim (Secretary)	Mary Ann M. Londonio	390	Kalihim (Secretary)	Analida M. Tresmilla
334	26D Tagapangulo (Chairperson)	Luisito R. Pastoral	391	Ingat-Yaman (Treasurer)	Herminio C. Gregorio
335	Pangalawang Tagapangulo (Vice-Chairperson)	Lanie R. Santos	392	30A Tagapangulo (Chairperson)	Serafin D. Jose
336	Kalihim (Secretary)	Cecilia H. De Leon	393	Pangalawang Tagapangulo (Vice-Chairperson)	Bayani Jose B. Briz
337	Ingat-Yaman (Treasurer)	Geovana C. Caparida	394	Kalihim (Secretary)	Mary Ann C. Samson
338	Tagasuri (Auditor)	Leticia J. Marcelo	395	Ingat-Yaman (Treasurer)	Michael A. Malibiran
339	26E Tagapangulo (Chairperson)	Jude M. Estosos	396	Tagasuri (Auditor)	Edna S. Belale
340	Pangalawang Tagapangulo (Vice-Chairperson)	Belinda P. Aclan	397	30B Tagapangulo (Chairperson)	Corazon C. Martin
341	Kalihim (Secretary)	Judith C. Coronado	398	Pangalawang Tagapangulo (Vice-Chairperson)	Dan Abner S. Gulbin
342	Ingat-Yaman (Treasurer)	Cristal B. Hebres	399	Kalihim (Secretary)	Chinanie S. Solas
343	Tagasuri (Auditor)	Estrella B. Nabata	400	Ingat-Yaman (Treasurer)	Rufina P. Calibo
344	27A Tagapangulo (Chairperson)	Marlon S. Cortez	401	30C Tagapangulo (Chairperson)	Maela D. De Leon

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
402	30C Pangalawang Tagapangulo (Vice-Chairperson)	Lourdes L. Pruna	459	33B Tagasuri (Auditor)	Roderick L. Austria
403	Kalihim (Secretary)	Brenda C. Valenzuela (Withdrawn)	460	33C Tagapangulo (Chairperson)	Manuel Jr., A. Chan
404	Ingat-Yaman (Treasurer)	Aniceta D. Dosal	461	Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Elena C. Santos
405	Tagasuri (Auditor)	Hayde A. Albeza	462	Kalihim (Secretary)	Jonelle G. Gorgonia
406	30D Tagapangulo (Chairperson)	Rufina G. Alarca	463	Ingat-Yaman (Treasurer)	Ma. Criselda C. Ultado
407	Pangalawang Tagapangulo (Vice-Chairperson)	Jake D. Buenaventura	464	33D Tagapangulo (Chairperson)	Edna C. Toroba
408	Kalihim (Secretary)	Bernadette N. Dofeliz	465	Kalihim (Secretary)	Maria Luisa S. Calderon
409	Ingat-Yaman (Treasurer)	Estrellita D. Buenaventura	466	33E Tagapangulo (Chairperson)	Jocelyn D. Flores
410	Tagasuri (Auditor)	Enrico C. Villafuerte	467	Pangalawang Tagapangulo (Vice-Chairperson)	Joemarie M. Himan
411	31A Tagapangulo (Chairperson)	Lucila N. Tolentino	468	Kalihim (Secretary)	Elizabeth B. Antonio
412	Pangalawang Tagapangulo (Vice-Chairperson)	Leonardo O. Columbino	469	Ingat-Yaman (Treasurer)	Shella G. Salabsab
413	Kalihim (Secretary)	Gloria C. La Fuente	470	Tagasuri (Auditor)	Luzviminda P. Castillo
414	Ingat-Yaman (Treasurer)	Nelia C. Bueno	471	33F Tagapangulo (Chairperson)	Arminia S. Ponce
415	Tagasuri (Auditor)	Herculian S. Amba	472	Pangalawang Tagapangulo (Vice-Chairperson)	Joel B. Relevo
416	31B Tagapangulo (Chairperson)	Richard C. Dingding	473	Kalihim (Secretary)	Ma. Cristina M. Vizcarra
417	Pangalawang Tagapangulo (Vice-Chairperson)	Violeta Q. Basister	474	Ingat-Yaman (Treasurer)	Wilma G. Telin
418	Kalihim (Secretary)	Ronalyn P. Hapa	475	Tagasuri (Auditor)	Gutierrez R. Mangansakan II
419	Ingat-Yaman (Treasurer)	Taciana C. Alayon	476	34A Tagapangulo (Chairperson)	Pamela D. De Leon
420	Tagasuri (Auditor)	Lisa L. Tutaan	477	Pangalawang Tagapangulo (Vice-Chairperson)	Maria D. Dela Cruz
421	31C Tagapangulo (Chairperson)	Maryrose N. Reymundo	478	Kalihim (Secretary)	Melba H. Dela Cruz
422	Pangalawang Tagapangulo (Vice-Chairperson)	Vicente C. Prieto	479	Ingat-Yaman (Treasurer)	Ana Criselda D. Dela Cruz
423	Kalihim (Secretary)	Merlinda D. Limosnero	480	Tagasuri (Auditor)	Hermehilda G. San Pedro
424	Ingat-Yaman (Treasurer)	Rosita A. Escaso	481	34B Tagapangulo (Chairperson)	Lourdes A. Dela Cruz
425	31D Tagapangulo (Chairperson)	Teresita V. Gonzales	482	Pangalawang Tagapangulo (Vice-Chairperson)	Maria Loida S. De Castro
426	Pangalawang Tagapangulo (Vice-Chairperson)	Edda M. Nicolas	483	Kalihim (Secretary)	Clarita D. Bonifacio
427	Kalihim (Secretary)	Jonalyn M. Leynes	484	Ingat-Yaman (Treasurer)	Jeffrie E. Dela Cruz
428	Ingat-Yaman (Treasurer)	May P. Dacillo	485	Tagasuri (Auditor)	Danilo S. Banta
429	Tagasuri (Auditor)	Rebecca G. Platil	486	34C Tagapangulo (Chairperson)	Patricio, Sr. M. Eusebio
430	31E Tagapangulo (Chairperson)	Glenda Q. San Pedro	487	Pangalawang Tagapangulo (Vice-Chairperson)	Mildred A. Cruz
431	Pangalawang Tagapangulo (Vice-Chairperson)	Jenny A. Roxas	488	Kalihim (Secretary)	Leovelyn D. De Leon
432	Kalihim (Secretary)	Veven A. Buagas	489	Ingat-Yaman (Treasurer)	Andres D. Burtanog
433	32A Tagapangulo (Chairperson)	Rowena N. Granil	490	Tagasuri (Auditor)	Efren M. Rey (Abroad)
434	Pangalawang Tagapangulo (Vice-Chairperson)	Nestor P. De Leon	491	34D Tagapangulo (Chairperson)	Ernesto, Jr. E. Garcia
435	32B Tagapangulo (Chairperson)	Mansueto Jr. J. Primavera	492	Pangalawang Tagapangulo (Vice-Chairperson)	Julita F. Pasilan
436	Kalihim (Secretary)	Rosemarie C. Cotoner	493	Kalihim (Secretary)	Marilou S. Calales
437	32C Tagapangulo (Chairperson)	Jho Anna Marie D. Calda	494	Ingat-Yaman (Treasurer)	Nonita M. Vaporoso
438	Pangalawang Tagapangulo (Vice-Chairperson)	Leyne M. Montances	495	Tagasuri (Auditor)	Trina Rosario O. Garcia
439	Kalihim (Secretary)	Claudia A. Jagocoy (Resigned)	496	35A Tagapangulo (Chairperson)	Rosalia L. Forbes
440	Ingat-Yaman (Treasurer)	Rodolfo Jr. G. Suarez	497	35B Tagapangulo (Chairperson)	Aladin L. Legaspi
441	32D Tagapangulo (Chairperson)	Ruperto, Jr. D. Cayubit	498	Pangalawang Tagapangulo (Vice-Chairperson)	Maridel M. Torres
442	Pangalawang Tagapangulo (Vice-Chairperson)	Antonietta S. Sumalde	499	Kalihim (Secretary)	Marlon L. Legaspi
443	Kalihim (Secretary)	Gleceria M. Olorvida	500	Ingat-Yaman (Treasurer)	Cherry L. Legaspi
444	Ingat-Yaman (Treasurer)	Lolita R. Libao	501	Tagasuri (Auditor)	Rodolfo P. Legaspi
445	32E Tagapangulo (Chairperson)	Carmelita S. Agpalasin	502	35C Tagapangulo (Chairperson)	Judith M. Demain
446	Pangalawang Tagapangulo (Vice-Chairperson)	Alvie A. Brusola	503	Pangalawang Tagapangulo (Vice-Chairperson)	Edwin M. Ladica
447	Kalihim (Secretary)	Anamarie R. Salva	504	Kalihim (Secretary)	Liza S. Jabonete
448	Ingat-Yaman (Treasurer)	Lourdes C. Buenafe	505	Ingat-Yaman (Treasurer)	Florenda S. Lipata
449	32F Tagapangulo (Chairperson)	Marebel M. Garcia	506	Tagasuri (Auditor)	Rowena A. Osita
450	Pangalawang Tagapangulo (Vice-Chairperson)	Laarni D. Mojica	507	35D Tagapangulo (Chairperson)	Julietta D. Paulo
451	Kalihim (Secretary)	John Dranrev M. Mojica	508	Pangalawang Tagapangulo (Vice-Chairperson)	Rosalie C. Nuñez
452	33A Tagapangulo (Chairperson)	Olive Mae B. Noveda	509	Kalihim (Secretary)	Elizabeth G. Estrada
453	Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Lorna E. Noveda	510	Ingat-Yaman (Treasurer)	Tessie D. Salinas
454	Kalihim (Secretary)	Mary Ann B. Encinas	511	Tagasuri (Auditor)	Norma M. De Lara
455	33B Tagapangulo (Chairperson)	Mary Grace D. Feliciano	512	35E Tagapangulo (Chairperson)	Paciencia P. Sindol
456	Pangalawang Tagapangulo (Vice-Chairperson)	Melionida O. Lumabi	513	Pangalawang Tagapangulo (Vice-Chairperson)	Fe A. Viray
457	Kalihim (Secretary)	Georgina M. Briones	514	Kalihim (Secretary)	Alyn T. Caredo
458	Ingat-Yaman (Treasurer)	Arlene S. Legaspi	515	Ingat-Yaman (Treasurer)	Elnie B. Madrico
			516	Tagasuri (Auditor)	Antonio B. Reyes
			517	35F Tagapangulo (Chairperson)	Cresencia S. Salvador

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
518	35F Pangalawang Tagapangulo (Vice-Chairperson)	Maritess B. Eusebio	574	39B Kalihim (Secretary)	Annie Marie B. Lindero
519	Kalihim (Secretary)	Adela S. Panis	575	Ingat-Yaman (Treasurer)	Pascual L. Calamba
520	Ingat-Yaman (Treasurer)	Shirley L. Sanjay (Transferred Residence)	576	Tagasuri (Auditor)	Mia Narcisa F. Veloso
521	Tagasuri (Auditor)	Augusto B. Panis	577	39C Tagapangulo (Chairperson)	Consolacion T. Cornilla (Resigned)
522	36A Tagapangulo (Chairperson)	Eusebio J. Japlos	578	Pangalawang Tagapangulo (Vice-Chairperson)	Corazon L. Leodones
523	Pangalawang Tagapangulo (Vice-Chairperson)	Rosario D. Lapuz	579	Kalihim (Secretary)	Udto, Jr. L. Bantuas
524	Kalihim (Secretary)	Angeles S. De Vera	580	Ingat-Yaman (Treasurer)	Remedios A. Moreno
525	Ingat-Yaman (Treasurer)	Wilsonia J. Silverio	581	40A Tagapangulo (Chairperson)	Esterlita P. Cayobit
526	Tagasuri (Auditor)	Orlando D. Silverio	582	Pangalawang Tagapangulo (Vice-Chairperson)	Lucy S. Belleza
527	36B Tagapangulo (Chairperson)	John C. Alejandro	583	Kalihim (Secretary)	Riza G. Nablo
528	Pangalawang Tagapangulo (Vice-Chairperson)	Edmund G. Alquizalas	584	40B Tagapangulo (Chairperson)	Lovell A. Eroy
529	Kalihim (Secretary)	Elvisa A. Arana	585	Pangalawang Tagapangulo (Vice-Chairperson)	Rolando V. Gadiano
530	Ingat-Yaman (Treasurer)	Agatona M. Guerrero	586	Kalihim (Secretary)	Bertha H. Tan
531	36C Tagapangulo (Chairperson)	Edna E. Macaraeg	587	Ingat-Yaman (Treasurer)	Venus C. Sobinsky
532	Pangalawang Tagapangulo (Vice-Chairperson)	Andres A. Zara	588	Tagasuri (Auditor)	Sancha M. Alcantara
533	Kalihim (Secretary)	Sonia L. Evasco	589	40C Tagapangulo (Chairperson)	Priscilla N. Salomon
534	Ingat-Yaman (Treasurer)	Jean R. Uson	590	Pangalawang Tagapangulo (Vice-Chairperson)	Guardalupe B. Cayubit
535	Tagasuri (Auditor)	Crisogono T. Maca	591	Kalihim (Secretary)	Mary Ann T. Palalon
536	37A Tagapangulo (Chairperson)	Rosalina S. Libunao	592	Ingat-Yaman (Treasurer)	Elnora G. Mejares
537	Pangalawang Tagapangulo (Vice-Chairperson)	John Brian T. Pambago	593	Tagasuri (Auditor)	Shema G. Rapiñan
538	Kalihim (Secretary)	Roseanne S. Del Valle	594	40D Tagapangulo (Chairperson)	Merriam Jael B. Enriquez (Resigned)
539	Ingat-Yaman (Treasurer)	Alma D. Feliciano	595	Pangalawang Tagapangulo (Vice-Chairperson)	Alvin O. Santos
540	Tagasuri (Auditor)	Mercy C. Legaspi	596	Kalihim (Secretary)	Penida P. Palecpec
541	37B Tagapangulo (Chairperson)	Ethel G. Chong	597	Ingat-Yaman (Treasurer)	Mabel C. Veloso (Resigned)
542	Pangalawang Tagapangulo (Vice-Chairperson)	Mariebeth P. Chong	598	Tagasuri (Auditor)	Sunny K. Loriezo
543	Kalihim (Secretary)	Joerilyn Mae A. Milla	599	41A Tagapangulo (Chairperson)	Analyn H. Barbato
544	Ingat-Yaman (Treasurer)	Remedios A. Milla	600	Pangalawang Tagapangulo (Vice-Chairperson)	Gilberto D. Ton
545	37C Tagapangulo (Chairperson)	Mariefe C. Cacayan	601	Kalihim (Secretary)	Joecelyn C. Madrid
546	Kalihim (Secretary)	Remedios O. Valencia	602	Ingat-Yaman (Treasurer)	Josephine C. Sta. Ana
547	37D Tagapangulo (Chairperson)	Romeo A. Gravoso	603	Tagasuri (Auditor)	Jasmin G. Seron
548	Pangalawang Tagapangulo (Vice-Chairperson)	Reynante S. Relox	604	41B Tagapangulo (Chairperson)	Myla L. Embate
549	Kalihim (Secretary)	Ernielyn Marie B. Santos	605	Pangalawang Tagapangulo (Vice-Chairperson)	Nimfa B. Cruz
550	Ingat-Yaman (Treasurer)	Ma. Florencia D. Licayao	606	Ingat-Yaman (Treasurer)	Joseph Anthony B. Cruz
551	Tagasuri (Auditor)	Vernielyn Mae B. Santos	607	41D Tagapangulo (Chairperson)	Dennis A. Gumapac
552	37E Tagapangulo (Chairperson)	Raquel B. Echave	608	Pangalawang Tagapangulo (Vice-Chairperson)	Grace L. Valguna
553	Pangalawang Tagapangulo (Vice-Chairperson)	Teodora B. Salamat	609	Kalihim (Secretary)	Aura Andrea B. Del Carmen
554	Kalihim (Secretary)	Maricel S. Hilario	610	Ingat-Yaman (Treasurer)	Vilma B. Miranda
555	Ingat-Yaman (Treasurer)	Nerissa B. Salamat	611	Tagasuri (Auditor)	Josephine P. Sanchez
556	Tagasuri (Auditor)	Froilan M. Panganiban	612	42A Tagapangulo (Chairperson)	Melinda R. Villanueva
557	37F Tagapangulo (Chairperson)	Marlyn D. Vasquez	613	Pangalawang Tagapangulo (Vice-Chairperson)	Enrico M. Ablaza
558	Pangalawang Tagapangulo (Vice-Chairperson)	Malyn E. Vencito	614	Kalihim (Secretary)	Teofista C. Mangubat
559	Kalihim (Secretary)	Luzvie C. Mison	615	Ingat-Yaman (Treasurer)	Milagrina B. San Jose
560	38A Tagapangulo (Chairperson)	Evencia E. Adame	616	Tagasuri (Auditor)	Juna T. Largo
561	Pangalawang Tagapangulo (Vice-Chairperson)	Constancia P. Magsino	617	42B Tagapangulo (Chairperson)	Rizalina N. Rabadon
562	Kalihim (Secretary)	Genet S. Sales	618	Pangalawang Tagapangulo (Vice-Chairperson)	Ana Rita T. Villanueva
563	Ingat-Yaman (Treasurer)	Maria Cecilia B. Batocoy	619	Kalihim (Secretary)	Marry Janine Y. Serenas
564	Tagasuri (Auditor)	Danilo R. Magsino	620	Ingat-Yaman (Treasurer)	Evelyn D. Manalo
565	38C Tagapangulo (Chairperson)	William A. Hidalgo	621	43A Tagapangulo (Chairperson)	Aluisius G. Espiritu
566	Kalihim (Secretary)	Antonino A. Riotita (Transferred Residence)	622	Pangalawang Tagapangulo (Vice-Chairperson)	Maria Aurora D. Eusebio
567	39A Tagapangulo (Chairperson)	Marjorie L. Faundo	623	Kalihim (Secretary)	Mamelyn L. Bagtasos
568	Pangalawang Tagapangulo (Vice-Chairperson)	Lolita C. Rafanan	624	Ingat-Yaman (Treasurer)	Maria C. Dela Cruz
569	Kalihim (Secretary)	Corazon C. Ramos	625	Tagasuri (Auditor)	Angelo Joshua O. Dela Cruz
570	Ingat-Yaman (Treasurer)	Elvira P. Candare (Transferred Residence)	626	43B Tagapangulo (Chairperson)	Flordeliza S. Caasi
571	39B Tagasuri (Auditor)	Roberto V. Faundo	627	Pangalawang Tagapangulo (Vice-Chairperson)	Sharon S. Apostol
572	Tagapangulo (Chairperson)	Arlene Z. Calamba	628	Kalihim (Secretary)	Joan E. Almoguera
573	Pangalawang Tagapangulo (Vice-Chairperson)	Juliana L. Ignacio	629	Ingat-Yaman (Treasurer)	Cristy A. Cachila
			630	Tagasuri (Auditor)	Gilbert P. Ricafranca
			631	43D Tagapangulo (Chairperson)	Marfe Lourdes C. Deseo

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
632 43D	Pangalawang Tagapangulo (Vice-Chairperson)	Virginia Y. Layug	690 45K	Pangalawang Tagapangulo (Vice-Chairperson)	Vergie O. Supapo
633	Kalihim (Secretary)	Feliciana P. Quijano	691	Kalihim (Secretary)	Virginia D. Nicolas
634	Ingat-Yaman (Treasurer)	Rhoda A. Del Rosario	692	Ingat-Yaman (Treasurer)	Pacita V. Pasacay
635	Tagasuri (Auditor)	Salvador R. Quijano	693	Tagasuri (Auditor)	Erlinda L. Llagas
636 44A	Tagapangulo (Chairperson)	Jocelyn A. Sato	694 46A	Tagapangulo (Chairperson)	Marina P. Revilla
637	Pangalawang Tagapangulo (Vice-Chairperson)	Joy H. Aquino	695	Pangalawang Tagapangulo (Vice-Chairperson)	Enrique M. Ferreros
638	Kalihim (Secretary)	Marilyn F. Sorio	696	Kalihim (Secretary)	Almarien S. Ferreros
639 44C	Tagapangulo (Chairperson)	Teresa R. Mapue	697	Ingat-Yaman (Treasurer)	Arnaldo S. Pefanco
640	Pangalawang Tagapangulo (Vice-Chairperson)	Troy D. David	698	Tagasuri (Auditor)	Caren A. Areola
641 44E	Tagapangulo (Chairperson)	Erna P. Tamayo	699 46B	Tagapangulo (Chairperson)	Ermelinda L. Enriquez
642	Pangalawang Tagapangulo (Vice-Chairperson)	Felly D. Barrido	700	Pangalawang Tagapangulo (Vice-Chairperson)	Maria Luisa M. Calleja
643	Kalihim (Secretary)	Anna Marie D. Pascua	701	Kalihim (Secretary)	Gina I. Puod
644	Ingat-Yaman (Treasurer)	Majencia Pascua	702	Ingat-Yaman (Treasurer)	Marilyn L. Davis
645	Tagasuri (Auditor)	Josephine S. Mas	703	Tagasuri (Auditor)	Celia V. Reyes
646 45A	Tagapangulo (Chairperson)	Josefina C. Ybera	704 46C	Tagapangulo (Chairperson)	Jovencio E. Tenorio
647	Pangalawang Tagapangulo (Vice-Chairperson)	Jerry T. Quiambao	705 46D	Tagapangulo (Chairperson)	Erlinda G. Callosa
648	Kalihim (Secretary)	Virginia A. Silva	706	Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Corazon G. Domingo
649	Ingat-Yaman (Treasurer)	Vilma J. Banguilan	707	Kalihim (Secretary)	Evelyn G. Ferraris
650	Tagasuri (Auditor)	Vicenta C. Obra	708	Ingat-Yaman (Treasurer)	Cresencio A. Antonio
651 45B	Tagapangulo (Chairperson)	Alma Jinkie D. Eliorda	709	Tagasuri (Auditor)	Carlito O. Papsin
652	Pangalawang Tagapangulo (Vice-Chairperson)	Hilda G. Hong	710 46E	Tagapangulo (Chairperson)	Michael R. Del Rosario
653	Kalihim (Secretary)	Ma. Analiza H. Tenorio	711	Pangalawang Tagapangulo (Vice-Chairperson)	Romela M. Bayudan
654	Ingat-Yaman (Treasurer)	Salve N. Tenorio	712 46F	Tagapangulo (Chairperson)	Joeffrey B. Palines
655	Tagasuri (Auditor)	Anita N. Roque	713	Pangalawang Tagapangulo (Vice-Chairperson)	Rosario C. Javier
656 45C	Tagapangulo (Chairperson)	Rainero R. Aguilar	714	Kalihim (Secretary)	Jannete A. Belen
657 45D	Tagapangulo (Chairperson)	Nilo G. Geavican	715	Ingat-Yaman (Treasurer)	Madeleine Eleinor M. Manuel
658	Pangalawang Tagapangulo (Vice-Chairperson)	Raynaldo B. Gonzaga	716 46G	Tagapangulo (Chairperson)	Benjamin M. Angelo
659	Kalihim (Secretary)	Genith R. Gutierrez	717	Kalihim (Secretary)	Ruth Margarita L. Arevalo
660	Ingat-Yaman (Treasurer)	Flordeliza R. Gonzaga	718 47A	Tagapangulo (Chairperson)	Pollyn Ellamay D. Mendoza
661	Tagasuri (Auditor)	Robilla R. Albos	719	Pangalawang Tagapangulo (Vice-Chairperson)	Lucy D. Ordoñez
662 45E	Tagapangulo (Chairperson)	Ledwina A. Ibojo	720	Kalihim (Secretary)	Epifanio M. Mendoza (Resigned)
663	Pangalawang Tagapangulo (Vice-Chairperson)	Lorena A. Simacio	721	Ingat-Yaman (Treasurer)	Ligaya V. Banares
664	Kalihim (Secretary)	Emelda V. Tablo	722	Tagasuri (Auditor)	Niño C. Vizcarra
665	Ingat-Yaman (Treasurer)	Ma. Lolita B. Sanchez	723 47B	Tagapangulo (Chairperson)	Jimmy L. Aragon
666 45F	Tagapangulo (Chairperson)	Angela R. Duka	724	Pangalawang Tagapangulo (Vice-Chairperson)	Amy L. Montero
667	Pangalawang Tagapangulo (Vice-Chairperson)	Nennen S. Doblado	725	Kalihim (Secretary)	Elvira C. Vizcarra
668	Kalihim (Secretary)	Sahlee G. Mula Cruz	726	Ingat-Yaman (Treasurer)	Rainer Dale M. Leal
669	Ingat-Yaman (Treasurer)	Luz B. Glinio	727	Tagasuri (Auditor)	Carlito Jr L. Ate
670	Tagasuri (Auditor)	Daisy S. Pastrana	728 47C	Tagapangulo (Chairperson)	Elvira M. Dayag
671 45G	Tagapangulo (Chairperson)	Anthony M. Masaganda	729	Pangalawang Tagapangulo (Vice-Chairperson)	Marites S. Lamparero
672	Pangalawang Tagapangulo (Vice-Chairperson)	Juanita J. Lipata	730	Kalihim (Secretary)	Teodora M. Bautista
673	Kalihim (Secretary)	Margarita J. Espina	731	Ingat-Yaman (Treasurer)	Victoria M. Masangkay
674	Ingat-Yaman (Treasurer)	Lolita R. Habulan (Deceased)	732	Tagasuri (Auditor)	Jose Allan B. Cruz
675	Tagasuri (Auditor)	Josefina S. Bohol	733 48A	Tagapangulo (Chairperson)	Delma O. Castro
676 45H	Tagapangulo (Chairperson)	Joseph S. Tamara	734	Pangalawang Tagapangulo (Vice-Chairperson)	Catheryn A. Balofñios
677	Pangalawang Tagapangulo (Vice-Chairperson)	Mark Lester M. Pallon	735	Kalihim (Secretary)	Raquel S. Austria
678	Kalihim (Secretary)	Carmelita E. Mamuad	736 48B	Tagapangulo (Chairperson)	Edilberta M. Ontuca
679	Ingat-Yaman (Treasurer)	Analisa M. Valdrez	737	Pangalawang Tagapangulo (Vice-Chairperson)	Valentin T. Mendoza
680	Tagasuri (Auditor)	Joan V. Paragas	738	Kalihim (Secretary)	Ellaine Joyce E. Austria
681 45I	Tagapangulo (Chairperson)	Luzviminda B. Lopez	739	Ingat-Yaman (Treasurer)	Ophelia A. Lababit
682	Pangalawang Tagapangulo (Vice-Chairperson)	Fenena P. Rodil	740	Tagasuri (Auditor)	Gladys Grace A. Taylo
683	Kalihim (Secretary)	Rachael R. Esplana	741 48C	Tagapangulo (Chairperson)	Rhodora T. Santos
684	Ingat-Yaman (Treasurer)	Feliza R. Briguel	742	Pangalawang Tagapangulo (Vice-Chairperson)	Lea E. Carabeo
685	Tagasuri (Auditor)	Rodolfo A. Caalim	743	Kalihim (Secretary)	Armel C. Luna
686 45J	Tagapangulo (Chairperson)	Marinel B. Otila	744	Ingat-Yaman (Treasurer)	Mario M. Tupaz
687	Pangalawang Tagapangulo (Vice-Chairperson)	Evangelina M. Medina	745	Tagasuri (Auditor)	Hernando V. Manuel
688	Kalihim (Secretary)	Daisy S. Quiñones	746 48D	Tagapangulo (Chairperson)	Lucila R. Abuan
689 45K	Tagapangulo (Chairperson)	Marlyn A. Nicolas	747	Pangalawang Tagapangulo (Vice-Chairperson)	Milagros A. Bagatsing

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
748	48D Kalihim (Secretary)	Natividad C. Delfin	805	52B Tagapangulo (Chairperson)	Jerry Lucas G. Biboso
749	Ingat-Yaman (Treasurer)	Maria Teresa B. Durana	806	Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Jasmin D. Sablay
750	Tagasuri (Auditor)	Faustina D. Correa	807	Kalihim (Secretary)	Lourdes M. Del Prado
751	48E Tagapangulo (Chairperson)	Chito M. Bautista	808	Ingat-Yaman (Treasurer)	Monaliza P. Radaza
752	Pangalawang Tagapangulo (Vice-Chairperson)	Wilma B. Enrico	809	Tagasuri (Auditor)	Marie Claire P. Domine
753	Kalihim (Secretary)	Lanni T. Añasco (Resigned)	810	52C Tagapangulo (Chairperson)	Nonila S. Santos
754	Ingat-Yaman (Treasurer)	Melanie F. Barrameda	811	Pangalawang Tagapangulo (Vice-Chairperson)	Perla B. Monreal
755	Tagasuri (Auditor)	Jocelyn M. Soliven	812	Kalihim (Secretary)	Lucila S. Roque
756	49A Tagapangulo (Chairperson)	William J. Chua	813	Ingat-Yaman (Treasurer)	Marilou G. Seballos
757	Pangalawang Tagapangulo (Vice-Chairperson)	Numeriano Jr. B. Meneses	814	Tagasuri (Auditor)	Noime J. Monreal
758	Kalihim (Secretary)	Flora T. Balintec	815	52D Tagapangulo (Chairperson)	Neñita C. Aramil
759	49B Tagapangulo (Chairperson)	Peter F. Ibasco	816	Pangalawang Tagapangulo (Vice-Chairperson)	Emma U. Cerado
760	Pangalawang Tagapangulo (Vice-Chairperson)	Zenaida M. Peligro	817	Kalihim (Secretary)	Fionna Lou P. Caliuag
761	Kalihim (Secretary)	Jaelyn C. Quiobe	818	Ingat-Yaman (Treasurer)	Victoria P. Yu
762	Ingat-Yaman (Treasurer)	Lizbeth R. Alpapara	819	52E Tagapangulo (Chairperson)	Jeany Vi D. Dela Paz
763	49C Tagapangulo (Chairperson)	Robinson Y. Caliao	820	Pangalawang Tagapangulo (Vice-Chairperson)	Rosalinda M. Gomez
764	Pangalawang Tagapangulo (Vice-Chairperson)	Frank T. Bolo	821	Kalihim (Secretary)	Richel E. Villaronza
765	Kalihim (Secretary)	Mylyne M. Lim	822	Ingat-Yaman (Treasurer)	Caridad G. Tusing
766	Ingat-Yaman (Treasurer)	Nila Meloni O. Bolo	823	Tagasuri (Auditor)	Mila A. Dela Cruz
767	49E Tagapangulo (Chairperson)	Nerissa E. Fuentes	824	53A Tagapangulo (Chairperson)	Rosa R. Santos
768	Pangalawang Tagapangulo (Vice-Chairperson)	Efren S. Rodriguez	825	Pangalawang Tagapangulo (Vice-Chairperson)	Elizabeth M. Cabana
769	50A Tagapangulo (Chairperson)	Angel C. Macabuag	826	Kalihim (Secretary)	Miraflor A. Cajipe
770	Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Lourdes M. Reyes	827	Ingat-Yaman (Treasurer)	Joyce R. Santos
771	Kalihim (Secretary)	Erlinda M. Reyes	828	Tagasuri (Auditor)	Febe R. Nactor
772	Ingat-Yaman (Treasurer)	Zenaida T. Chan	829	53B Tagapangulo (Chairperson)	Merlita M. Belena
773	Tagasuri (Auditor)	Teddy H. Sta. Ana	830	Pangalawang Tagapangulo (Vice-Chairperson)	Jonathan R. Rieza
774	50B Tagapangulo (Chairperson)	Edwin M. Luz	831	Kalihim (Secretary)	Nelita F. Belena
775	Pangalawang Tagapangulo (Vice-Chairperson)	Zenas J. Vergara	832	53C Tagapangulo (Chairperson)	Cristina O. Sidiangco
776	Kalihim (Secretary)	Zoraida G. Vergara	833	Pangalawang Tagapangulo (Vice-Chairperson)	Susana B. Chua
777	50C Tagapangulo (Chairperson)	Rodrigo F. Deniega (Withdrawn)	834	Kalihim (Secretary)	Josefina B. Lopez
778	Pangalawang Tagapangulo (Vice-Chairperson)	Rommel V. Nebria	835	Ingat-Yaman (Treasurer)	Juanita R. Campos
779	Kalihim (Secretary)	Evelyn N. Carpio	836	Tagasuri (Auditor)	Ellen C. Doroin
780	50D Tagapangulo (Chairperson)	Elvey R. Gomez	837	54A Tagapangulo (Chairperson)	Jovita C. Matibag
781	Pangalawang Tagapangulo (Vice-Chairperson)	Ledivinia C. Nazareno	838	Pangalawang Tagapangulo (Vice-Chairperson)	Richard R. Gonzales
782	Kalihim (Secretary)	Janeth M. Maupoy	839	Kalihim (Secretary)	Wilma R. Emocling
783	Ingat-Yaman (Treasurer)	Marites C. Dela Cruz	840	Ingat-Yaman (Treasurer)	Irene P. Gamboa
784	Tagasuri (Auditor)	Carmelita C. Magtañog (Deceased)	841	Tagasuri (Auditor)	Editha T. Gibaga
785	50E Tagapangulo (Chairperson)	Sabrina V. Servano	842	54B Tagapangulo (Chairperson)	Teresa B. Manzano
786	Pangalawang Tagapangulo (Vice-Chairperson)	Aurora B. Robles	843	54C Tagapangulo (Chairperson)	Maria Christina O. Gomez
787	51A Tagapangulo (Chairperson)	Elvira L. Amparo	844	Pangalawang Tagapangulo (Vice-Chairperson)	Leonardson F. Gomez
788	Pangalawang Tagapangulo (Vice-Chairperson)	Lourdes V. Pullon	845	Kalihim (Secretary)	Cecilia A. Mesias
789	Kalihim (Secretary)	Rosemarie L. Pueblas	846	Ingat-Yaman (Treasurer)	Rosel B. Bustamante
790	51B Tagapangulo (Chairperson)	Genelita E. Baclayon	847	Tagasuri (Auditor)	Ursula N. Josue
791	Pangalawang Tagapangulo (Vice-Chairperson)	Marjorie V. Tantoco	848	54D Tagapangulo (Chairperson)	Emily A. Albo
792	Kalihim (Secretary)	Julita S. Laverde	849	Pangalawang Tagapangulo (Vice-Chairperson)	Nelvin C. Mallorca
793	51C Tagapangulo (Chairperson)	Nerissa D. Domalaon	850	Kalihim (Secretary)	Rosie M. Ansuas
794	Pangalawang Tagapangulo (Vice-Chairperson)	Alicia B. Canlapan	851	Ingat-Yaman (Treasurer)	Emilia E. Babagay
795	Kalihim (Secretary)	Belen N. Flores	852	Tagasuri (Auditor)	Loreto, Sr. B. Perez
796	51D Tagapangulo (Chairperson)	Nieves B. Ebol	853	54E Tagapangulo (Chairperson)	Marites G. Taghoy
797	51E Tagapangulo (Chairperson)	Emelita N. Buitre	854	Pangalawang Tagapangulo (Vice-Chairperson)	Rommel O. Fernandez
798	Pangalawang Tagapangulo (Vice-Chairperson)	Remilin T. Guimayen	855	Kalihim (Secretary)	Ardel T. Garzon
799	Kalihim (Secretary)	Helen E. Aquio	856	Ingat-Yaman (Treasurer)	Resurreccion E. Reroma
800	Ingat-Yaman (Treasurer)	Rosalina H. Tango	857	Tagasuri (Auditor)	Leonora R. Balicoco
801	Tagasuri (Auditor)	Rhodalinda A. Diaz	858	54F Tagapangulo (Chairperson)	Cristina B. Macalanda
802	51F Tagapangulo (Chairperson)	Myrnyaln C. Ebol	859	Pangalawang Tagapangulo (Vice-Chairperson)	Christina C. Grafil
803	52A Tagapangulo (Chairperson)	Gaudelia S. Austria	860	Kalihim (Secretary)	Maricar M. Pineda
804	Kalihim (Secretary)	Mary Ann N. Galaraga	861	Ingat-Yaman (Treasurer)	Sheryl E. Duquiatan
			862	Tagasuri (Auditor)	Imelda B. Sullo
			863	55A Tagapangulo (Chairperson)	Marilou U. Murillo

PT #	Katungkulan (<i>Position</i>)	Pangalan (<i>Name</i>)	PT #	Katungkulan (<i>Position</i>)	Pangalan (<i>Name</i>)
864	55A Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Josephine B. Amandy	922	57C Tagapangulo (<i>Chairperson</i>)	Maria Luisa B. Encarnacion (<i>Transferred Residence</i>)
865	Kalihim (<i>Secretary</i>)	Jeannie B. Peñalosa	923	57D Tagapangulo (<i>Chairperson</i>)	Mark Alvin E. Reloj
866	55B Tagapangulo (<i>Chairperson</i>)	Adriana M. Cagara	924	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Ester C. Cabunag
867	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Jesus, Jr. A. Gorobato	925	Kalihim (<i>Secretary</i>)	Lucina M. Cañete
868	Kalihim (<i>Secretary</i>)	Juvy D. Crystal	926	Ingat-Yaman (<i>Treasurer</i>)	Emiliana E. Reloj
869	Ingat-Yaman (<i>Treasurer</i>)	Susana A. Ocaña	927	57E Tagapangulo (<i>Chairperson</i>)	Yolanda A. Rosal
870	Tagasuri (<i>Auditor</i>)	Francisco, Jr. P. Parcotelo	928	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Gaynalle A. Amarin
871	55C Tagapangulo (<i>Chairperson</i>)	Shiela D. Firman	929	Kalihim (<i>Secretary</i>)	Shyla S. Padernal
872	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Dolores S. Concha	930	Ingat-Yaman (<i>Treasurer</i>)	Maria Fe G. Sumagingsing (<i>Transferred Residence</i>)
873	Kalihim (<i>Secretary</i>)	Zarah G. Zapanta	931	Tagasuri (<i>Auditor</i>)	Mary Ann A. Adelantado
874	Ingat-Yaman (<i>Treasurer</i>)	Jenelyn S. Miranda	932	58A Tagapangulo (<i>Chairperson</i>)	Sherly E. Andong
875	Tagasuri (<i>Auditor</i>)	Angelita A. Suñer	933	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Gina B. Derilo
876	55D Tagapangulo (<i>Chairperson</i>)	Teotimo B. Acojedo	934	Kalihim (<i>Secretary</i>)	Jhonry P. Araza
877	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Primitiva O. San Jose (<i>Resigned</i>)	935	Ingat-Yaman (<i>Treasurer</i>)	Cynthia F. Duran
878	Kalihim (<i>Secretary</i>)	Rodelo N. Osapdin	936	Tagasuri (<i>Auditor</i>)	Wilfredo B. Ferrer
879	Ingat-Yaman (<i>Treasurer</i>)	Editha B. Bedaña	937	58B Tagapangulo (<i>Chairperson</i>)	Myrna G. Vale
880	Tagasuri (<i>Auditor</i>)	Maria T. Bagana	938	58C Tagapangulo (<i>Chairperson</i>)	Gerardo B. Diaz
881	55E Tagapangulo (<i>Chairperson</i>)	Nenita B. Cristobal	939	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Mila F. Fabriag
882	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Artemio N. Cristobal	940	Kalihim (<i>Secretary</i>)	Ma. Amasola R. Napari
883	Kalihim (<i>Secretary</i>)	Marites B. Ruben	941	Ingat-Yaman (<i>Treasurer</i>)	Meriam M. Sumacot
884	Ingat-Yaman (<i>Treasurer</i>)	Generosa P. Serafin	942	Tagasuri (<i>Auditor</i>)	Salvacion L. Mendoza
885	Tagasuri (<i>Auditor</i>)	Marissa J. Lusuegro	943	59A Tagapangulo (<i>Chairperson</i>)	Regina M. Damit
886	55F Tagapangulo (<i>Chairperson</i>)	Melba A. Opiasa	944	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Joel E. Landicho
887	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Arlene A. Mapue	945	Kalihim (<i>Secretary</i>)	Jenelyn D. Llamado
888	Kalihim (<i>Secretary</i>)	Maura C. Hamtig	946	Ingat-Yaman (<i>Treasurer</i>)	Irene S. Beltran
889	Ingat-Yaman (<i>Treasurer</i>)	Angelo G. Vallecer	947	Tagasuri (<i>Auditor</i>)	Vivian P. Natividad
890	Tagasuri (<i>Auditor</i>)	Jesus L. Hernacio	948	59B Tagapangulo (<i>Chairperson</i>)	Maritess C. Melgar
891	55G Tagapangulo (<i>Chairperson</i>)	Isabelita A. Collado	949	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Angelita L. Dy
892	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Berlita F. Godmalin	950	Kalihim (<i>Secretary</i>)	Angelita P. Panganiban
893	Kalihim (<i>Secretary</i>)	Evangeline C. Nabor	951	Ingat-Yaman (<i>Treasurer</i>)	Judith D. Caoile
894	56A Tagapangulo (<i>Chairperson</i>)	Ma. Araceli R. Quiogue	952	Tagasuri (<i>Auditor</i>)	Josephine L. Melgar
895	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Lilia M. Siega	953	59D Tagapangulo (<i>Chairperson</i>)	Leonora L. Paulino
896	Kalihim (<i>Secretary</i>)	Evangeline A. Golen	954	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Susana M. Alcantara
897	Ingat-Yaman (<i>Treasurer</i>)	Clarita R. Quiogue	955	60A Tagapangulo (<i>Chairperson</i>)	Angel, Jr. D. Vicente
898	Tagasuri (<i>Auditor</i>)	Emily C. Hermosilla	956	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Nestor B. Elizalde
899	56B Tagapangulo (<i>Chairperson</i>)	Eugenio P. Bote	957	Kalihim (<i>Secretary</i>)	Jennifer E. De Jesus
900	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Benida D. Tigson	958	Ingat-Yaman (<i>Treasurer</i>)	Myrna T. Hernandez
901	Kalihim (<i>Secretary</i>)	Marilou V. Enriquez	959	Tagasuri (<i>Auditor</i>)	Lorena F. Rodriguez
902	Ingat-Yaman (<i>Treasurer</i>)	Fidel M. Gannaban	960	60B Tagapangulo (<i>Chairperson</i>)	Louie B. Cruz
903	Tagasuri (<i>Auditor</i>)	Remedios M. Robin	961	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Jocelyn O. Loyola
904	56C Tagapangulo (<i>Chairperson</i>)	Ma. Liwliwa P. Villegas	962	Kalihim (<i>Secretary</i>)	Elena G. Ramos
905	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Emily C. Pimentel	963	Ingat-Yaman (<i>Treasurer</i>)	Dolores M. Nuevaespaña
906	Kalihim (<i>Secretary</i>)	Alicia T. Martinez	964	Tagasuri (<i>Auditor</i>)	Virginia N. Soto
907	Ingat-Yaman (<i>Treasurer</i>)	Susan S. Lobregas	965	60D Tagapangulo (<i>Chairperson</i>)	Carmelita L. Gapasin
908	Tagasuri (<i>Auditor</i>)	Richard M. Giron	966	61A Tagapangulo (<i>Chairperson</i>)	Atanacio O. Minor, II
909	56D Tagapangulo (<i>Chairperson</i>)	Emma C. Rabanillo	967	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Alma Victoria M. Hutalla
910	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Riza B. Olea	968	Kalihim (<i>Secretary</i>)	Katrina Clarisse M. Hutalla
911	Kalihim (<i>Secretary</i>)	Ludy L. Ilaida	969	Ingat-Yaman (<i>Treasurer</i>)	Elmer L. Hutalla
912	Ingat-Yaman (<i>Treasurer</i>)	Razel M. Cayetano	970	61B Tagapangulo (<i>Chairperson</i>)	Edina C. Figura
913	Tagasuri (<i>Auditor</i>)	Danilo D. Contigno	971	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Estrellita P. Mirafelix
914	57A Tagapangulo (<i>Chairperson</i>)	Heide L. Caban	972	Kalihim (<i>Secretary</i>)	Evangeline D. Garcia
915	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Roland P. Papel	973	Ingat-Yaman (<i>Treasurer</i>)	Anastacia L. Faronilo
916	Kalihim (<i>Secretary</i>)	Maricon S. Apas	974	Tagasuri (<i>Auditor</i>)	Maria Luisa M. Cruz
917	Ingat-Yaman (<i>Treasurer</i>)	Benedicta N. Flores	975	61C Tagapangulo (<i>Chairperson</i>)	Rhezalyn C. Entila (<i>Resigned</i>)
918	Tagasuri (<i>Auditor</i>)	Arnel L. Esteria	976	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Ricardo, Jr. T. Entila (<i>Resigned</i>)
919	57B Tagapangulo (<i>Chairperson</i>)	Teresita C. Valenzuela	977	Kalihim (<i>Secretary</i>)	Jeanette A. Ibañez
920	Pangalawang Tagapangulo (<i>Vice-Chairperson</i>)	Editha F. Roldan	978	Ingat-Yaman (<i>Treasurer</i>)	James Cesar M. Tarronas
921	Kalihim (<i>Secretary</i>)	Ma. Soledad Z. Velasquez			

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
979	61C Tagasuri (Auditor)	Jean E. Tarronas	1037	64E Pangalawang Tagapangulo (Vice-Chairperson)	Leah A. Bawa
980	61D Tagapangulo (Chairperson)	Rafael C. Albay	1038	Kalihim (Secretary)	Lolita A. Alvarez
981	Pangalawang Tagapangulo (Vice-Chairperson)	Valentina O. Corpuz	1039	Ingat-Yaman (Treasurer)	Perfecto O. Alvarez
982	Kalihim (Secretary)	Wilma B. Porquiado	1040	64F Tagapangulo (Chairperson)	Lillia A. Obra
983	Ingat-Yaman (Treasurer)	Lilybeth S. Marzonía	1041	Pangalawang Tagapangulo (Vice-Chairperson)	Victoria C. Gonzales
984	Tagasuri (Auditor)	Edilberto S. Poquiz	1042	Kalihim (Secretary)	Rowena A. Magallanes
985	62A Tagapangulo (Chairperson)	Pamela S. Delgado	1043	Ingat-Yaman (Treasurer)	Roda A. Magallanes
986	Pangalawang Tagapangulo (Vice-Chairperson)	Losilyn C. Eco	1044	Tagasuri (Auditor)	Teresita A. Magallanes
987	62B Tagapangulo (Chairperson)	Marcelo M. Vida	1045	64G Tagapangulo (Chairperson)	Josefina T. Mapile
988	Pangalawang Tagapangulo (Vice-Chairperson)	Marty M. Madrid	1046	Pangalawang Tagapangulo (Vice-Chairperson)	Bona B. Gerola
989	62C Tagapangulo (Chairperson)	Noemi J. Himbing	1047	Kalihim (Secretary)	Sally C. Resuello
990	62E Tagapangulo (Chairperson)	Janet D. Gatuz	1048	Ingat-Yaman (Treasurer)	Edwin T. Mapile
991	Pangalawang Tagapangulo (Vice-Chairperson)	Aurora M. Dona	1049	Tagasuri (Auditor)	Florence T. Mapile
992	Kalihim (Secretary)	Fidel, II D. Emanó	1050	64H Tagapangulo (Chairperson)	Estrellita T. Riva
993	Ingat-Yaman (Treasurer)	Jona B. Lumanog	1051	Pangalawang Tagapangulo (Vice-Chairperson)	Alejandro M. Potal (Offset)
994	Tagasuri (Auditor)	Antonio, Jr. P. Dona	1052	Kalihim (Secretary)	Lydia A. Inventor
995	62F Tagapangulo (Chairperson)	Perla T. Tubale	1053	Ingat-Yaman (Treasurer)	Maria D. Duran
996	Pangalawang Tagapangulo (Vice-Chairperson)	Jesse E. Landicho	1054	Tagasuri (Auditor)	Jack V. Patiño
997	Kalihim (Secretary)	Joy M. Landicho	1055	65A Tagapangulo (Chairperson)	Berlina B. Orlina
998	Ingat-Yaman (Treasurer)	Merlita A. Cruz	1056	Pangalawang Tagapangulo (Vice-Chairperson)	Celia M. Salvador
999	Tagasuri (Auditor)	Russel N. Palmarin	1057	Kalihim (Secretary)	Teresita V. Gabriel
1000	63A Tagapangulo (Chairperson)	Cheryl J. Viaña	1058	Ingat-Yaman (Treasurer)	Salvacion O. Seguenza
1001	Pangalawang Tagapangulo (Vice-Chairperson)	Mard A. Galicia	1059	Tagasuri (Auditor)	Geronimo Regidor Y. Gabriel
1002	Kalihim (Secretary)	Salvacion F. Jardeleza	1060	65B Tagapangulo (Chairperson)	Danilo G. Juanillo
1003	63B Tagapangulo (Chairperson)	Marita G. Esguerra	1061	Pangalawang Tagapangulo (Vice-Chairperson)	Jenny T. Monasterial
1004	Pangalawang Tagapangulo (Vice-Chairperson)	Belen D. Avila (Transferred)	1062	Kalihim (Secretary)	Leynard O. Dris
1005	63C Tagapangulo (Chairperson)	Jose O. Nariz	1063	Ingat-Yaman (Treasurer)	Jasmin D. Viray
1006	Pangalawang Tagapangulo (Vice-Chairperson)	Marcela D. Lagliva	1064	Tagasuri (Auditor)	Lourdes B. Remudo
1007	Kalihim (Secretary)	Nilda M. Caugma	1065	65D Tagapangulo (Chairperson)	Demetria R. Jarabílo
1008	Ingat-Yaman (Treasurer)	Merlina P. Infante	1066	65E Tagapangulo (Chairperson)	Ma. Fe B. Villamer
1009	Tagasuri (Auditor)	Joel P. Bañez	1067	Pangalawang Tagapangulo (Vice-Chairperson)	Ma. Elsa B. Grafil
1010	63D Tagapangulo (Chairperson)	Eric N. Diosaban	1068	Kalihim (Secretary)	Angela V. Magbanua (Withdrawn)
1011	Pangalawang Tagapangulo (Vice-Chairperson)	Evaluz V. Degorio	1069	Ingat-Yaman (Treasurer)	Maricel G. Manahan
1012	Kalihim (Secretary)	Evangeline A. Navalta	1070	Tagasuri (Auditor)	Marlyn L. Malano
1013	Ingat-Yaman (Treasurer)	Sebastian D. Austria	1071	66A Tagapangulo (Chairperson)	Rafael C. Abesamis
1014	Tagasuri (Auditor)	Nelita M. Desoloc	1072	Pangalawang Tagapangulo (Vice-Chairperson)	Alfonso D. Iliw-Iliw
1015	63E Tagapangulo (Chairperson)	Jasmin F. Afloño	1073	Kalihim (Secretary)	Anita S. Iliw-Iliw
1016	Pangalawang Tagapangulo (Vice-Chairperson)	Jeffrey G. Tayab	1074	66B Tagapangulo (Chairperson)	Leonardo Jr. A. Pacheco
1017	Kalihim (Secretary)	Remedios D. Serio	1075	66C Tagapangulo (Chairperson)	Lydia P. Reyes
1018	Ingat-Yaman (Treasurer)	Myrna A. Jacinto	1076	Pangalawang Tagapangulo (Vice-Chairperson)	Glenda A. San Juan
1019	Tagasuri (Auditor)	May Ann M. Alabado	1077	Kalihim (Secretary)	Eufema B. Galicia
1020	64A Tagapangulo (Chairperson)	Imelda A. Hilario	1078	Ingat-Yaman (Treasurer)	Milagros S. Valderama
1021	Pangalawang Tagapangulo (Vice-Chairperson)	Ernesto L. Teodones	1079	Tagasuri (Auditor)	Luzviminda L. Mata
1022	Kalihim (Secretary)	Nova C. Silvestre	1080	66D Tagapangulo (Chairperson)	Leah L. Espinola
1023	Ingat-Yaman (Treasurer)	Maryjane N. Isidro	1081	Pangalawang Tagapangulo (Vice-Chairperson)	Elden T. Cofino
1024	Tagasuri (Auditor)	Ruby N. Isidro	1082	Kalihim (Secretary)	Betty L. Balaba
1025	64B Tagapangulo (Chairperson)	Carlos V. Dabu Sr.	1083	Ingat-Yaman (Treasurer)	Gloria T. Olivera
1026	Kalihim (Secretary)	Lorna C. Algarne	1084	Tagasuri (Auditor)	Carolyn N. Barrios
1027	64C Tagapangulo (Chairperson)	Rosemarie N. Lovete	1085	66E Tagapangulo (Chairperson)	Felicitas E. Dela Cruz
1028	Pangalawang Tagapangulo (Vice-Chairperson)	Vivian A. Siose	1086	Pangalawang Tagapangulo (Vice-Chairperson)	Gertrudes M. Alba
1029	Kalihim (Secretary)	Marilou G. Daclis (Resigned)	1087	Kalihim (Secretary)	Anita S. Unlayao
1030	Ingat-Yaman (Treasurer)	Elena G. Lapaz	1088	Ingat-Yaman (Treasurer)	Maria V. Valloso
1031	Tagasuri (Auditor)	Alicia A. Alfanta	1089	Tagasuri (Auditor)	Judith P. Arbis
1032	64D Tagapangulo (Chairperson)	Criselda C. Ybañez	1090	67A Tagapangulo (Chairperson)	Aniceta T. Calvez
1033	Kalihim (Secretary)	Edna A. Tusi	1091	Kalihim (Secretary)	Mae C. Canoza
1034	Ingat-Yaman (Treasurer)	Adelaida T. Valdez (Resigned)	1092	67B Tagapangulo (Chairperson)	Felimon S. Fuentes
1035	Tagasuri (Auditor)	Mary Jane V. Union	1093	Pangalawang Tagapangulo (Vice-Chairperson)	Kathrina B. Timones
1036	64E Tagapangulo (Chairperson)	Joel M. Maquínana (Deceased)	1094	Kalihim (Secretary)	Cierlita O. Riego De Dios
			1095	Ingat-Yaman (Treasurer)	Alicia B. Timones

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
1096	67B Tagasuri (Auditor)	Gilbert P. Natividad	1154	70B Kalihim (Secretary)	Maribel C. Remolona
1097	67C Tagapangulo (Chairperson)	Epifania P. Oballas	1155	Ingat-Yaman (Treasurer)	Clara C. Dionisio
1098	Pangalawang Tagapangulo (Vice-Chairperson)	Edgar A. Maglantay	1156	Tagasuri (Auditor)	Ofelia P. Viñas
1099	Kalihim (Secretary)	Annabelle M. Suico	1157	70C Tagapangulo (Chairperson)	Clarita A. Bautista
1100	Ingat-Yaman (Treasurer)	Jelyn C. Maglantay	1158	Pangalawang Tagapangulo (Vice-Chairperson)	Tita B. Zarate
1101	Tagasuri (Auditor)	Fritz Gerald P. Oballas	1159	Kalihim (Secretary)	Jesusa D. Javier
1102	68A Tagapangulo (Chairperson)	Leonila E. Cayaban	1160	70D Tagapangulo (Chairperson)	Sherley M. Tangcuangco
1103	Pangalawang Tagapangulo (Vice-Chairperson)	Germelina C. Gallardo	1161	Pangalawang Tagapangulo (Vice-Chairperson)	Lydia B. Catalan
1104	Kalihim (Secretary)	Grace R. Nillas	1162	Kalihim (Secretary)	Jannet S. Seares
1105	Ingat-Yaman (Treasurer)	Wilfredo B. Canicosa	1163	70E Tagapangulo (Chairperson)	Primo, Jr. T. Betanio
1106	Tagasuri (Auditor)	Nenita M. Macatangay	1164	Pangalawang Tagapangulo (Vice-Chairperson)	Francisco S. Marquez Jr
1107	68B Tagapangulo (Chairperson)	Ricardo A. Zamora	1165	Kalihim (Secretary)	Ruperta R. Blanco
1108	Pangalawang Tagapangulo (Vice-Chairperson)	Merlina D. Gacutan	1166	Ingat-Yaman (Treasurer)	Harry A. De Guzman
1109	Kalihim (Secretary)	Estela V. Nandin	1167	70F Tagapangulo (Chairperson)	Merla G. Calma
1110	Ingat-Yaman (Treasurer)	Ma. Elsie B. Porcia	1168	Pangalawang Tagapangulo (Vice-Chairperson)	Mario C. Pelaez
1111	Tagasuri (Auditor)	Rosemarie B. Gica	1169	Kalihim (Secretary)	Lorena M. Obias
1112	68C Tagapangulo (Chairperson)	Jane C. Lusica	1170	Ingat-Yaman (Treasurer)	Clarita R. Garcia
1113	Pangalawang Tagapangulo (Vice-Chairperson)	Concepcion E. Abrio	1171	Tagasuri (Auditor)	Lourdes P. Canillas
1114	Kalihim (Secretary)	Neniet M. Ferrer	1172	71A Tagapangulo (Chairperson)	Rosalie R. Ignacio
1115	Ingat-Yaman (Treasurer)	Josefine S. Inaldo	1173	Pangalawang Tagapangulo (Vice-Chairperson)	Eden C. Valencia
1116	68D Tagapangulo (Chairperson)	Reynaldo F. Kempis	1174	Kalihim (Secretary)	Marietta P. Bataller
1117	Pangalawang Tagapangulo (Vice-Chairperson)	Crispina D. Lim	1175	Ingat-Yaman (Treasurer)	Imelda P. Capariño
1118	Kalihim (Secretary)	Robert G. Sapungan	1176	Tagasuri (Auditor)	Marie Sharon O. Capariño
1119	Ingat-Yaman (Treasurer)	Michelle G. Sapungan	1177	71B Tagapangulo (Chairperson)	Jocelyn M. Enriquez
1120	Tagasuri (Auditor)	Alfredo B. Zambrano	1178	Pangalawang Tagapangulo (Vice-Chairperson)	Rico L. Guevarra
1121	68E Tagapangulo (Chairperson)	Michael G. Maisog	1179	Kalihim (Secretary)	Fortunata D. Morillo
1122	Pangalawang Tagapangulo (Vice-Chairperson)	Marlin P. Galos	1180	Ingat-Yaman (Treasurer)	Rosendo A. Enriquez
1123	Kalihim (Secretary)	Joanne Bernadette C. Gaitan	1181	Tagasuri (Auditor)	Josefina M. Esteves
1124	Ingat-Yaman (Treasurer)	Hermelinda T. Guerrero	1182	71C Tagapangulo (Chairperson)	Joel D. Perea
1125	Tagasuri (Auditor)	Marie April L. Legue	1183	Pangalawang Tagapangulo (Vice-Chairperson)	Jason M. Fajilagutan
1126	69A Tagapangulo (Chairperson)	Rodrigo Agustin M. Leonardo	1184	Kalihim (Secretary)	Adelyn A. Gonzales
1127	Pangalawang Tagapangulo (Vice-Chairperson)	Jesus V. Malasmas	1185	Ingat-Yaman (Treasurer)	Gina B. Andal
1128	Kalihim (Secretary)	James Ross U. Butial	1186	Tagasuri (Auditor)	Susan P. Fajilagutan
1129	Ingat-Yaman (Treasurer)	Maria Pureza U. Butial	1187	71D Tagapangulo (Chairperson)	Lolita B. Ramirez
1130	69B Tagapangulo (Chairperson)	Donavil A. Pascual	1188	Pangalawang Tagapangulo (Vice-Chairperson)	Charita V. Lapeña
1131	Pangalawang Tagapangulo (Vice-Chairperson)	Gigi S. Veloso	1189	Kalihim (Secretary)	Beatriz L. Nillar
1132	Kalihim (Secretary)	Belen C. Santos	1190	71E Tagapangulo (Chairperson)	Marietta G. Jagorin
1133	Ingat-Yaman (Treasurer)	Dwight Ezequiel S. Espinas (Deceased)	1191	Pangalawang Tagapangulo (Vice-Chairperson)	Marilyn Y. Gravillo
1134	Tagasuri (Auditor)	Teresita E. Bayot	1192	Kalihim (Secretary)	Elsa B. Duran
1135	69C Tagapangulo (Chairperson)	Pamela B. Limson	1193	Ingat-Yaman (Treasurer)	Ma. Babyllinda L. Aquilisca
1136	Pangalawang Tagapangulo (Vice-Chairperson)	Raquel J. Dadia	1194	Tagasuri (Auditor)	Mary Apple P. Galindez
1137	Kalihim (Secretary)	Fe Caryl B. Paned	1195	71F Tagapangulo (Chairperson)	Lea A. Batas
1138	Ingat-Yaman (Treasurer)	Pacita G. Monteclaro	1196	Kalihim (Secretary)	Judith A. Gahator
1139	Tagasuri (Auditor)	Ma. Elena J. Dales	1197	Ingat-Yaman (Treasurer)	Rosie A. Arandez
1140	69D Tagapangulo (Chairperson)	Roland Rhonnel M. Suarez	1198	Tagasuri (Auditor)	Babyllou B. Alipogpog
1141	Pangalawang Tagapangulo (Vice-Chairperson)	Jenalyn C. Suarez	1199	71G Tagapangulo (Chairperson)	Juliet F. Damián
1142	69E Tagapangulo (Chairperson)	Ma. Lourdes L. Florentino	1200	Pangalawang Tagapangulo (Vice-Chairperson)	Helen S. Carnecer
1143	Pangalawang Tagapangulo (Vice-Chairperson)	Eduardo N. Iranzo	1201	Kalihim (Secretary)	Arlene R. Blanco
1144	Kalihim (Secretary)	Mary Irene C. Gonzales	1202	Ingat-Yaman (Treasurer)	Edita E. Cruz
1145	Ingat-Yaman (Treasurer)	Araceli C. Iranzo	1203	Tagasuri (Auditor)	Fe R. Sape
1146	Tagasuri (Auditor)	Ireneo, Jr A. Gonzales	1204	71H Tagapangulo (Chairperson)	Lydia P. Del Rosario
1147	70A Tagapangulo (Chairperson)	Vilma C. Streeter	1205	Pangalawang Tagapangulo (Vice-Chairperson)	Romulo G. Hermosa
1148	Pangalawang Tagapangulo (Vice-Chairperson)	Myrna S. Lacay	1206	Kalihim (Secretary)	Mercedita A. Nuñez
1149	Kalihim (Secretary)	Gina M. Lumain	1207	Ingat-Yaman (Treasurer)	Jessica U. Feolog
1150	Ingat-Yaman (Treasurer)	Ronalyn S. Manuel	1208	Tagasuri (Auditor)	Evelyn S. Sapal
1151	Tagasuri (Auditor)	Arleen T. Manuel	1209	71I Tagapangulo (Chairperson)	Mary Ann V. Abiño
1152	70B Tagapangulo (Chairperson)	Leonida A. Mayo	1210	Pangalawang Tagapangulo (Vice-Chairperson)	Ramila V. Nalcot
1153	Pangalawang Tagapangulo (Vice-Chairperson)	Franco S. Barredo	1211	Kalihim (Secretary)	Josephine S. Dimaano
			1212	Ingat-Yaman (Treasurer)	Alma B. Obias

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
1213	71I Tagasuri (Auditor)	Ely G. Preligera	1271	105A Pangalawang Tagapangulo (Vice-Chairperson)	Ismael D. Santos
1214	71J Tagapangulo (Chairperson)	Marites B. Aplacador	1272	Kalihim (Secretary)	Rosalina A. Lim
1215	Pangalawang Tagapangulo (Vice-Chairperson)	Lucena A. Mendoza	1273	Ingat-Yaman (Treasurer)	Marlyn U. Bueno
1216	Kalihim (Secretary)	Leah B. Busano	1274	Tagasuri (Auditor)	Rachel D. Bernardo
1217	Ingat-Yaman (Treasurer)	Fe P. Torculas	1275	105B Tagapangulo (Chairperson)	Catherine I. Anuba
1218	Tagasuri (Auditor)	Manuel B. Barrios	1276	Pangalawang Tagapangulo (Vice-Chairperson)	Henrito F. Cerna
1219	71K Tagapangulo (Chairperson)	Virginia C. Hatud	1277	Kalihim (Secretary)	Jennylyn O. Cahilig
1220	Pangalawang Tagapangulo (Vice-Chairperson)	Isidra E. Inventor	1278	Ingat-Yaman (Treasurer)	Lebertad E. Cerna
1221	Kalihim (Secretary)	Ma. Luisa C. Sanchez	1279	Tagasuri (Auditor)	Renato F. De Leon
1222	Ingat-Yaman (Treasurer)	Nora G. Reyes	1280	106A Tagapangulo (Chairperson)	Gemma T. Marquez
1223	Tagasuri (Auditor)	Lilia I. Salve	1281	Pangalawang Tagapangulo (Vice-Chairperson)	Angela S. Pangilinan
1224	72A Tagapangulo (Chairperson)	Charito C. Sabino	1282	Kalihim (Secretary)	Ma. Eden C. Rieta
1225	Pangalawang Tagapangulo (Vice-Chairperson)	Ruth B. Elpedang	1283	Ingat-Yaman (Treasurer)	Ria M. Cerdia
1226	Kalihim (Secretary)	Jonadette B. Samaniego	1284	Tagasuri (Auditor)	Allene S. Faustino
1227	72B Tagapangulo (Chairperson)	Janeth A. Bolivar	1285	106B Tagapangulo (Chairperson)	Maria Floriza V. Dela Cruz
1228	Pangalawang Tagapangulo (Vice-Chairperson)	Arnel D. Chua	1286	Pangalawang Tagapangulo (Vice-Chairperson)	Luzviminda G. Rabino
1229	Kalihim (Secretary)	Jocelyn B. Alamag	1287	Kalihim (Secretary)	Anne Klein A. Baluyot
1230	Ingat-Yaman (Treasurer)	Julie V. Galvez	1288	Ingat-Yaman (Treasurer)	Maria Teresita V. Pion
1231	72C Tagapangulo (Chairperson)	Robert L. Doctor	1289	Tagasuri (Auditor)	Apolonio A. Matias
1232	Pangalawang Tagapangulo (Vice-Chairperson)	Elsie D. Luba	1290	106C Tagapangulo (Chairperson)	Erlinda R. Sambile (Transferred Residence)
1233	Kalihim (Secretary)	Carmelita C. De Guzman	1291	Pangalawang Tagapangulo (Vice-Chairperson)	Romsan R. Sambile (Transferred Residence)
1234	Ingat-Yaman (Treasurer)	Geraldine C. Doctor (Deceased)	1292	Kalihim (Secretary)	Kris Anne C. Sarmiento
1235	Tagasuri (Auditor)	Lilibeth L. Bonggat	1293	106D Tagapangulo (Chairperson)	Richard L. Alip
1236	72D Tagapangulo (Chairperson)	Madeline C. Habon	1294	Pangalawang Tagapangulo (Vice-Chairperson)	Leonnice G. Pahilagao
1237	72E Tagapangulo (Chairperson)	Maria Nerissa A. Dela Peña	1295	Kalihim (Secretary)	Nida R. Marjolino
1238	73A Tagapangulo (Chairperson)	Nelson C. Ignacio	1296	Ingat-Yaman (Treasurer)	Juanita R. Rodriguez
1239	Pangalawang Tagapangulo (Vice-Chairperson)	Bernardo S. Bulaong	1297	Tagasuri (Auditor)	Belinda P. Fontillas
1240	Kalihim (Secretary)	Joseline D. Aplaya	1298	107A Tagapangulo (Chairperson)	Danny I. Quidangen
1241	Ingat-Yaman (Treasurer)	Higthrinn B. Ignacio	1299	Pangalawang Tagapangulo (Vice-Chairperson)	Rodolfo, Jr. A. De Leon
1242	Tagasuri (Auditor)	Cirilo Jr. A. Meraveles	1300	Kalihim (Secretary)	Maria Rodemia S. De Leon
1243	73B Tagapangulo (Chairperson)	Vicente N. Delos Santos	1301	Ingat-Yaman (Treasurer)	Josefina C. Rosas
1244	Pangalawang Tagapangulo (Vice-Chairperson)	Angelina S. San Fernando	1302	Tagasuri (Auditor)	Mario B. Lamayo
1245	Kalihim (Secretary)	Ludivina T. Padilla	1303	107B Tagapangulo (Chairperson)	Teresita B. Santos
1246	Ingat-Yaman (Treasurer)	Ma. Theresa N. Ramos	1304	Pangalawang Tagapangulo (Vice-Chairperson)	Catalina M. Legson
1247	Tagasuri (Auditor)	Lyn C. Galman	1305	Kalihim (Secretary)	Diona P. Sontillano
1248	73C Tagapangulo (Chairperson)	Jose S. Dionisio	1306	107C Tagapangulo (Chairperson)	George G. Narisma
1249	Pangalawang Tagapangulo (Vice-Chairperson)	Danilo A. Peñano	1307	Pangalawang Tagapangulo (Vice-Chairperson)	Juanita D. Galac
1250	Kalihim (Secretary)	Sherwin C. Ignacio	1308	Kalihim (Secretary)	Teresita L. Alojado
1251	Ingat-Yaman (Treasurer)	Rosario T. Ofiaza	1309	Ingat-Yaman (Treasurer)	Renosa G. Morilla
1252	Tagasuri (Auditor)	Arturo A. De Leon	1310	Tagasuri (Auditor)	Precy I. Zaky
1253	73D Tagapangulo (Chairperson)	Luis F. Genodia (Deceased)	1311	107D Tagapangulo (Chairperson)	Maria Concepcion V. Odoño
1254	Pangalawang Tagapangulo (Vice-Chairperson)	Wilfredo P. Miranda	1312	Pangalawang Tagapangulo (Vice-Chairperson)	Manuela A. Cerillo
1255	Kalihim (Secretary)	Florita P. Villacruel	1313	109 Tagapangulo (Chairperson)	Remedios G. Geminiano
1256	73E Tagapangulo (Chairperson)	Erlinda C. Castillo	1314	Pangalawang Tagapangulo (Vice-Chairperson)	Ronald G. Alvarez
1257	Pangalawang Tagapangulo (Vice-Chairperson)	Josefa L. Malto	1315	Kalihim (Secretary)	Catalina G. Ablola
1258	Kalihim (Secretary)	Mark O. Mirar	1316	110A Tagapangulo (Chairperson)	Dionisio D. Magpantay (Resigned)
1259	73F Tagapangulo (Chairperson)	Joveniano M. Avila	1317	Pangalawang Tagapangulo (Vice-Chairperson)	Renato S. Torres
1260	Pangalawang Tagapangulo (Vice-Chairperson)	Alma C. Nasala	1318	Kalihim (Secretary)	Maribel P. Abo-Abo
1261	Kalihim (Secretary)	Bernardina T. Jabina	1319	Ingat-Yaman (Treasurer)	Rosanna H. Geronimo
1262	Ingat-Yaman (Treasurer)	Rose J. Pepito	1320	110B Tagapangulo (Chairperson)	Alberto, Jr. B. Gorgonia
1263	Tagasuri (Auditor)	Merlinda G. Pablo	1321	Pangalawang Tagapangulo (Vice-Chairperson)	Claribel Z. Esay
1264	104A Tagapangulo (Chairperson)	Ma. Elena R. Sebastian	1322	Kalihim (Secretary)	Leticia T. Peña
1265	Pangalawang Tagapangulo (Vice-Chairperson)	Carmencita M. Velasco	1323	111A Tagapangulo (Chairperson)	Marcelino S. Manangan
1266	Kalihim (Secretary)	Carolyn L. Sarmiento	1324	Pangalawang Tagapangulo (Vice-Chairperson)	Flordeliza E. Manangan
1267	Ingat-Yaman (Treasurer)	Angelita H. Cruz	1325	Kalihim (Secretary)	Erlinda E. Arribado
1268	Tagasuri (Auditor)	May L. Pulgo	1326	Ingat-Yaman (Treasurer)	Leonora E. Abelida
1269	104B Tagapangulo (Chairperson)	Ledelina D. Nery			
1270	105A Tagapangulo (Chairperson)	Danilo C. Gonzales			

PT #	Katungkulan (Position)	Pangalan (Name)	PT #	Katungkulan (Position)	Pangalan (Name)
1327	111B Tagapangulo (Chairperson)	Elden R. Enojas	1372	115M Pangalawang Tagapangulo (Vice-Chairperson)	Bimro B. Castanares
1328	Pangalawang Tagapangulo (Vice-Chairperson)	Fe L. Obra	1373	Kalihim (Secretary)	Maria Yessa R. Jarlos
1329	Kalihim (Secretary)	Bonifacia C. Ramasasa	1374	Ingat-Yaman (Treasurer)	Maribeth A. Tizon
1330	Ingat-Yaman (Treasurer)	Marlyn B. Careso	1375	Tagasuri (Auditor)	Cynthia I. Gonzales
1331	Tagasuri (Auditor)	Rosa B. Enojas	1376	115N Tagapangulo (Chairperson)	Rosita S. Perio
1332	111C Tagapangulo (Chairperson)	Aristotle B. Relova	1377	Pangalawang Tagapangulo (Vice-Chairperson)	Maria Victoria A. Valde
1333	Pangalawang Tagapangulo (Vice-Chairperson)	Marilou L. Belarmino	1378	Kalihim (Secretary)	Trinidad B. Cortez
1334	Kalihim (Secretary)	Roberto B. Reyes	1379	Ingat-Yaman (Treasurer)	Elizabeth B. Mangahas
1335	111D Tagapangulo (Chairperson)	Grace A. Cascon	1380	Tagasuri (Auditor)	Elizabeth V. Orobia
1336	Pangalawang Tagapangulo (Vice-Chairperson)	Evangeline T. Nono	1381	115O Tagapangulo (Chairperson)	Fernando S. Nery
1337	Kalihim (Secretary)	Jorge S. Dabuyan	1382	Kalihim (Secretary)	Emelita C. Nery
1338	Ingat-Yaman (Treasurer)	Anna Margarita T. Nono	1383	115P Tagapangulo (Chairperson)	Renato C. Sunga
1339	115A Tagapangulo (Chairperson)	Felix Eliseo F. Pamintuan	1384	Pangalawang Tagapangulo (Vice-Chairperson)	Cecilia C. Alfajaro
1340	Pangalawang Tagapangulo (Vice-Chairperson)	Leticia B. Pamintuan	1385	Kalihim (Secretary)	Marisol S. Duka
1341	Kalihim (Secretary)	Merlyn M. Dela Cruz	1386	115R Tagapangulo (Chairperson)	Conchita T. Macabuag
1342	Ingat-Yaman (Treasurer)	Erlinda M. Martin	1387	Kalihim (Secretary)	Rosalio S. Daang
1343	Tagasuri (Auditor)	Donatilla I. Nadal	1388	115S Tagapangulo (Chairperson)	Imelda D. Santelices
1344	115B Tagapangulo (Chairperson)	Valentina M. Terrado	1389	Pangalawang Tagapangulo (Vice-Chairperson)	Leonicia C. Fernando
1345	Pangalawang Tagapangulo (Vice-Chairperson)	Violeta V. Datuin	1390	Kalihim (Secretary)	Elizabeth F. Villagrancia
1346	Kalihim (Secretary)	Lorena H. Tabulong	1391	Ingat-Yaman (Treasurer)	Nell Mariquit C. Ramos
1347	Ingat-Yaman (Treasurer)	Lucilyn A. Costelo	1392	Tagasuri (Auditor)	Herbert M. Villagrancia
1348	Tagasuri (Auditor)	Miriam C. Deza	1393	141A Tagapangulo (Chairperson)	Deborah Ruth E. Reposar
1349	115C Tagapangulo (Chairperson)	Luzviminda M. Romero	1394	Thousand Oaks Pangalawang Tagapangulo (Vice-Chairperson)	George D. Victor
1350	Pangalawang Tagapangulo (Vice-Chairperson)	Cornelia P. Basio	1395	Kalihim (Secretary)	Arley V. Lobrin
1351	Kalihim (Secretary)	Janeth B. Oliva	1396	Ingat-Yaman (Treasurer)	Emmanuel G. Dela Cruz
1352	Ingat-Yaman (Treasurer)	Leonila T. Angulo	1397	141B Tagapangulo (Chairperson)	Clarida D. Gurayeb
1353	Tagasuri (Auditor)	Rosemarie C. Galarde	1398	Arandia Pangalawang Tagapangulo College (Vice-Chairperson)	Victorio C. Tivar
1354	115E Tagapangulo (Chairperson)	Arsenia G. Canes	1399	Kalihim (Secretary)	Ariel R. Edroso
1355	Pangalawang Tagapangulo (Vice-Chairperson)	Juanita A. Su	1400	Ingat-Yaman (Treasurer)	Jonathan Ros D. Arandia
1356	115F Tagapangulo (Chairperson)	Frederick A. Lim	1401	141C Tagapangulo (Chairperson)	Maria Fe P. Gusi
1357	Pangalawang Tagapangulo (Vice-Chairperson)	Carmelita A. Perlada	1402	Le Sil Pangalawang Tagapangulo School (Vice-Chairperson)	Christel Milagros G. Galdones (Resigned)
1358	Kalihim (Secretary)	Catherine G. Amar	1403	Kalihim (Secretary)	Jessa A. Clarita
1359	Ingat-Yaman (Treasurer)	Aniceta C. Herrera	1404	Ingat-Yaman (Treasurer)	Deserie E. Flor (Resigned)
1360	Tagasuri (Auditor)	Lerida R. Bautista	1405	Tagasuri (Auditor)	Michelle D. Velasco
1361	115G Tagapangulo (Chairperson)	Ederlina M. Campos	1406	141D Tagapangulo (Chairperson)	Cherrylin L. Rellores
1362	Pangalawang Tagapangulo (Vice-Chairperson)	Violeta M. Fresnido	1407	Mang Pangalawang Tagapangulo Inasal (Vice-Chairperson)	Cristina Colly P. Cruz (Resigned)
1363	Kalihim (Secretary)	Simeon Jr. G. Zamoranos	1408	Kalihim (Secretary)	Josephine M. Federico
1364	Ingat-Yaman (Treasurer)	Josefina F. Nioko	1409	Ingat-Yaman (Treasurer)	Francis V. Mias (Resigned)
1365	Tagasuri (Auditor)	Marilou L. Rivamonte	1410	Tagasuri (Auditor)	Michael Joseph M. Pedregal
1366	115H Tagapangulo (Chairperson)	Allan A. Ortiz	1411	141E Tagapangulo (Chairperson)	Al Johnson P. Cruz
1367	115J Tagapangulo (Chairperson)	Carolina S. Hidalgo	1412	Zarate Pangalawang Tagapangulo Hospital (Vice-Chairperson)	Almarie B. Alzate
1368	115K Tagapangulo (Chairperson)	Arthur L. Montes	1413	Kalihim (Secretary)	Salvacion B. Bersabe
1369	Pangalawang Tagapangulo (Vice-Chairperson)	Gloria D. Garcia	1414	Ingat-Yaman (Treasurer)	Virginia F. Tumanda
1370	Kalihim (Secretary)	Belinda D. Gulapa	1415	141F Tagapangulo (Chairperson)	Arjen Mae S. Movillon
1371	115M Tagapangulo (Chairperson)	Venesa D. Limbo	1416	Veritas Pangalawang Tagapangulo School (Vice-Chairperson)	Abigail O. Alamis
			1417	Kalihim (Secretary)	Arlene M. Tecson

Ulat ng Komite sa Organizational Strengthening

ISANG PAG-UULAT SA KATAPOS NA PROGRAMA NG COMMITTEE ON ORGANIZATIONAL STRENGTHENING (COS)

A. Mga Hinagdang Programa sa Pagbabago ng Pamiminuno para Sa Pagbubuo ng May Kalidad na Kasapi

Ito ay isang programa ng pagbabago na binubuo ng sampung (10) modyul at dinesenyo upang mabigyan ang mga kalahok ng may nakatuong pag-unlad ng pamumuno sa pamamagitan ng isa o higit pang ideya na babago o magbibigay-halaga sa kalalabasan ng mga taong nais paunlarin. Iba't ibang programa ang naisagawa katulad ng: a) Pag-oorganisa ng Pamayanan; b) Pagpapakilos ng Pook-Tulungan; c) Pagpupulong; d) Paghahanda ng Katitikan ng Pulong; e) Nilalayong target na bilang ng magiging kasapi; f) Pag-recruit ng bagong sasapi; g) Paghahanda ng Plano ng mga Programa at Badyet; h) Pagpapahupa ng Kalamidad; i) Paghahanda ng Plano ng Pagpapahupa ng Kalamidad at Pagbabawas ng Peligro; at j) Mga Kasaping nasa maayos na katatayuan sa koop.

Ang buod ng mga naisagawa ay ang mga sumusunod:

1. Pagbubuo ng isang Aklat sa Transformation Program na nakatuon sa pagpapaunlad ng Quality Member
2. Pagsasagawa ng Area –Mapping Survey na kung saan ay pina-kilos ang mga Pook-Tulungan upang makakuha ng mga datos ng kani-kanilang lugar;
3. Paghahanda ng Profile ng mga kasapi
4. Pagbubuo ng mga Pamulat na Pagsasanay na ginamit na Batayan sa Pagsusuri ng Pag-uugali ng mga kalahok

B. On-the-Job Training (OJT)

Sa paunang yugto ng OJT, ang mga kalahok ay patuloy na nagsikap na maipakita ang pagbabago ng pag-uugali upang mapadali ang aplikasyon ng mga natutunan sa Transformation Program. Nakaranas sila ng tagumpay sa ilang bahagi ng programa gaya ng Pag-oorganisa at pagpapakilos ng Pook-Tulungan, Pagsasagawa ng Pulong at Paghahanda ng Katitikan ng Pulong . Gayunpaman, matatag silang nanindigan sa kinaharap na suliranin sa ibang bahagi ng programa gaya ng: a) Nilalayong target ng bilang ng magiging kasapi; b) Pag-recruit ng bagong sasapi at c) Paghahanda ng plano ng mga programa at badget.

Ang proseso ng pagsusuri ay nagbigay ng kalinawan kung anong antas ng pagkatuto ang naabot ng mga kalahok ng OJT para masuri ang nilalaman ng mga pagsasanay na kinakailangang sa pagpapahusay na ibibigay sa kanila. Ginamit na batayan ang mga sumusunod na layunin sa pagsusuri:

Unang Layunin: Pinahusay ng mga kalahok ang pagganap sa pama-magitan ng pagbabago ng ugali, bumuo ng mga kakayahan at imodelo ang paraan kung paano maisasagawa ito ng iba.

Ang mga kalahok ng OJT ay nakibahagi sa mga kasapi ng Pook-Tulungan (PT) sa kanilang pagbaba sa lebel nito upang maka-pagpakita ng kapaki-pakinabang at may

kababaang-loob na pag-uugali batay sa itinakdang mga patakaran at pamantayan. Nagsagawa sila ng pakikipag-ugnay at pagpapakilos ng Pook Tulungan (PT) ngunit kulang pa rin sa kinakailangang diskarte para mapadalo ang mga kasapi sa pulong sa tamang oras. Tila, ang paghahati-hati ng mga tungkulin ay hindi lubusang natalakay sa panahon ng pagpapalano at ang aktibidad sa pagpapalano mismo ay hindi nakapagpakita ng pag-unlad. Kahit na napagtanto ng mga kalahok ng OJT na ang pamumuno ay isang diyalogo at hindi monologo, kailangan pa rin nilang ihayag ang kanilang sarili, upang malaman ang pananaw at pagpapahalaga ng ibang tao. Gayunpaman, ang kakayahan sa pag-ganyak sa pakikilahok ng mga kasapi sa talakayan at pagdedesiyon ay nangangailangan ng higit na diin upang mapanatii silang sabik na maipahayag ang higit pang ideya sa naibigay na adyenda kahit na sinaklaw ng katitikan ng pulong ang kabuuan ng mga naihayag.

Sa OJT, ang mga kalahok ay hindi nakapagsagawa ng masinsinang pagpapalano para mapadali ang pagsasagawa ng Area Mapping at ang pangangalap ng mga datos na kinakailangan sa paggawa ng balangkas ng organisasyon at ng kasapian. Gayunpaman, nagsagawa sila ng makabagong diskarte ng pinalakas na pag-uugnayan sa Group Chat at ginawa para possibleng makagawa ang iba ng nakahihigit pa. Ang mga resulta ng area mapping ay naging daan sa paghahanda ng balangkas ng PT at ang pagpapakilos ng mga kasapi nito bagaman hindi lubusang nakumpleto ang mga datos dahil sa kinaharap na mga suliranin sa pagkakaiba-iba ng pagpapangkat ng Pook-Tulungan.

Ikalawang Layunin: Ibinahagi ang kanilang pananaw para himukin ang iba na maging mahusay at makagawa ng higit pang ambag sa buong samahan.

Ang bawat epektibong namumuno ay may nakahihimok na pananaw na kalimitang makabago at may malinaw na nilalayan upang manatiling nakatuon sa layunin. Ang mga nabanggit ay ipinakita ng mga kalahok ng OJT noong isagawa nila ang pag-oorganisa ng pamayanan, pagpapakilos ng Pook-Tulungan at Survey ng Area Mapping. Naitala nila ang mga datos at naiulat ang mga pakakaiba-iba na nakita sa bawat lugar lalo na ang mga maling nagawa sa pagpapangkat ng Pook-Tulungan. Nilikom nila ang mga katotohan at inayos ang mga ito upang maipabatid na mabuti sa mga Pook-Tulungan at maunawaan nila ang malakas at mahinang puntos ng mga gawain. Gamit ang mapa ng paglolokasyon sa google, nakumpirma ang mga pagkakaiba-iba ng kinalalagyan ng Pook-Tulungan.

Ikatlong Layunin: Nakuha ang kahulugan ng mahalagang pangako at pagnanais na sanayin, gabayan at payuhan ang mga kasapi ng Pook-Tulungan

Tila, ang pagnanais na sanayin at gabayan ang mga kasapi ng Pook-Tulungan ay inihahambing sa paggamit ng isang psycho-social Training swim vest o isang kasuotan na panakip-buhay na may sapin-saping bulak. Ang mala- bulak na kasuotan ay nagpapalutang para sa unang pagtatangkang makalangoy. Habang ang mga kasapi ng PT ay nagiging mas kumportable at nagkakaroon ng kasanayan, ang nakapagpapalutang na bagay sa kasuotan ay inaalis,

at hinihinging kumilos sila nang pansarili. Dapat tayong lumayo habang ang mga kalahok ay nagiging mas sanay na, o habang malapit pa ang kanilang loob sa atin at maaari pang hikayatin at kung kinakailangan, agapang masagip.

Mga naisagawa sa gawaing ito ay ang mga sumusunod:

1. Paghahanda ng self-learning kit para sa mga kalahok
2. Pagsasagawa ng Oryentasyon para sa pagpapatupad ng OJT;
3. Limang (5) OJT Modules ang naisagawa sa loob ng isa at kalahating buwan;
4. Pagsasagawa ng Area Mapping Survey sa Manuyo 1, Las Pinas at sa Valley 2;
5. Pagsasagawa ng Post Evaluation Activity ayon sa mga sumusunod:
 - a. Ang mga kalahok ay nangangailangan ng paggabay na maranasang gawing halimbawa ang mga tugong pag-uugali sa isang ligtas na psychological set-up
 - b. Sa pamamamnatubay ng pinuno ng pangkat at facilitator na nagpapahintulot sa mga kalahok na makipagsapalaran sa kanilang sariling bilis ng pagkatuto, naroon ang kagustuhang mas laliman pa ito nguni't sinasamahan pa ito ng takot na maisagawa;
 - c. Para sa mga kalahok na gustong mailabas ang mga pagsisikap sa pagbabago ng ugali, kinakailangang ang pagkabigo ay dapat ituring na isang proseso ng pagbabago
 - d. Ang mga kapaki-pakinabang na diskarteng naituro ay nagbigay sa mga kalahok na makapagsagawa ng mga kasanayan sa mga sumunod na yugto ng transformation program

III. Tulong ng Pakikibahagi sa Ibang Komite o yunit

1. Paghahanda ng Work and Financial Plan ng Pook Tulungan Para sa Taong 2020
2. Paghahanda ng Manual of Work and Financial Plan ng Pook-Tulungan para sa taong 2020
3. Pagdalo sa buwanang Pulong ng Lupong Patnugutan
4. Pagdalo sa Pulong ng mga Tagapangulo sa Komite
5. Pagdalo sa Buwanang Pagpupulong ng COS
6. Pagdalo sa Office Bearer Course noong ika-9 ng Hunyo 2019
7. Pagdalo sa Mid-Year Evaluation of 2019 Plans and Programs
8. Pagdalo sa Formulation of 2020 Plans and Programs – Agosto hanggang Oktubre 2019
9. Pagdalo sa Pantaunang Representative Assembly
10. Pagdalo sa Amendments Committee Meetings
11. Pagdalo sa Policy Development Workshop- Ika 6-7 ng Disyembre 2019

Report of the Committee on Organizational Strengthening

A. Conduct of the Level 1 Transformational Program to Develop Quality Leader.

This is a Transformation Program which consists of

10-modules designed to equip the participants with focused leadership development that takes one or more inputs, transforms and adds values resulting to a complete change in the character of someone being improved. Various programs were conducted such as :a) community organization; b) PT mobilization; c) conducting meet-ing; d) preparing minutes of the meeting; e) target –setting; f) membership re-cruitment; g) preparing work and financial plan; h) disaster mitigation; i) Prep-aration of Disaster Mitigation and Risk Reduction Plan; j) MIGS program.

Summary of accomplishments are as follows:

1. Development of a Transformation Program Book focused on the development of quality member;
2. Conduct of area mapping survey whereby the concerned PT's were mobilized to provide data of their respective areas;
3. Preparation of participants' profiles
4. Development of sets of Unfreezing Exercises utilized as a springboard for values formation;

B. On-the-Job Training (OJT)

At the initial stage of the On-the-Job (OJT) Training, the participants continued to put forth effort into positive behavioral change to facilitate application of what has been learned from the Transformation Program. They experienced success in some areas of the program like PT organizing and mobilization, Conducting Meeting, and Preparation of Minutes of the Meeting. Nevertheless, they stand firm for problems encountered in some areas of the program like target setting, membership recruitment and work and financial plan.

The evaluation process provided clearance as to what stage of learning the OJT participants reached to balance the content of enhancement exercises needed to input among them. The measure was done by objective such as:

Objective 1. The participants improved performance by changing behavior, developed capabilities/ model the way to enable others to act.

The OJT participants engaged themselves with the PT members during their exposure at the PT level to exhibit a healthy competitive attitude based on set rules and standards. They conducted coordination and PT mobilization but still lack the needed strategy to increase the members' initiative to come on time to attend the meeting. Seemingly, the delineation of functions was not thoroughly observed during the planning stage and the planning activity itself was not enough to show the progress. Though the OJT participants realized that leadership is a dialogue not a monologue they still have to put themselves into the open to know other peoples' visions and values. However, the skill of encouraging members' participation in the discussion and decision-making needs more strategic emphasis to keep them eager

to voice out more inputs on the given agenda though the minutes of the meeting satisfactorily covered the whole of the proceedings.

In OJT, the participants missed doing an in-depth planning to facilitate conduct of the Area Mapping and collection of data needed for organizational and membership profiles. However, they have instituted an innovative strategy of fostered collaboration in group chat and made it possible for others to do more good work, feel a sense of personal power and ownership to make them strong, capable and committed. Doing such, they felt achieved having gained solid trust and enduring relationship with the rest of the OJT participants who were all opened to all ideas and shared voice in the decision-making process. Each group (A & B) jointly analyzed results of the community survey to facilitate completion of the Area Mapping.

Results of the area Mapping paved the way for the preparation of the PT members' profiles and the mobilization of the Pook-Tulungan (PT) members though however, the completeness of data was not realized having encountered the problem of discrepancies in PT groupings.

Objective 2: Shared their vision to enable others to be proficient and make greater contributions throughout the organization;

Every effective leader has a compelling vision that is often innovative and with a clarity of purpose to stay focused on the goal. Such was demonstrated by the OJT participants when they did the Community Organization, PT Mobilization and Area mapping. They recorded the data and pointed out the discrepancies found in each area specially those that relate to wrong groupings of Pook-Tulungans. They gathered the facts and organize them to be communicated well to the Pook-Tulungans for comprehension of the strong and weak points of the activity. Having used the google location mapping, discrepancies were confirmed.

They recorded issues, problems and successes and utilized them as topics for discussion in the evaluation meeting. To get the most from PT members, the OJT participants established a personal connection with them. A challenging experience was gained and thus produced a quality report.

Objective 3. Acquired the sense of vital commitment and desire to train, coach and counsel other people to do their tasks

Seemingly the desire to train or coach the PT members was compared to the use of the psycho-social equivalent of a training swim vest, a lifevest filled with multiple sheets of foam.

The puffy vest provides full floatation for the initial attempt. As the PT members become more comfortable and competent, floatation layers are removed from the vest, requiring them to do more on their own. We move further away as the participants become more accomplished, while still remaining close enough to encourage them and if needed, come to the rescue.

Accomplishments in this activity are as follows:

1. Preparation of Self-Learning Kit for the participants
2. Conduct of Orientation for the implementation of OJT
3. Five (5) On the job trainings conducted for a total of one and half months
4. Conduct of Area mapping in Manuyo 1, Las Pinas and Valley 2
5. Conduct of Post Evaluation Activity with the following highlights:
 - a. The participant are in need of guided experience being allowed to sample new behavioral responses in psychologically safe settings;
 - b. With the hand-holding of a group leader and the facilitator who allow the participants to venture out at their own pace, a desire to go deeper is present but accompanied by fear of doing so;
 - c. For the participants to put forth effort into positive behavioral change, failures must be viewed as part of the change process.
 - d. The use of helpful strategies gave the participants practiced skills for the succeeding stage of the Transformation Program.

III. Assistance Extended to other Committees and Units

1. Preparation of PTs' Work and Financial Plan for CY 2020
2. Preparation of PT Work and Financial Plan Manual for CY 2020
3. Attendance to Board meetings
4. Attendance to Committee Chairmen's Meetings
5. Attendance to COS Monthly Meetings
6. Attendance to Officer Bearer Course on June 9, 2019
7. Attendance to Mid-Year Evaluation of 2019 Plans and Programs
8. Attendance to Formulation of 2020 Plans and Programs – August to October 2019
9. Attendance to Amendments Committee Meetings
10. Pagdalo sa Annual Representative Assembly Meeting
11. Attendance to Policy Development Workshop- December 6-7, 2019



Marilyn J. Estrella
Tagapangulo / Chairperson

Ulat ng Komite sa Edukasyon at Pagsasanay

Sadyang naging abala sa buong taon ang Komite sa Edukasyon at Pagsasanay kasama ang Speakers' Bureau, sa pagbibigay ng BASIC LEADERSHIP TRAINING (BLT) para sa ating mga bagong halal na mga POOK-TULUNGAN LIDER (PTL). Layunin nito na maging maayos at epektibo ang pamumuno at pagpapatakbo ng bawat PT Lider sa kanyang nasasakupan. Ito ay isang napakahalagang gawain upang mapalakas ang lebel ng Pook-Tulungan.

Nakapagbigay at nakapagdagdag ito ng lalim sa kanilang kaalaman pagkatapos nilang makakuha ng Oryentasyon noong Disyembre 2018. Ang mga nilalaman nito: kung ano ang lider lalo na sa mundo ng kooperatiba; paano magkaroon at maging isang epektibong lider; pagpapakila ng bawat isa sa pamamagitan ng mga workshops; pagbibigay kaalaman ukol sa "Leadership", mga elemento nito, mga estilo ng pamumuno (Leadership Styles) mga katangian ng lider (Qualities of Leaders), mga makabagong leadership development trends; importansya ng assessment o evaluation sa ating paraan ng pamumuno; paano kumilos sa mga emergency at crisis situations ng isang lider; at kung paano ang pagpapatakbo at paghawak ng meeting sa pook-tulungan.

Nakapag-conduct tayo ng BLT sa mga sumusunod na petsa at lugar para sa mga lider na dumaan na sa Oryentasyon:

Petsa	Lugar ng mga Seminar
Enero 27, 2019	SDCC Main Seminar Rooms
Pebrero 16, 2019	SDCC Multi-Purpose Covered Court, SDCC Main Seminar Rooms at SDCC Sucat Satellite Seminar Room
Marso 30, 2019 Hanggang Disyembre 06, 2019	SDCC Main Seminar rooms, SDCC Satellite Seminar Room at EDSD Building

May panghuling Oryentasyon noong Nobyembre 15 at 22, 2019 para sa mga hindi nakadalang mga lider noong Disyembre 2018 at Mayo 2019 upang makasali sila sa huling dalawang (2) iskedyul ng BLT. Dahil sa dami ng bilang ng ating mga PT Lider (1387), atin munang inunang imbitahan ang mga PT Chairpersons sa iba't-ibang iskedyul. Kasunod ang iba pang Lider ng PT. Ang mga nakatapos ng Oryentasyon at Basic Leadership Training ay pawang nakatanggap ng mga Sertipiko sa bawat training.

Sa pagtatapos ng bawat BLT, may mga isinasagawang Assessment, upang malaman kung may naintindihan ang mga nagsidalo, at may "Balik-Aral" rin bahagi ng ebalwasyon ang ukol sa mga "Speakers", Lugar ng Seminar, Pagkain, Audio-Visuals, Materials at Course Content. Ito ay upang mapabuti pa ang mga susunod na mga pagsasanay.

Ang mga gawaing ito ay napagtagumpayan dahil sa

malaking tulong at pakikipag-ugnayan ng Education and Training Committee sa mga sumusunod:

1. Speaker's Bureau – pinangungunahan ni Evelyn R. Luching, Chairperson
2. CKCM- pinangungunahan ni Ia B. Dofitas, Group Head
3. MDMSS – pinangungunahan ni Ellen E. Ferrer, RSW Group Head
4. PKPTL – pinangungunahan ni Roberto L. Ventura, PKPTL Chairperson
5. Board of Directors – pinangungunahan ni Renato G. Dela Cruz, BOD Chairperson
6. Office of the CEO – pinangungunahan ni Cielito L. Garrido, MBA
7. Mga "Utility Staff"

Sa ating mga PT Lider, inaasahan namin na nagagamit natin ang ating mga natutunan sa pagpapaunlad ng ating Pook-Tulungan at Kooperatiba.

Nakapagsagawa rin ang Komite ng "Officer Bearer Course", isang taunang Oryentasyon para sa mga Bagong Opisyles (elected and appointed) na pawang mga "Volunteers", noong June 9, 2019 na ginawa sa EDSD Seminar Room.

Dahil din sa mga feedback mula sa mga nagsipagdalo at resulta ng ebalwasyon ng isinagawang Oryentasyon at Basic Leadership Training, ang ating mga Tagapagsalita galing sa Speakers' Bureau ay nagkaroon ng "Retooling" noong June 1 & 2, 2019 sa Aroma Tagaytay upang mas mapabuti pa nila ang kanilang gawain.

Ang mga miyembro ng EdCom at Speakers Bureau ay nakibahagi sa gawain ng COS bilang mga "Observers" sa "Ladderized Transformational Leadership Program".

Ang komite rin ay nakibahagi sa Mid-year Evaluation ng 2019 Plans and Programs at ang pagpapalano ng 2020 Plans and Programs noong Agosto hanggang Oktubre. Nakibahagi rin ang aming komite sa Data Privacy Act Orientation noong Disyembre 2019.

Kasama na rin ang pagdalo at pakikibahagi ng Chairperson sa Amendments Committee Meetings at Technical Working Group on Primers.

At ang pinakahuli ay ang "Policy Development Seminar/ Workshop" na ginanap noong December 6 & 7, 2019 sa SDCC Seminar Rooms para sa mga Opisiales at Key Management Staff upang makatulong sa kanilang paggawa ng mga polisiya. Ang ikalawang batch nito ay magaganap sa Enero 2020 para sa iba pang opisiales.

Ang Speakers' Bureau ay patuloy na nagsasagawa sa buong taon ng mga PMES (Pre-Membership Education Seminar) para sa mga aplikante at ng FLS (Financial Literacy Seminar) para sa mga bagong kasapi.

Naniniwala ang Komite na magkakaroon ng "positive impact" ang mga gawaing ito para sa Kooperatiba. Maraming salamat po sa patuloy na suporta!

Report of the Education and Training Committee

The Education Committee including the Speakers' Bureau was very much pre-occupied with the conduct of Basic Leadership Training (BLT) for the newly elected Pook-Tulungan Leaders (PTL). These aimed to make their respective PT leaders efficient and effective being a very significant function in boosting the level of Pook-Tulungans.

It gave and added depth to their knowledge after having attended the Orientation Seminar last December 2018, the contents of which are as follows: a) What is a Leader in the Cooperative World; b) How to be an Effective Leader; c) Introduction of each participant in the workshop; d) Providing Information about Leadership; e) Elements of Leadership; f) Leadership Styles; g) Qualities of Leaders; h) Modern Leadership Development Trends; i) Importance of Assessments and Evaluation in Strategizing our Leadership; j) How to Act in the Emergency and Crisis situation of a Leader; k) How to run and handle meetings in the Pook-Tulungan.

We were able to conduct BLT on the following dates and venues for the leaders who attended the orientation:

Date	Place of the Seminar
January 27, 2019	SDCC Main Seminar Rooms,
February 16, 2019	SDCC Multi-Purpose Covered Court, SDCC Main Seminar Rooms and SDCC Sucat Satellite Seminar Room
March 30, 2019 - December 06, 2019	SDCC Main Seminar rooms and SDCC Satellite Seminar Room

The last Orientation Seminar was conducted on November 15 and 22, 2019 for those who have not attended last December 2018 and May 2019 to enable them to attend the last two (2) schedules of the BLT. Because of the enormous number of our PT leaders, (for a total of 1,387), the PT Chairpersons were prioritized in various schedules. They were succeeded by the Vice-Chairpersons until all PT leaders have met the compliance. Those who have finished the orientation and Basic Leadership Training have received the certificate.

At the end of each BLT, an evaluation was conducted to check if the attendees have understood something. They also had a review. An evaluation of the speakers, venues, food, audio visuals, materials and course content. This is to improve were requested to be conducted to improve the succeeding trainings.

These tasks were successfully done due to the coordination of the Education and Training Committee to the following who provided great help:

1. Speaker's Bureau – led by Mrs. Evelyn R. Luching, Chairperson

2. CKCM- led by Mrs. Ia B. Dofitas, Group Head
3. MDMSS – led by Mrs. Ellen E. Ferrer, Group Head
4. PKPTL – led by Mr. Roberto L. Ventura, PKPTL Chairperson
5. Board of Directors – led by Mr. Renato G. Dela Cruz, BOD Chairperson
6. Office of the CEO – led by Ms. Cielito L. Garrido, MBA
7. The "Utility Staff"

We are expecting that the PT leaders will make use of what have been learned to ensure the development of the Pook-Tulungans and the Cooperative.

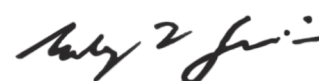
The committee has conducted the Officer Bearer Course, a yearly orientation for the new officers (elected and appointed) all of whom are volunteers on June 9, 2019 at the EDSD Room. Because of the feedback from the participants and the results of the evaluation conducted during the Orientation and the Basic Leadership Training, the Speakers attended a retooling on June 1 and 2, 2019 at Aroma Tagaytay in order to make their work even better.

The members of the EDCOM and the Speakers' Bureau participated in the COS Ladderized Transformation of Leadership Program.

The committee also participated in the Mid-Year Evaluation for the 2019 plans and programs, the formulation of the 2020 Plans and Programs from August to October 2019. The committee attended the Data Privacy Act Orientation on December 2019. The Chairperson attended the Amendments Committee Meetings and Technical Working Group on Primers.

The last activity attended was the Policy Development Seminar/Workshop conducted on December 6 and 7, 2019 at the SDCC Seminar Rooms for the officers and Key Management Staff. The second batch will be conducted on January 2020 for the other officials to learn the skill in the formulation of policies. The Speakers' Bureau on the other hand has conducted Pre-Membership Education Seminars (PMES) for prospective members and Financial Literacy Seminars (FLS) for the new members.

The committee now believes that the conducted activities will provide a positive impact to the cooperative. Thank you very much for the support.



Maria Evelyn R. Garcia
Tagapangulo / Chairperson

Mga Pagsasanay na naisagawa Para sa Taong 2019 / *Training Accomplished for the year 2019*

PRE-MEMBERSHIP EDUCATION SEMINAR	Regular	One on One - walk-in	Mobile
	105 - Batches 1,173 - Dumalo	111 - Batches 221 - Dumalo	46 - Batches 967 - Dumalo
TOTAL	262 - Batches / 2,361 - Dumalo		
FINANCIAL LITERACY SEMINAR	Regular	One on One - walk-in	Mobile
	85 - Batches 1,146 - Dumalo	94 - Batches 191 - Dumalo	36 - Batches 720 - Dumalo
TOTAL	215 - Batches / 2,057 - Dumalo		

Mga Bumisita sa Kooperatiba / *Visitors of the Cooperative*

Date	Cooperative / University / School	Address	Participants
Jan. 21, 2019	Central Marketing Development Corp.	Santa Cruz, Manila	7
Jan. 22, 2019	MSU-IIT National Multi-Purpose Corp.	Iligan City	12
Feb. 20, 2019	Agricultural Workers & Enterprise Multi-Purpose Cooperative	Catarman, Southern Samar	15
Mar. 08, 2019	UP Diliman	Diliman, Quezon City	1
Mar. 28, 2019	Gumaca Coco Consumer Cooperative	Quezon Province	1
Apr. 08, 2019	JPNHS Multi-Purpose Cooperative	Camarines Norte	52
May 3, 2019	St. Dominic College of Asia	Bacoor, Cavite	5
May 10, 2019	St. Anthony Consumer Cooperative	Bolbok, Lipa City	8
May 17, 2019	Gubat St. Anthony Cooperative	Province of Sorsogon	3
May 24, 2019	Simbayanan ni Maria Multi-Purpose Cooperative	Lower Bicutan, Taguig City	6
Jun. 14, 2019	Tagaytay City Development Cooperative	Tagaytay City	26
Jul. 22, 2019	Sri Lanka Consumers Cooperative Societies Federation	Sri Lanka	10
Aug. 01, 2019	BCS Credit Cooperative	Bansola, Davao City	16
Aug. 01, 2019	Southern Global Service Multi-Purpose Cooperative	Calamba, Laguna	5
Sept. 23, 2019	HPP Employees Multi-Purpose Cooperative	Pasay City	19
Sept. 23, 2019	St. Vincent Ferrer Parish Multi-Purpose Cooperative	Odiogan, Romblon	16
Oct. 26, 2019	UP Credit Cooperative	Diliman, Quezon City	19
Nov. 14, 2019	On-Line Micro Seller Marketing Cooperative	Taguig City	35
Nov. 15, 2019	University of Santo Tomas	España, Manila	6
Nov. 20, 2019	Private Security Industry Personnel Employees Guard Credit Cooperative	Taguig City	5
Dec. 20, 2019	UP Credit Cooperative	Diliman, Quezon City	16

Seminars / Trainings Attended 2019

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Joy Marie C. Lacerna	Mktg. Admin. Asst.	22	F	Renewable Energy (RE) Technology	January 19, 2019	Café Ole, QC	ICISP	N/A
Arian Marika Manook	Coop Lab Officer (EDSD)	15	F					
Jason M. Tendero	Utility Support Staff	25	M					
Joanna I. Esperanza, RSW	Buss. Mgt. Grp. Head	39	F	Buss. Essential Training for Franchisee	January 22-23, 2019	Caseroom 1, RamCar Center, 380 Don A. Rocas Ave., Diliman, QC	Mister Donut	N/A
Elizabeth D. Dela Cruz	Botica Operations Officer/Pharmacist	42	F					
Rial S. Apostol	Botica Store Supervisor	36	F					
Sarah Len C. Canicosa	Acting HR Officer	25	F	Coop HR Summit: Third Path HR	January 23, 2019	Davao City	N/A	N/A
Janice F. Caballero	HR Asst.	35	F					
Roberto L. Ventura	Chairperson, PKPTL	67	M	Basic Leadership	January 27, 2019	SDCC Seminar Rooms Main Office	Mrs. Evelyn R. Luching, CDA Accredited Trainer	CTPRO-116
Leonila E. Cayaban	Secretary, PKPTL	54	F					
Angel C. Macabug	Treasurer, PKPTL	69	M					
Julita M. Carpio	Auditor, PKPTL	48	F					
Jasmin F. Afloro	Sgt. at Arms, PKTPL	49	F					
Edmundo D. Santos	Chairperson, Dist. 1	63	M					
Salome B. Binalla	Vice-Chairperson, Dist. 1	59	F					
Winston D. Ramos	Chairperson, Dist. 2	64	M					
Michael E. Garcia	Chairperson, Dist. 3	58	M					
Mariquit M. Lopez	Vice-Chairperson, Dist. 3	49	F					
Hernando E. Lopez	Chairperson, Dist. 4	64	M					
Amelia P. Marquez	Vice-Chairperson, Dist. 4	60	F					
Cynthia D. Dela Justa	Chairperson, Dist. 5	52	F					
Anarica C. Lee	Vice-Chairperson, Dist. 5	40	F					
Raul G. Guzman	Chairperson, Dist. 6	59	M					
Joselito S. Dela Cruz	Vice-Chairperson, Dist. 6	50	M					
Maela D. De Leon	Chairperson, Dist. 8	50	F					
Glenda Q. San Pedro	Vice-Chairperson, Dist. 8	41	F					
Julieta D. Paulo	Chairperson, Dist. 9	60	F					
Ernesto E. Garcia, Jr.	Vice-Chairperson Dist. 9	55	M					
Romeo A. Gravoso	Chairperson, Dist. 10	51	M					
Raquel B. Echave	Vice-Chairperson, Dist. 10	53	F					
Marjorie L. Faundo	Chairperson, Dist. 11	55	F					
Erna P. Tamayo	Vice-Chairperson, Dist. 11	63	F					
Aluisius G. Espiritu	Chairperson, Dist. 12	63	M					
Flordeliza S. Caasi	Vice-Chairperson, Dist. 12	49	F					
Marlyn A. Nicolas	Chairperson, Dist. 13	44	F					
Emily H. Tecala	Secretary, Dist. 13	51	F					
Rhodora T. Santos	Chairperson, Dist. 14	51	F					
Chito M. Bautista	Vice-Chairperson, Dist. 14	44	M					
Rosa R. Santos	Chairperson, Dist. 15	58	F					
Jerry Lucas G. Biboso	Vice-Chairperson, Dist. 15	45	M					
Ma. Araceli R. Quiogue	Chairperson, Dist. 16	59	F					
Angel D. Vicente, Jr.	Chairperson, Dist. 17	69	M					
Imelda A. Hilario	Chairperson, Dist. 18	63	F					
Janet D. Gatuz	Vice-Chairperson, Dist. 18	34	F					
Ricardo A. Zamora	Vice-Chairperson, Dist. 19	46	M					
Merla G. Calma	Vice-Chairperson, Dist. 20	72	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Virginia C. Hatud	Chairperson, Dist. 21	67	F	Basic Leadership	January 27, 2019	SDCC Seminar Rooms Main Office	Mrs. Evelyn R. Luching, CDA Accredited Trainer	CTPRO-116
Charito C. Sabino	Vice-Chairperson, Dist. 21	61	F					
Ma. Liwliwa P. Villegas	Vice-Chairperson, Dist. 16	64	F					
Josefina C. Ybera	Secretary, Dist. 13	58	F					
Nelson C. Ignacio	Chairperson, Dist. 22	43	M					
Luis F. Genodia	Vice-Chairperson, Dist. 22	65	M					
Grace A. Cascon	Vice-Chairperson, Dist. 24	44	F					
Luzviminda M. Romero	Chairperson, Dist. 25	58	F					
Nenita B. Cristobal	Vice-Chairperson, Dist. 25	67	F	Workshop Training for Effective Credit Rating/Scoring Practices	January 31-February 1& 2, 2019	SDCC Seminar Rooms Main Office	Ian Copia-CIBI Information, Inc. Officer	N/A
Renato G. Dela Cruz	Chairperson, BOD	48	M					
Glenn C. Cruz	Vice-Chairperson	48	M					
Marjorie P. Ablaza	Director	58	F					
Jocelyn T. Dajang	Director	57	F					
Olivia G. Ferrer	Director	58	F					
Normandy G. Jose	Director	48	M					
Engr. Raymond Joseph L. Salvador	Director	49	M					
Marife S. Santos	Director	66	F					
Ofeliza V. Martinez	Board Secretary	62	F					
Rosalina G. Sapungan	Treasurer	70	F					
Cielito L. Garrido, MBA	Chief Executive Officer	51	F					
Zenaida A. Alcantara, CPA,MBA, CrFA	Chairperson, Audit Committee	57	F					
Erlinda F. Borromeo	Vice-Chairperson, Audit Committee	68	F					
Veronica T. Aberion	Chairperson, Credit Committee	71	F					
Leonila V. Gonzaga	Vice-Chairperson, Credit Committee	58	F					
Jesse M. Sarmiento	Secretary, Credit Committee	65	M					
Milagros M. Mateo	Understudy, Credit Committee	76	F					
Roberto L. Ventura	Chairperson, PKPTL	67	M					
Regina T. Orcullo	Chairperson, Ethics Committee	55	F					
Ma. Evelyn R. Garcia	Chairperson, Education and Training Committee	51	F					
Perseverando L. Cruz	Acting Chairperson, Advisory Council	85	M					
Marilyn J. Estrella	Chairperson, Committee on Organization Strengthening	73	F					
Fernando S. Cortez	Chairperson, Committee on Buss. and Social Services	69	M					
Orico S. Macatangay	Chairperson, Enterprise Improvement Committee	54	M					
Josephine Maria S. Gutierrez	Vice-Chairperson, Enterprise Improvement Committee	52	F					
Bonifacio T. Perido	Member, Enterprise Improvement Committee	47	M					
Lani E. Gorgonia	Chairperson, SHEPHERD Committee	54	F					
Virginia B. Santos	Chairperson, Gender and Dev. Committee	52	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Ana Lorraine S. Aldana	Support Staff, CALS	36	F	Workshop Training for Effective Credit Rating/Scoring Practices	January 31-February 1& 2, 2019	SDCC Seminar Rooms Main Office	Ian Copia-CIBI Information, Inc. Officer	N/A
John Norman B. Balistoy	Account Specialist	21	M					
Roque T. Cortez	Account Specialist II	38	M					
Armando R. Cruz, Jr.	Credit Admin. Officer	40	M					
Cristiana O. Cruz	Support Staff, CALS	21	F					
Marshelle Mae S. Dimaapi	Support Staff, CALS	21	F					
Galicano M. Espiritu III	Collector	38	M					
Kenneth S. Estrella	Account Specialist	22	M					
Gloria T. Ferrer	Appraiser	37	F					
Meriam J. Figueroa	Support Staff, CALS	29	F					
Roberto E. Garcia	Loan Servicing Officer	52	M					
John Warrie S. Grageda	Account Specialist	36	M					
Justino C. Landicho	Collector	50	M					
Glen R. Mancio	Account Specialist	25	M					
James Abraham B. Naoe	Appraiser	35	M					
Ronaldo C. Maghirang	Account Specialist	36	M					
Khristine Cassandra G. Nery	Support Staff, EOM	21	F					
Alfredo Bernardo P. Orola III	Support Staff, EOM	29	M					
Jojo S. Rodriguez	Account Specialist	37	M					
Richard A. Ruiz	Account Specialist	39	M					
Vince O. Valerio	Account Specialist	25	M					
Jason M. Vasquez	Appraiser	39	M					
Cherrylyn C. Candelaria	Acting Head, CALS	27	F					
Ferlinda M. Santiago	Account Mgt. Head	51	F					
Maricris D. Bautista	Chief Operations Officer	46	F					
Emmy R. Salvador	EOM Grp. Head	44	F					
Vivian D. Alcantara	OSS Grp. Head	51	F					
Joanna I. Esperanza, RSW	BM Grp. Head	39	F					
Elena E. Ferrer, RSW	MDMSS Grp. Head	49	F					
Ia B. Dofitas	C&KCM Grp. Head	35	F					
Nelson D. Yeban, Jr.	Satellite Head (DASA)	44	M					
Maria Cecilia D. Dela Peña	Satellite Head (LPC)	42	F					
Ma. Nanette D. Bernardo	Audit Program Mgt. Head	51	F					
Sarah Len C. Canicosa	Acting HR Officer	23	F					
Pernie T. Comanda	Acting OEHSS Officer	46	M					
Evangelina G. Magdaraog	RCDP Officer	47	F					
Esmeralda D. Cortez	ESS Officer	42	F					
Ma. Francisca C. Daynolo	Treasury Officer	51	F					
Everlyn C. Manook	Database Administrator	38	F					
Juan Miguel S. Barcial	Acting MIS Head	27	M					
Jon Marc Hernandez	Database Specialist	39	M					
Princess Emmanuelle R. Espiel	Junior Programmer	22	F					
Anna Marinella S. Anuat	Junior Programmer	23	F					
Marichu M. Ceniza	Systems Analyst	36	F					
Jose Marlon Abella	Collector	42	M					
Ted Aron C. Cardona, Jr.	Database Specialist	38	M					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Ofeliza V. Martinez	Board Secretary	62	F	Trainers Enhancement Training: Training for Coop Trainers (ToT)	February 2,3,4 & 5, 2019	Amore Hotel, Alabang, Muntinlupa City	Cooperative Union of City of Muntinlupa	N/A
Danilo C. Gonzales	Chairperson, PT105A	62	M	Basic Leadership	February 16, 2019	SDCC Offices (Main and Satellite Office)	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers' Bureau Members	CTPRO-116
George G. Narisma	Chairperson, PT107C	62	M					
Angelita E. Cruz	Chairperson, PT13E	63	F					
Leodencio B. Blance	Chairperson, PT17C	54	M					
Elmadina M. Peligro	Chairperson, PT1B	60	F					
Avelina A. Nuevo	Chairperson, PT22F	65	M					
Merceli B. Dayto	Chairperson, PT26A	62	F					
Cristina D. Herrera	Chairperson, PT27B	52	F					
Nora Carmencita E. Sta. Ana	Chairperson, PT29C	68	F					
Susan S. De Leon	Chairperson, PT29D	56	F					
Edmundo D. Santos	Chairperson, PT2A	62	M					
Serafin D. Jose	Chairperson, PT30A	72	M					
Mansueto J. Primavera, Jr.	Chairperson, PT32B	58	M					
Adriana M. Cagara	Chairperson, PT55B	49	F					
Noemi J. Himbing	Chairperson, PT62C	57	F					
Cheryl J. Viaña	Chairperson, PT63A	59	F					
Carlos V. Dabu, Sr.	Chairperson, PT64B	64	M					
Criselda C. Ybanez	Chairperson, PT64D	58	F					
Berlina B. Orlina	Chairperson, PT65A	51	F					
Rafael C. Abesamis	Chairperson, PT66A	49	M					
Felicitas E. Dela Cruz	Chairperson, PT66E	71	F					
Ricardo A. Zamora	Chairperson, PT68B	46	M					
Leonida A. Mayo	Chairperson, PT70B	58	F					
Primo T. Betanio, Jr.	Chairperson, PT70E	75	M					
Lea A. Batas	Chairperson, PT71F	38	F					
Jose S. Dionisio	Chairperson, PT73C	64	M					
Elizabeth M. Valles	Chairperson, PT22C	43	F					
Luis F. Genodia	Chairperson, PT73D	65	M					
Marita G. Esguerra	Chairperson, PT63B	62	F					
Estrellita T. Riva	Chairperson, PT64H	65	F					
Ledelina D. Nery	Chairperson, PT104D	62	F					
Olive Mae B. Noveda	Chairperson, PT33A	32	F					
Edna C. Toroba	Chairperson, PT33B	65	F					
Marlyn D. Vasquez	Chairperson, PT37F	56	F					
Lovell A. Eroy	Chairperson, PT40B	55	F					
Myla L. Embate	Chairperson, PT41B	49	F					
Jocelyn A. Sato	Chairperson, PT44A	41	F					
Josefina C. Ybera	Chairperson, PT45A	58	F					
Angela R. Duka	Chairperson, PT45F	47	F					
Jimmy L. Aragon	Chairperson, PT47B	45	M					
William J. Chua	Chairperson, PT49A	65	M					
Nonila S. Santos	Chairperson, PT52C	68	F					
Eugenio Bote	Chairperson, PT56B	70	M					
Jocelyn D. Flores	Chairperson, PT33E	60	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Erlinda Calloa	Chairperson, PT46D	75	F	Basic Leadership	February 16, 2019	SDCC Offices (Main and Satellite Office)	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Susan Alcantara	Vice-Chairperson, PT59	67	F					
Pamela B. Limson	Chairperson, PT69	69	F					
Judith M. Demain	Chairperson, PT35C	38	F					
Cresencia S. Salvador	Chairperson, PT35F	61	F					
Rosalina S. Libunao	Chairperson, PT37A	45	F					
Consolacion T. Cornilla	Chairperson, PT29C	59	F					
Dennis A. Gumapac	Chairperson, PT41D	38	M					
Teresa R. Mapue	Chairperson, PT44A	46	F					
Alma Jinkie D. Eliorda	Chairperson, PT45B	34	F					
Marina P. Revilla	Chairperson, PT46A	52	F					
Jeanyvi D. Dela Paz	Chairperson, PT52E	38	F					
Emma C. Rabanillo	Chairperson, PT56D	39	F					
Ma. Luisa B. Encarnacion	Chairperson, PT57C	63	F					
Maritess C. Melgar	Chairperson, PT59B	44	F					
Louie B. Cruz	Chairperson, PT60B	56	M					
Edina C. Figura	Chairperson, PT61B	63	F					
Manuel L. Chan, Jr.	Chairperson, PT33C	40	M					
Julieta D. Paulo	Chairperson, PT35D	60	F					
Ethel G. Chong	Chairperson, PT37B	44	F					
William A. Hidalgo	Chairperson, PT38C	73	M					
Joselita F. Felipe	Chairperson, PT1C	41	F					
Donavil A. Pascual	Chairperson, PT69B	38	F					
Lydia P. Reyes	Chairperson, PT66C	59	F					
Leonardo A. Pacheco, Jr.	Chairperson, PT66B	59	M					
Leah L. Espinola	Chairperson, PT66D	51	F					
Corazon C. Martin	Chairperson, PT30B	60	F					
Rosemarie L. Isanan	Chairperson, PT23A	45	F					
Teddy C. Sarmiento	Chairperson, PT15A	34	M					
Lorna V. Paez	Chairperson, PT17A	48	F					
Richard F. Esteves	Chairperson, PT23B	43	M					
Mildred R. Silot	Chairperson, PT26C	57	F					
Kenneth B. Martinez	Chairperson, PT2C	54	M					
Ruperto D. Cayubit, Jr.	Chairperson, PT32D	65	M					
Evangeline A. Cruz	Chairperson, PT4A	68	F					
Perla T. Tubale	Chairperson, PT62F	68	F					
Josefina T. Mapile	Chairperson, PT64G	69	F					
Lydia P. Del Rosario	Chairperson, PT71H	48	F					
Marlon S. Cortez	Chairperson, PT27A	62	M					
Luisito R. Pastoral	Chairperson, PT26D	44	M					
Marita M. Redecio	Chairperson, PT28D	56	F					
Imelda D. Santelices	Chairperson, PT115S	50	F					
Felix Eliseo F. Pamintuan	Chairperson, PT115A	58	F					
Evelyn H. Paulino	Chairperson, PT11B	55	F					
Jose O. Nariz	Chairperson, PT63C	57	M					
Lolita B. Ramirez	Chairperson, PT71D	57	F					
Marites B. Aplacador	Chairperson, PT71J	50	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Ricardo S. De Leon	Chairperson, PT19B	54	M	Basic Leadership	February 16, 2019	SDCC Offices (Main and Satellite Office)	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Aristotle B. Relova	Chairperson, PT111C	42	M					
Ederlina M. Campos	Chairperson, PT115G	63	F					
Carmen S. Dizon	Chairperson, PT29A	66	F					
Fulgencio N. Neypes	Chairperson, PT3C	53	M					
Rosemarie N. Lovete	Chairperson, PT64C	51	F					
Rosalie R. Ignacio	Chairperson, PT71A	38	F					
Imelda A. Hilario	Chairperson, PT64A	62	F					
Valentina M. Terrado	Chairperson, PT115B	61	F					
Teodora Manaligod	Chairperson, PT26B	56	F					
Elden Enojas	Chairperson, PT111B	61	M					
Cielito L. Garrido, MBA	Chief Executive Officer	52	F	Global Co-operative Executive Masterclass	February 21-23, 2019	AIM Conference Center, Makati City	CLIMBS	N/A
Maricris D. Bautista	Chief Operations Officer	47	F					
Sarah Len C. Canicosa	Acting HR Officer	25	F	1st Co-op Youth Leaders Camp	February 21-23, 2019	Batangas City	Soro-Soro Ibaba Development Cooperative (SIDC)	N/A
Ruies F. Mercado	Membership & Member Services Asst.	24	F					
Jeremae L. Saez	ICT Specialist	22	F					
Mary Kris C. Luague	Botica Operations Support Staff	24	F					
John Norman B. Balistoy	Account Specialist	22	M					
Lani E. Gorgonia	Chairperson, SHEPHERD Committee	60	F	Earthquake Preparedness Talk and Weather Training	February 22, 2019	Meralco Compd., Ortigas, Pasig City	PREP LAB	N/A
Pernie T. Comanda	Technical Asst., SHEPHERD Committee	47	M					
Richard Glen P. Encarnacion	Support Staff, SHEPHERD Committee	27	M					
Sarah Len C. Canicosa	Acting HR Officer	25	F	Leadership Series: COOP ACCELERATE 2.0	March 21-22, 2019	The Sulo Riviera Hotel, Matalino St., Diliman, QC	CLIMBS	N/A
Ruies F. Mercado	Acting HR Asst.	24	F					
Arminia S. Ponce	Chairperson, PT 33F	50	F	Basic Leadership	March 30, 2019	SDCC Offices (Main and Satellite Office) and Escuela De San Dionisio	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Lourdes A. Dela Cruz	Chairperson, PT34B	55	F					
Rosalia L. Forbes	Chairperson, PT35A	55	F					
Paciencia P. Sindol	Chairperson, PT35E	61	F					
Mariefe C. Cacayan	Chairperson, PT37C	38	F					
Evencia E. Adame	Chairperson, PT38A	66	F					
Arlene Z. Calamba	Chairperson, PT39B	56	F					
Corazon L. Leodones	Chairperson, PT39C	47	F					
Priscilla N. Solomon	Chairperson, PT40C	45	F					
Analyn H. Barbato	Chairperson, PT41A	51	F					
Demetria R. Jarabilo	Chairperson, PT65D	51	F					
Leonardo A. Pacheco, Jr.	Chairperson, PT66B	59	M					
Epifania P. Oballas	Chairperson, PT67C	58	F					
Jane C. Lusica	Chairperson, PT68C	46	F					
Reynaldo F. Kempis	Chairperson, PT68D	66	M					
Michael G. Maisog	Chairperson, PT68E	41	M					
Vilma C. Streeter	Chairperson, PT70A	62	F					
Clarita A. Bautista	Chairperson, PT70C	61	F					
Joel D. Perea	Chairperson, PT71C	46	M					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Marietta G. Jagorin	Chairperson, PT71E	63	F	Basic Leadership	March 30, 2019	SDCC Offices (Main and Satellite Office) and Escuela De San Dionisio	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Juliet F. Damian	Chairperson, PT71G	47	F					
Robert L. Doctor	Chairperson, PT72C	49	M					
Teotimo B. Acojedo	Chairperson, PT55D	64	M					
Gemma T. Marquez	Chairperson, PT106A	53	F					
Maria Floriza V. Dela Cruz	Chairperson, PT106B	58	F					
Richard L. Alip	Chairperson, PT106D	50	M					
Arsenia G. Canes	Chairperson, PT115E	65	F					
Arthur L. Montes	Chairperson, PT115K	65	M					
Venesa D. Limbo	Chairperson, PT115M	41	F					
Fernando S. Nery	Chairperson, PT115O	75	M					
Rosario M. Aquino	Chairperson, PT13B	71	F					
Angelita E. Cruz	Chairperson, PT13E	63	F					
Marebel M. Garcia	Chairperson, PT32F	44	F					
Luzviminda G. Rabino	Vice-Chairperson, PT106B	66	F					
Maria Lourdes L. Moya	Chairperson, PT19D	44	F					
Maria Victoria A. Valde	Vice-Chairperson, PT115N	64	F					
Aldwin B. Unisan	Chairperson, PT7A	49	M					
Isabelita A. Collado	Chairperson, PT55G	59	F					
Jude M. Estosos	Chairperson, PT26E	52	M					
Vicente N. Delos Santos	Chairperson, PT73B	51	M					
Grace L. Valguna	Vice-Chairperson, PT41D	47	F					
Rolando A. Frani	Chairperson, PT4B	63	M					
Maria Loida S. De Castro	Chairperson, PT34B	44	F					
Manuela A. Cerillo	Chairperson, PT107D	58	F					
Victor C. Cruz	Chairperson, PT10A	52	M					
Elisa C. Aquino	Chairperson, PT12C	50	F					
Emelita D. Raymundo	Chairperson, PT12D	69	F					
Ricardo S. Pascua	Chairperson, PT5B	68	M					
Corazon C. San Juan	Chairperson, PT6A	67	F					
Ana Lee V. Liwanag	Chairperson, PT6B	41	F					
Angelina S. San Fernando	Chairperson, PT73B	56	F					
Josefa L. Malto	Vice-Chairperson, PT73E	51	F					
Daisy L. Buela	Vice-Chairperson, PT12A	57	F					
Gertrudes E. Valdez	Chairperson, PT20B	52	F					
Meletona B. Guarino	Chairperson, PT20C	62	F					
Ricardo R. Ferrer	Chairperson, PT20D	58	M					
Joselito G. Conche	Chairperson, PT22D	59	M					
Gerardo L. Batara	Chairperson, PT23C	49	M					
Fe S. Arrogante	Chairperson, PT23D	58	F					
Angelina L. Garay	Chairperson, PT24A	66	F					
Angelita P. Bernardo	Chairperson, PT9B	64	F					
Evangeline O. Reaño	Chairperson, PT15C	47	F					
Martina P. Medina	Chairperson, PT18C	67	F					
Rolando P. Lamadrid	Chairperson, 18D	59	M					
Arnel C. Ravelo	Chairperson, PT20A	36	M					
Julie Ann R. Justo	Vice-Chairperson, PT12D	49	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Leonila S. Cruz	Vice-Chairperson, PT6A	58	F	Basic Leadership	March 30, 2019	SDCC Main Office and Escuela De San Dionisio	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Lucila N. Tolentino	Chairperson, PT31A	63	F					
Rowena N. Granil	Chairperson, PT32A	48	F					
Carmelita S. Agpalasin	Chairperson, PT32E	62	F					
Cecilia C. Alfajaro	Vice-Chairperson, PT115P	69	F					
Elvey R. Gomez	Chairperson, PT50D	46	M					
Rosario S. Daang	Secretary, PT115R	77	M					
Ma. Victoria C. Omalin	Treasurer, PT3A	49	F					
Remedios O. Valencia	Secretary, PT37C	70	F					
Fe A. Viray	Vice-Chairperson, PT35E	61	F					
Angela S. Pangilinan	Vice-Chairperson, PT106A	52	F					
Shiela D. Firman	Chairperson, PT55C	34	F					
Remedios G. Gemeniano	Chairperson, PT109	57	F					
Susan E. Bacani	Chairperson, PT14C	55	F					
Gilberto D. Ton	Vice-Chairperson, PT41A	53	M					
Marilou D. Santos	Chairperson, PT41A	58	F					
Constancia P. Magsino	Vice-Chairperson, PT38A	55	F					
Gloria D. Garcia	Vice-Chairperson, PT115K	73	F					
Rizalina N. Rabadon	Chairperson, PT42B	46	F					
Renato S. Torres	Chairperson, PT110A	61	M					
Marcelino S. Manangan	Chairperson, PT111A	55	M					
Rainero R. Aguilar	Chairperson, PT45C	59	M					
Ledwina A. Ibojo	Chairperson, PT45E	45	F					
Marinel B. Otila	Chairperson, PT45J	45	F					
Benjamin M. Angelo	Chairperson, PT46G	71	M					
Elvira M. Dayag	Chairperson, PT47C	58	F					
Delma O. Castro	Chairperson, PT48A	47	F					
Lucila R. Abuan	Chairperson, PT48D	55	F					
Chito M. Bautista	Chairperson, PT48E	43	M					
Peter F. Ibasco	Chairperson, PT49B	58	M					
Robinson Y. Caliao	Chairperson, PT49C	66	M					
Nerissa D. Domalaon	Chairperson, PT51C	50	F					
Nieves B. Ebol	Chairperson, PT51D	55	F					
Emelita N. Buitre	Chairperson, PT51E	58	F					
Myrnalyn C. Ebol	Chairperson, PT51F	51	F					
Merlita M. Belena	Chairperson, PT53B	72	F					
Cristina B. Macalanda	Chairperson, PT54F	48	F					
Marilou U. Murillo	Chairperson, PT55A	55	F					
Nenita B. Cristobal	Chairperson, PT55E	58	F					
Melba A. Opiasa	Chairperson, PT55F	61	F					
Sherly E. Andong	Chairperson, PT58A	49	F					
Gerardo B. Diaz	Chairperson, PT58C	52	M					
Marcelo M. Vida	Chairperson, PT62B	63	M					
Danilo G. Juanillo	Chairperson, PT65B	66	M					
Marjorie P. Ablaza	Member, Speakers' Bureau	59	F	CEFE Facilitator	April 10-12, 2019	La Breza Hotel, QC	TRIAS Southeast Asia	N/A
Joy Marie C. Lacerna	Mktg. Admin. Asst.	23	F					
Terry Ann Q. Ocampo	Asst. to Satellite Operations-LPC	35	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Joanna I. Esperanza, RSW	Buss. Mgt. Grp. Head	40	F	Orientation and Training on TRIAS Finance Guidelines	April 22-23, 2019	La Breza Hotel, QC	TRIAS Southeast Asia	N/A
Marilyn M. Mendoza	Accounting Head	40	F					
Maverick Ian Ranillo	TRIAS Accounting/Admin. Staff	30	M					
Victor C. Bato	Value Chain/Supply Coord.	49	M					
Normandy G. Jose	Director	49	M	LEATRA Module 1: Conflict Management	April 22-24, 2019	Pilgrims Hotel, Naga City	TRIAS Southeast Asia	N/A
Alma S. Ferreros	LEATRA Facilitator	56	F					
Marc Aaron T. Custodio	Chairperson, PT10B	33	M	Basic Leadership	April 27, 2019	SDCC Main Office and Escuela De San Dionisio	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Reynaldo N. Ferrer	Chairperson, PT13F	71	M					
Richard I. Buenaventura	Chairperson, PT13G	58	M					
Gloria T. Rueda	Chairperson, PT14A	52	F					
Corazon S. Cruz	Chairperson, PT19A	78	F					
Cecilia G. Bufete	Secretary, PT19A	48	F					
Annaliza H. Asinas	Vice-Chairperson, PT4B	45	F					
Rolando B. De Leon	Chairperson, PT6C	76	M					
Joseph B. Allanigue	Vice-Chairperson, PT6C	55	M					
Maria Belly C. Arena	Vice-Chairperson, PT8C	54	F					
Rosario D. Lapuz	Vice-Chairperson, PT36A	67	F					
John Brian T. Pambago	Vice-Chairperson, PT37A	25	M					
Ethel G. Chong	Chairperson, PT37B	44	F					
Reynante S. Relox	Vice-Chairperson, PT37D	48	M					
Malyn E. Vencito	Vice-Chairperson, PT37F	37	F					
Sharon S. Apostol	Vice-Chairperson, PT43B	48	F					
Marfe Lourdes C. Deseo	Chairperson PT43D	62	F					
Virginia T. Layug	Vice-Chairperson, PT43D	59	F					
Ma. Elena R. Sebastian	Chairperson, PT104A	50	F					
Carmencita M. Velasco	Vice-Chairperson, PT104A	70	F					
Romsan R. Sambile	Vice-Chairperson, PT106C	40	M					
Leonnie G. Pahilagao	Vice-Chairperson, PT106D	63	F					
Danny I. Quidangen	Chairperson, PT107A	75	M					
Rodolfo A. De Leon, Jr.	Vice-Chairperson, PT107B	67	M					
Leticia B. Pamintuan	Vice-Chairperson, PT115A	62	F					
Carolina S. Hidalgo	Chairperson, PT115J	59	F					
Bimro B. Castañares	Vice-Chairperson, PT115M	32	M					
Erlinda G. Callosa	Chairperson, PT46D	75	F					
Ma. Theresa C. Cabo	Vice-Chairperson, PT20A	48	F					
Lordita C. Ardeza	Vice-Chairperson, PT20C	55	F					
Maranilla R. Lualhati	Vice-Chairperson, PT20D	53	F					
Fredinand E. Ferrer	Chairperson, PT21B	49	M					
Merly A. Pagulayan	Vice-Chairperson, PT21B	64	F					
Rosie O. Vargas	Chairperson, PT22A	48	F					
Zenaida T. Gosim	Vice-Chairperson, PT22C	67	F					
Jesusa C. Alvarez	Vice-Chairperson, PT23A	56	F					
Jaena D. Caberte	Vice-Chairperson, PT23C	57	F					
Conchita A. Camposano	Chairperson, PT24B	54	F					
Mercedita V. Nate	Secretary, PT24B	64	F					
Emma L. De Castro	Vice-Chairperson, PT26A	52	F					
Merly V. Sigua	Vice-Chairperson, PT26C	52	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Lanie R. Santos	Vice-Chairperson, PT26D	47	F	Basic Leadership	April 27, 2019	SDCC Main Office and Escuela De San Dionisio	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Belina P. Aclan	Vice-Chairperson, PT26E	56	F					
Valerie t. Aberion	Vice-Chairperson, PT28A	32	F					
Wilhelmina C. Ramos	Vice-Chairperson, PT28D	54	F					
Eufemia C. Soriano	Vice-Chairperson, PT29B	64	F					
Maria Luisa S. Calderon	Secretary, PT33D	69	F					
Joemarie M. Himan	Vice-Chairperson, PT33E	62	M					
Maria D. Dela Cruz	Vice-Chairperson, PT34A	69	F					
Julita F. Pasilan	Vice-Chairperson, PT34D	63	F					
Rosalie C. Nuñez	Vice-Chairperson, PT35D	44	F					
Joveniano M. Avila	Chairperson, PT73F	41	F					
Andrew L. Espiritu	Vice-Chairperson, PT29C	56	M					
Ventura A. Santos	Vice-Chairperson, PT29D	72	F					
Napoleon S. Carabeo	Vice-Chairperson, PT2D	65	M					
Corazon C. Martin	Chairperson, PT30B	60	F					
Rufina G. Alarca	Chairperson, PT30D	65	F					
Vicente C. Prieto	Vice-Chairperson, PT31C	71	M					
Victorio C. Tivar	Vice-Chairperson, Arandia College	29	M					
Leonicia C. Fernando	Vice-Chairperson, PT115S	72	F					
Fernando S. Nery	Chairperson, PT115O	74	M					
Marisol S. Duka	Secretary, PT115P	58	F					
Angelita E. Cruz	Chairperson, PT13E	64	F					
Maria Luisa s. Reyes	Chairperson, PT14B	42	F					
Jean Lamelle E. Ferrer	Chairperson, PT10D	23	F					
Luzviminda R. Santos	Chairperson, PT13C	66	F					
Angelita J. Legaspi	Vice-Chairperson, PT13C	64	F					
Ma. Ninia N. Macanas	Auditor, PT28D	58	F					
Teresa A. Paderon	Vice-Chairprson, PT13D	49	F					
Clarisa D. Gurayeb	Chairperson, PT141B	47	F					
Rosario M. Aquino	Chairperson, PT13B	72	F					
Amancia G. Montales	Vice-Chairperson, 26B	81	F					
Vivian D. Alcantara	OSS Grp. Head	52	F	Buss. Taxation	May 3, 2019	Conference Hall, Legislative Bldg., Parañaque City Hall	PCCI	N/A
Ma. Nanette D. Bernardo	Audit Program Mgt. Head	50	F					
Marilyn M. Mendoza	Accounting Head	38	F					
Evangeline G. Magdaraog	Acting Financial Auditor	50	F	Effective Communication	May 11, 2019	UCCP Compd., EDSA, QC	TRIAS Southeast Asia	N/A
Marjorie P. Ablaza	Co-Chairperson, CBDSS	59	F					
Terry Ann Q. Ocampo	Technical Asst.to Satellite Office (LPC)	35	F					
Joy Marie C. Lacerna	Mktg. Admin. Asst.	23	F	Barangay Micro Buss. Enterprises (BMBE) and Finance Source for MSMEs	May 15, 2019	Legislative Conference Rm. 03, Parañaque City Hall	PCCI	N/A
Joanna I. Esperanza, RSW	Buss. Mgt. Grp. Head	39	F					
Maria Evelyn R. Garcia	Chairperson, EdCom	50	F					
Ia B. Dofitas	C&KCM Grp. Head	35	F	Post Training Assessment Tool	May 20-21, 2019	UCCP Compd., EDSA, QC	TRIAS Southeast Asia	N/A
Maricel M. Rañola	M<D Officer	41	F					
Ma. Eloisa S. Muni	Mkt. Research & Buss. Dev. Admin. Coord.	24	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Ma. Nanette D. Bernardo	Audit Program Mgt. Head	52	F	Digital Transformation for Buss. Acctg.	May 22, 2019	Max's Sucat, Parañaque City	PCCI	N/A
Marilyn M. Mendoza	Accounting Head	39	F					
Ma. Eloisa S. Muni	Mkt. Research & Buss. Dev. Admin. Coord.	24	F	Effective Selling	May 24, 2019	Legislative Bldg., Conference Rm. 2nd. Flr. Parañaque City	PCCI	N/A
Joy Marie C. Lacerna	Mktg. Admin. Asst.	23	F					
Raphael P. Sison	Membership & Member Services Coord.	32	M					
Richard A. Ruiz	Account Specialist	40	M					
Jhona M. Caseñas	Pharmacy Officer (LPC)	42	F					
John-Michael M. Abaca	EOM Support Staff	28	M					
Victor M. Basco	Convenience Store Asst.	43	M					
Soledad J. Bernardo	MDMSS Support Staff	57	F					
Consolacion T. Cornilla	Chairperson, PT29C	59	F					
Rebecca A. Jauneza	Secretary	56	F					
Leonila E. Cayaban	Vice-Chairperson	54	F	Gender Sensitivity	May 25, 2019	SDCC Board Room	Mrs. Virginia S. Santos-GAD Committee Chairperson	N/A
Maria Jinky T. Ilagan	Member	46	F					
Rodel R. Sope	SHEPHERD Committee	64	M					
Shiela D. Firman	Chairperson, PT55C	34	F					
Edmundo D. Santos	Chairperson	62	M					
Winston D. Ramos	Chairperson	64	M					
Mariquit M. Lopez	Director	49	F					
Romeo A. Gravoso	Chairperson, Dist. 10	51	M					
Marjorie L. Faundo	Chairperson, Dist. 11	55	F					
Aluisius G. Espiritu	Chairperson, Dist. 12	63	M					
Marlyn A. Nicolas	Chairperson, Dist. 13	45	F					
Jerry Lucas G. Biboso	Vice-Chairperson, Dist. 15	46	M					
Ma. Araceli R. Quiogue	Chairperson, Dist. 16	59	F					
Angel D. Vicente, Jr.	Chairperson, Dist. 17	69	M					
Virginia C. Hatud	Chairperson, Dist. 21	67	F					
Jeremae L. Saez	ICT Specialist	22	F					
Richard Glenn P. Encarnacion	Staff Nurse	25	M					
Ma. Darrenz G. Fabros	Recording Secretary to the Board of Directors	20	F					
Earl Joshua V. Barrientos	Junior Programmer	24	F					
Kimberly Rose A. Austria	EOM-CALS Support Staff	21	F					
Glydel T. Jabinar	Account Specialist	20	F					
June Mark B. Tulipas	Account Specialist	31	M					
Soledad J. Bernardo	Membership Campaign Support Staff	56	F					
Virginia B. Santos	Chairperson, GAD Comm.	52	F					
Lamberto C. Ferrer	Member, GAD Comm.	79	M					
Sarah Len C. Canicosa	HR Officer	25	F					
Susana N. Jose	MLTD Support Staff	54	F					
Remedios Moreno	Secretary, PT39C	65	F					
Anarica L. Lee	Secretary, GAD Comm.	42	F					
Sarah Len Canicosa	Acting HR Officer	25	F	Human Resources and Buss. Operations Mgt.	May 29, 2019	Legislative Conference Rm. 03, Parañaque City Hall	PCCI	N/A
Janice F. Caballero	HR Asst.	38	F					
Ruies F. Mercado	Acting HR Asst.	24	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Ma. Criselda C.Ultado	Treasurer, PT33C	51	F	Speakers Bureau Re-Tooling	June 1-2, 2019	Aroma Hotel, Tagaytay City	Mrs. Evelyn R. Luching-Accredited CDA Speaker/Trainer	CTPRO-116
Alex B. Guiwan	Member,Speakers Bureau	42	M					
Teresita D. Tiglao	Member,Speakers Bureau	57	F					
Julita M. Carpio	Member,Speakers Bureau	72	F					
Clarita M. Legaspi	Member,Speakers Bureau	72	F					
Marjorie P. Ablaza	Member,Speakers Bureau	59	F					
Josephine B.Balana	Member,Speakers Bureau	54	F					
Junelyn T. Cruz	Member,Speakers Bureau	40	F					
Marilou C. Ferrer	Member,Speakers Bureau	56	F					
Leonila V. Gonzaga	Member,Speakers Bureau	58	F					
Mercedita S. Muni	Member,Speakers Bureau	61	F					
Felipe L. Perida, Jr	Member,Speakers Bureau	60	M					
Romeo Tinasas	Member,Speakers Bureau	61	M	Training of Trainers on Gender for Co-operatives (Level 1)	June 3-7, 2019	Grand Tower Suites, TTK Bldg., Montinola cor. Iznart Sts., Ilo-ilo City	Gender Equality Resource Center (GERC)	N/A
Almarien S. Ferreros	Member, Education & Training Committee	29	F					
Sarah Len C. Canicosa	Acting HR Officer	25	F					
Terry Ann Q. Ocampo	Technical Assistant to the Satillite Office (LPC)	35	F					
Roque T. Cortezo	Account Officer II	39	M	Office Bearer Course	June 8, 2019	Escuela De San Dionisio	Mrs. Evelyn R. Luching-Accredited CDA Speaker/Trainer	CTPRO-116
Renato G Dela Cruz	Chairperson,BOD	48	M					
Glenn C. Cruz	Vice-Chairperson,BOD	48	M					
Jocelyn T. Dajang	Director, BOD	58	F					
Olivia G. Ferrer	Director, BOD	59	F					
Normandy G. Jose	Director, BOD	49	M					
Apolonia M. Mendoza Jr.	Director, BOD	51	M					
Charlie A. Ramos, Jr.	Director, BOD	28	M					
Rosalina G. Sapungan	Treasurer, BOD	70	F					
Cielito L. Garrido, MBA	Chief Executive Officer	52	F					
Erlinda F. Borromeo	Vice-Chairperson, Audit Committee	69	F					
Consolacion T. Cornilla	Secretary, Audit Committee	59	F					
Salvador V. Cuadrato	Chairperson, Election Committee	72	M					
Rebecca A. Juaneza	Secretary, Election Committee	57	F					
Veronica T. Aberion	Chairperson, Credit Committee	72	F					
Leonilla V. Gonzaga	Vice-Chairperso, Credit Committee	58	F					
Jesse M. Sarmiento	Secretary, Credit Committee	65	M					
Regina T. Orcullo	Chairperson, Ethics Committee	53	F					
Romeo T. Tinasas	Vice-Chairperson, Ethics Committee	61	M					
Marilou C. Ferrer	Secretary, Ethics Committee	56	F					
Reynaldo H. Vizcarra	Vice-Chairperson, Medcon	64	M					
Lorna S. Pinpin	Secretary,Medcon	71	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Damaso L. Cruz	Chairperson, MedCon Comm.	86	M	Office Bearer Course	June 8, 2019	Escuela De San Dionisio	Mrs. Evelyn R. Luching-Accredited CDA Speaker/Trainer	CTPRO-116
Evangeline A. Cruz	Secretary, Advisory Council	68	F					
Asuncion L. Pascual	Member, Advisory Council	86	F					
Roberto L. Ventura	Chairperson, PKPTL	67	M					
Jasmin F. Afloro	Auditor, PKPTL	63	F					
Rosa R. Santos	Sgt @ arms, PKPTL	58	F					
Carmen S. Dizon	Member, Edcom	66	F					
Leonida L. Raden	Member, Edcom	40	F					
Teresita D. Tiglao	Member, Speakers Bureau	57	F					
Clarita G. Legaspi	Member, Speakers Bureau	71	F					
Felipe L. Perida, Jr	Member, Speakers Bureau	60	M					
Romeo T. Tinasas	Member, Speakers Bureau	61	M					
Julita M. Carpio	Member, Speakers Bureau	71	F					
Marilyn J. Estrella	Chairperson, COS	74	F					
Margarita DV. Cerrada,Ph.D	Vice-Chairperson,COS	76	F					
Cynthia D. Dela Justa	Secretary,COS	53	F					
Edward G. De Leon	Member,COS	63	M					
Merriam Jael B. Enriquez	Member,COS	70	F					
Amparo Sunga	Member,COS	75	F					
Fernando S. Cortez	Chairperson, CBDSS	70	M					
Marjorie P. Ablaza	Vice-Chairperson, CBDSS(Business)	59	F					
Alex B. Guiwan	Vice-Chairperson,CBDSS(Employment)	43	M					
Ana Maria Cecilia L. Dagal	Vice-Chairperson,CBDSS(Food)/Secretary	54	F					
Victoria S. Del Valle	Member, CBDSS	54	F					
Maria Jinky T. Ilagan	Member, CBDSS	48	F					
Luis D. Porcia	Member, CBDSS	55	M					
Danilo N. Pilar, Ph.D.	Chairperson, RMC	60	M					
Alicia C. Salvador	Vice-Chairperson,RMC	67	F					
Lani E. Gorgonia	Chairperson, SHEPHERD Committee	54	F					
Gina B. Andal	Member,SHEPHERD Committee	51	F					
Engr.Alfredo S. Bugayong	Member, SHEPHERD Committee	50	M					
Evangeline A. Domine	Member, SHEPHERD Committee	47	F					
Alberto B. Gorgonio, Jr.	Member, SHEPHERD Committee	58	M					
Orico S. Macatangay	Chairperson, EIC	52	M					
Nonila S. Santos	Vice-Chairperson, GAD Committee	68	F					
Anarica L. Lee	Secretary, GAD Committee	42	F					
Lamberto C. Ferrer	Member, GAD Committee	78	M					
Gemma C. Vizcarra	Member, GAD Committee	56	F					
Jerry M. Santos	Chairperson, Sports Committee	46	M					
Junelyn T. Cruz	Secretary, Sports Committee	40	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Marilou S. Austriaco	Member, Sports Committee	44	F	Office Bearer Course	June 8, 2019	Escuela De San Dionisio	Mrs. Evelyn R. Luching-Accredited CDA Speaker/Trainer	CTPRO-116
Shiela D. Firman	Member, Sports Committee	34	F					
Ernielyn Marie B.Santos	Member, Sports Committee	24	F					
Jean Lamelle E. Ferrer	Vice-Chairperson, Youth Committee	22	F					
Gylianne G. Magdaraog	Secretary, Youth Committee	21	F					
Jerrilynn.Pilar, DPA	Chairperson, EDSO	54	F					
Nenita I. Jose	Vice Chairperson, EDSO	71	F					
Terisita S. Pascua	Treasurer, EDSO	70	F					
Erlinda B. Perez	Director, EDSO	77	F					
Mariquita S. Crisostomo	Director, EDSO	46	F					
Edmundo D. Santos	Chairperson, Dist. 1	63	M					
Winston D. Ramos	Chairperson, Dist. 2	62	M					
Mariquit S.M. Lopez	Chairperson, Dist. 3	49	F					
Raul G. Guzman	Chairperson, Dist. 6	59	M					
Lany O. Lim	Chairperson, Dist. 7	59	F					
Maela D. De Leon	Chairperson, Dist. 8	50	F					
Julietta D. Paulo	Chairperson, Dist. 9	61	F					
Romeo A. Gravoso	Chairperson, Dist. 10	51	M					
Aluisius G. Espiritu	Chairperson, Dist. 12	63	M					
Rhodora T. Santos	Chairperson, Dist. 14	51	F					
Jerry Lucas G. Biboso	Chairperson, Dist. 15	46	M					
Ma. Araceli R. Quiogue	Chairperson, Dist. 16	59	F					
Angel D. Vicente, Jr.	Chairperson, Dist. 17	69	M					
Imelda A. Hilario	Chairperson, Dist. 18	63	F					
Felicitas E. Dela Cruz	Chairperson, Dist. 19	71	F					
Merla G. Calma	Chairperson, Dist. 20	73	F					
Virginia C. Hatud	Chairperson, Dist. 21	67	F					
Luzviminda M. Romero	Chairperson, Dist. 25	59	F					
Maricris D. Bautista	Chief Operations Officer	47	F					
Emmy R. Salvador	EOM Grp. Head	44	F					
Vivian D. Alcantara	OSS Grp. Head	52	F					
Joanna I. Esperanza, RSW	BM Grp. Head	39	F					
Elena E. Ferrer, RSW	MDMSS Grp. Head	49	F					
Ia B. Dofitas	CKCM Grp. Head	35	F					
Nelson D. Yeban, Jr.	Satellite Head (DASA)	44	M					
Maria Cecilia D. Dela Peña	Satellite Head (LPC)	42	F					
Ma. Nanette D. Bernardo	Audit Program Management Head	52	F					
Sarah Len C. Canicosa	Acting HR Officer	25	F					
Pernie T. Comanda	Acting OEHS Officer	46	M					
Evangeline G. Magdaraog	Acting RCDP Officer	49	F					
Esmeralda D. Cortezo	ExSS Officer	42	F					
Ma.Francisca C. Daynolo	Treasury Officer	52	F					
Juan Miguel S. Barcial	MIS Head	27	M					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Pernie T. Comanda	Acting OEHS Officer	46	M	Labor Law Updates	June 14, 2019	Legislative Conference Room 3, Parañaque City	PCCI	N/A
Sarah Len C. Canicosa	Acting HR Officer	25	F					
Ruies F. Mercado	Acting HR Assistant	24	F					
Richard Glenn Encarnacion	SDCC Nurse	27	M					
Pernie T. Comanda	Acting OEHS Officer	46	M	Certified Security Professional Program	June 18-21, 2019	Midas Hotel and Casino	PSIS	N/A
Sarah Len C. Canicosa	Acting HR Officer	25	F	Post Graduate Certificate in Human Resource Management (PGCHRM)	June 27-29, 2019	HREAP Training Room, BGC-Taguig City	World Academy for Research and Development/ Human Resource Educators' Association of the Philippines, Inc.	N/A
Ma. Normita L. Cruz	Treasurer, PT1B	44	F	Basic Leadership	June 29, 2019	SDCC Seminar Rooms (Main Office)	Mrs. Evelyn R. Luching, Accredited CDA Trainer	CTPRO-116
Hermínio M. Allanigue, Jr.	Auditor, PT1B	43	M					
Marilou S. Espineda	Secretary, PT1C	51	F					
Denmark G. Salvador	Treasurer, PT1D	30	M					
Elena A. Santos	Treasurer, PT2A	58	F					
Edwin M. Villamor	Vice-Chairperson, PT2C	54	M					
Ana Maria Cecilia L. Dagal	Auditor, PT2C	53	F					
Edna S. Bilog	Secretary, PT2D	50	F					
Judith D. Austria	Secretary, PT3C	55	F					
Leonardo N. Tolentino	Auditor, PT3C	60	M					
Wilma M. Camarse	Auditor, PT4A	59	F					
Celynne Rachelle T. Escolano	Vice-Chairperson, PT12C	33	F					
Joseph R. Dela Isla	Vice-Chairperson, PT13F	60	M					
Rubi Ann S. Buenaventura	Secretary, PT13G	59	F					
Marilyn D. Fulo	Treasurer, PT13G	57	F					
Rolando G. Fulo	Auditor, PT13G	62	M					
Carol V. Sope	Vice-Chairperson, PT14A	41	F					
Susan C. Torres	Treasurer, PT14A	55	F					
Virginia Q. Pe	Chairperson, PT14D	79	F					
Soledad M. Gregorio	Vice-Chairperson, PT14D	57	F					
Nerissa N. Blance	Vice-Chairperson, PT17C	51	F					
Catherine M. Abenion	Treasurer, PT17C	47	F					
Felicitas D. Nery	Auditor, PT17C	72	F					
Lydia B. Pahoyo	Treasurer, PT18C	66	F					
Corazon P. Morilla	Secretary, PT20A	52	F					
Belen M. Luaces	Treasurer, PT20A	49	F					
Denzel Edward V. Cariaga	Vice-Chairperson, PT20B	29	M					
Nida P. Barong	Secretary, PT20B	63	F					
Josephine R. Digap	Treasurer, PT20B	34	F					
Helgene C. Pawilan	Auditor, PT20B	42	F					
Adela M. Aggabao	Vice-Chairperson, PT22A	57	F					
Evelyn O. Gura	Secretary, PT22B	46	F					
Ma, Theresa R. Mercado	Treasurer, PT22C	56	F					
Ailyn C. Padit	Secretary, PT22C	45	F					
Juliet B. Quinga	Vice-Chairperson, PT22D	51	F					
Alina M. Manila	Secretary, PT22F	48	F					
Margarita C. Mingao	Treasurer, PT22F	65	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
<i>Attendees</i>	<i>Position in the Cooperative</i>	<i>Age</i>	<i>Sex</i>	<i>Title of Training Completed</i>	<i>Date</i>	<i>Venue</i>	<i>Name of Training Provider</i>	<i>Accreditation Number</i>
Merlinda I. Calpito	Secretary, PT23A	42	F	Basic Leadership	June 29, 2019	SDCC Seminar Rooms (Main Office)	Mrs. Evelyn R. Luching, Accredited CDA Trainer	CTPRO-116
Salvacion D. Mendiola	Treasurer, PT23A	67	F					
Adelaida G.Bacungan	Vice-Chairperson, PT23D	66	F					
Amelia D. Lagasca	Treasurer, PT23A	55	F					
Rosalba V. Ala	Vice-Chairperson, PT24C	52	F					
Laila G. Erazo	Vice-Chairperson, PT25C	46	F					
Rachelle B. Guzman	Secretary, PT25C	23	F					
Erlinda B. Cura	Treasurer, PT25C	65	F					
Evelyn C. Arabe	Auditor, PT25C	47	F					
Bayani Jose B. Briz	Vice-Chairperson, PT30A	45	M					
Aniceta D. Dosal	Secretary, PT30C	79	F					
Gloria C. La Fuente	Secretary, PT31A	72	F					
Nelia C. Bueno	Treasurer, PT31A	69	F					
Taciana C. Alayon	Treasurer, PT31B	57	F					
Lisa L. Tutaan	Auditor, PT31B	54	F					
Jonalyn M. Leynes	Secretary, PT31D	38	F					
May P. Decillo	Treasurer, PT31D	38	F					
Gleceria S. Olorvida	Secretary, PT32D	68	F					
Lolita R. Libao	Treasurer, PT32D	75	F					
Anamarie R. Salva	Secretary, PT32E	50	F					
Virginia G. Silva	Secretary, PT45A	46	F					
Ana Criselda D. Dela Cruz	Treasurer, PT34A	52	F					
Danilo S. Banta	Auditor, PT34B	52	M					
Liza S. Jabonete	Secretary, PT35C	36	F					
Florenda S. Lipata	Treasurer, PT35C	46	F					
Elizabeth G. Estrada	Secretary, PT35D	58	F					
Norma M. De Lara	Auditor, PT35D	46	F					
Adela S. Panis	Secretary, PT35F	51	F					
Wilsonia J. Silverio	Treasurer, PT36A	49	F					
Agatona M. Guerrero	Treasurer, PT36B	69	F					
Jean R. Uson	Treasurer, PT36C	55	F					
Crisogono T. Maca	Auditor, PT36C	67	M					
Alma D. Feliciano	Treasurer, PT37A	56	F					
Mercy C. Legaspi	Auditor, PT37A	63	F					
Clarita Legaspi	Member, Speakers Bureau	72	F					
Vernielyn Mae B. Santos	Auditor, PT37D	24	F					
Annie Marie B. Lindero	Secretary, PT39B	40	F					
Pascual L. Calamba	Treasurer, PT39B	66	M					
Teofista C. Mangubat	Secretary, PT42A	55	F					
Feliciano P. Quijano	Secretary, PT43D	58	F					
Salvador R. Quijano	Auditor, PT43D	66	M					
Felly D. Barrido	Vice-Chairperson, PT44E	58	F					
Hilda G. Hong	Vice-Chairperson, PT45B	59	F					
Ma. Analiza H. Tenorio	Secretary, PT45B	47	F					
Anita N. Roque	Auditor, PT45B	58	F					
Flordeliza R. Gonzaga	Treasurer, PT45D	52	F					
Robilla R. Albos	Auditor, PT45D	51	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Ma. Lolita D. Villegas	Treasurer, PT45E	45	F	Basic Leadership	June 29, 2019	SDCC Seminar Rooms (Main Office)	Mrs. Evelyn R. Luching, Accredited CDA Trainer	CTPRO-116
Feliza R. Briguel	Treasurer, PT45I	65	F					
Jovencio E. Tenorio	Chairperson, PT46C	56	M					
Evelyn G. Ferraris	Secretary, PT46C	80	F					
Cresencio A. Antonio	Treasurer, PT46C	62	M					
Michael R. Del Rosario	Chairperson, PT46E	49	M					
Pollyn Ellamay D. Mendoza	Chairperson, PT47A	26	F					
Melonie F. Ramos	Secretary, PT18D	43	F					
Consolacion T. Cornilla	Secretary, Audit Committee	59	F	Fundamental of Cooperatives	July 4-5, 2019	SDCC Satellite Office	PCDO	N/A
Roberto L. Ventura	Chairperson, PKPTL	67	M					
Jasmin F. Afloro	Auditor, PKPTL	49	F					
Rosa R. Santos	Sgt. at Arms, PKTPL	59	F					
Lani E. Gorgonia	Chairperson, SHEPHERD Committee	55	F	8 Hours Mandatory Occupational Safety & Health Awareness	July 6, 2019	SDCC Seminar Rooms (Main Office)	Joselito B. Otero - Safeways Consultancy & Safety Services	N/A
Ramon G. Gonzales	Vice-Chairperson, SHEPHERD Committee	54	M					
Engr. Alfredo S. Bugayong	Member, SHEPHERD Committee	50	M					
Janice F. Caballero	HR Asst.	38	F					
Everlyn C. Manook	Database Administrator	38	F					
Ma. Nanette D. Bernardo	Audit Program Mgt. Head	52	F					
Jess Dominicus J. Garcia	Social/Performance Auditor	32	M					
Josefina M. Guhit	Financial Auditor	59	F					
Pernie T. Comanda	OEHS Officer	46	M					
Ronaldo M. Alcantara	Property & Bldg. Admin. Coord. II	54	M					
Ronaldo V. Ret	Records Mgt. & Admin Services Support Staff/Driver	42	M					
Junior Teddy G. Bajar	Property & Bldg. Admin Support Staff/Utility Staff	32	M					
Mark Christopher P. Villanueva	Utility Support Staff	29	M					
Alan D. Santos	Utility Support Staff	38	M					
Jason M. Tendero	Utility Support Staff	26	M					
Marinel S. Espiritu	Accounting Assistant	50	F					
Miriam R. Llamas	Accounting Assistant	32	F					
Christine Ann P. Riano	Accounting Assistant	29	F					
Terry Ann Q. Ocampo	Technical Asst. to Satellite Operations-LPC	35	F					
Ferlinda M. Santiago	Account Mgt. Head/Loan Product Officer (Concurrent)	52	F					
Armando R. Cruz, Jr.	Credit Admin. Officer	42	M					
Roberto E. Garcia	Loan Servicing Officer	53	M					
Jason M. Vasquez	Appraiser	40	M					
Gloria T. Ferrer	Account Specialist	38	F					
Justino C. Landicho	Collector	52	M					
Galicano M. Espiritu III	Collector	38	M					
Roy D. Martin	Loan Documentation Coordinator	38	M					
Editha D. Gadon	C.A.L.S. Support Staff	35	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Marshelle Mae S. Dimaapi	C.A.L.S. Support Staff	22	F	8 Hours Mandatory Occupational Safety & Health Awareness	July 6, 2019	SDCC Seminar Rooms (Main Office)	Joselito B. Otero - Safeways Consultancy & Safety Services	N/A
Janice F. Caballero	HR Compensation and Benefits Administrator Assistant	38	F					
Maria Cecilia D. Dela Peña	Satellite Operations Head- LPC	43	F					
Norman C. Zamora	Legal Assistant	49	M					
Almira L. Bonggat	EOM-CALS Support Staff (Satellite Office- LPC)	24	F					
Kristine Joy O. Balte	EOM-CALS Support Staff (Satellite Office- Sucat)	38	F					
Kimberly Rose A. Austria	EOM-CALS Support Staff (Satellite Office- LPC)	21	F					
Glydel T. Jabiñar	Account Specialist	20	F					
Ferdinand Q. Rabotaso	Cashier (Satellite Office- LPC)	38	M					
Noriza O. Legaspi	Cash Operations Coordinator (Satellite Office- Sucat)	35	F					
Arlene R. Guzman	Cashier (Satellite Office-Sucat)	38	F					
Mikee Jayzel D. Guerrero	Teller (Opening of Account)	26	F					
Bianca Monique T. Sangab	Teller (Main Office)	24	F					
Niezel J. Pelegrino	Teller-loan payment (Satellite Office- LPC)	26	F					
Patrisha Anne R. Lopez	Cash Support Staff (Satellite Office- Sucat)	22	F					
Jenalyn C. Faustino	Teller (Satellite Office- LPC)	24	F					
John Warrie S. Grageda	Account Specialist	37	M					
Jojo S. Rodriguez	Account Specialist	39	M					
Vince O. Valerio	Account Specialist	28	M					
Meriam J. Figueroa	EOM Support Staff (Satellite Office- LPC)	30	F					
John-Michael M. Abaca	EOM Support Staff (Satellite-Sucat)	28	M					
Khristine Cassandhra G. Nery	EOM Support Staff (Satellite Office- Sucat)	23	F					
Joseph Alden C. Anoba	Account Specialist	34	M					
Ia B. Dofitas	C & KCM Group Head	36	F					
Maricel M. Rañola	MLTD Officer	42	F					
Susana N. Jose	MLTD Support Staff	56	F					
Jamen M. Gonzales	C & P Assistant	24	M					
Fredirick D. Despogado	C & P Assistant	25	M					
Elena E. Ferrer, RSW	MDMSS Group Head	50	F					
Joanna I. Esperanza, RSW	BM Group Head	40	F					
Elizabeth D. Dela Cruz, RPh	Botica Operations Officer	42	F					
Rial S. Apostol	Botica Store Supervisor	36	F					
Reynaldo P. Gonzales, Jr.	Botica Operations Coordinator	48	M					
Maverick Ian M. Ranillo	(TRIAS) Accounting/ Admin Staff (Project Based Contractual)	30	M					
Johna M. Caseñas, RPh	Pharmacy Officer (Satellite Office- LPC)	42	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Blesilda V. Nebria	Pharmacy Assistant	50	F	8 Hours Mandatory Occupational Safety & Health Awareness	July 6, 2019	SDCC Seminar Rooms (Main Office)	Joselito B. Otero - Safeways Consultancy & Safety Services	N/A
Victor C. Bato	Warehouse/ Receiving Coordinator	49	M					
Denise T. Abareta	Cash Support Staff (Main)	24	F					
Maricris D. Bautista	Chief Operations Officer	49	F					
Joel Noel L. Cruz	Records Management Coordinator	50	M					
John Norman A. Balistoy	Account Specialist	22	M					
Mary Kris C. Luage	Botica Support Staff	25	F					
Glen R. Mancio	Account Specialist	25	M					
Cielito L. Garrido, MBA	Chief Executive Officer	52	F	Accounting for Non-Accountant	July 10, 2019	Legislative Conference Room 3, Parañaque City	PCCI	N/A
Rial S. Apostol	Botica Store Supervisor	36	F					
Marie Rita Bettina Gerardine M. Manalili	Market Research & Business Dev. Assistant	60	F					
Consolacion T. Cornilla	Secretary, Audit Committee	59	F	Cooperative Mgt. and Governance	July 11-12, 2019	SDCC Seminar Rooms (Satellite Office)	PCDO	N/A
Veronica T. Aberion	Chairperson, Credit Committee	72	F					
Marilou C. Ferrer	Secretary, Ethics Committee	58	F					
Arjay Ray T. Abaigar	Utility Support Staff	24	M	8 Hours Mandatory Occupational Safety & Health Awareness	July 13, 2019	SDCC Seminar Rooms (Main Office)	Joselito B. Otero - Safeways Consultancy & Safety Services	N/A
Jesus A. Abocado	MDMSS Coordinator	47	M					
Vivian D. Alcantara	OSS Grp. Head	52	F					
Ana Lorraine S. Aldana	EOM Support Staff	36	F					
Anne Mariela S. Anuat	Junior Programmer	24	F					
Juan Miguel S. Barcial	MIS Head	27	M					
Earl Joshua V. Barrientos	Junior Programmer	24	M					
Victor M. Basco	Convenience Store Asst.	43	M					
Ronaldo P. Bautista	Records Mgt. & Admin Services Officer	49	M					
John Loyd B. Belaos	Accounting Support Staff	22	M					
Soledad J. Bernardo	Membership Campaign Support Staff	57	F					
Evan Mae H. Bofill	Accounting Support Staff	24	F					
Marjerie G. Bordaje	Teller (Satellite Office- Sucat)	25	F					
Magnolia G. Calma	Membership and Member Services Asst	33	F					
Cherrylyn C. Candelaria	Credit Admin & Loan Servicing Head	27	F					
Sarah Len C. Canicosa	Acting HR Officer	25	F					
Ted Aron C. Cardona Jr.	Database Specialist	38	M					
Marichu M. Ceniza	System Analyst	36	F					
Esmeralda D. Cortezo	Executive Secretariat Services Officer	42	F					
Roque T. Cortezo	Account Specialist II	39	M					
Cristiana O. Cruz	C.A.L.S. Support Staff	22	F					
Glenn C. Cruz	Vice-Chairperson, BOD	49	M					
Joanna D. Cuadrato	Member Records Admin Officer	32	F					
Jan Michael C. Cundangan	Cash Operations Coordinator (Satellite Office- LPC)	33	M					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Jocelyn T. Dajang	Director	58	F	8 Hours Mandatory Occupational Safety & Health Awareness	July 13, 2019	SDCC Seminar Rooms (Main Office)	Joselito B. Otero - Safeways Consultancy & Safety Services	N/A
Melani B. David	Membership Campaign Coordinator	54	F					
Ma. Francisca C. Daynolo	Treasury Officer	52	F					
Kimberly D. Dela Justa	Membership Campaign Support Staff	28	F					
Angelica S. Domingo	MRA Support Staff	22	F					
Christine V. Dordas	Cash Support Staff (Satellite Office- LPC)	23	F					
Richard Glenn P. Encarnacion	Staff Nurse	27	M					
Princess Emmanuelle R. Espiel	Junior Prgrammer	22	F					
Kenneth S. Estrella	Account Specialist	22	M					
Ma. Darrenz G. Fabros	Recording Secretary to the BOD	20	F					
Elena E. Ferrer, RSW	MDMSS Group Head	50	F					
Jeanette U. Gamboa	MMS Officer	52	F					
Rosana B. Gimena	Convenience Store Coordinator	32	F					
Annabelle G. Guerra	Pharmacy Assistant	34	F					
Jon Marc Hernandez	Database Specialist	39	M					
Joy Marie C. Lacerna	Mktg. Admin. Asst.	22	F					
Risa B. Lico	Teller (Satellite Office LPC)	28	F					
Michael P. Llamas	MMS Coordinator	33	M					
Jeson C. Lombrio	Accounting Support Staff	22	M					
Ronaldo C. Maghirang	Account Specialist	37	M					
Marie Rita Bettina Gerardine M. Manalili	MRBD Administrative Assistant	60	F					
Marilyn M. Mendoza	Accounting Head	38	F					
Ruies a F. Mercado	HR Talent Acquisition Asst	24	F					
Jeran G. Montalban	Utility Support Staff	30	M					
Mike A. Monteclaro	Botica Operations Support Staff	26	M					
Ma. Eloisa S. Muni	MRBD Administrative Coordinator	24	F					
Mary Ann M. Nuñez	Cash Operations Head	45	F					
Ricky M. Orioque	Property and Building Admin Coordinator	55	M					
Rico D. Penolia	RMAS Support Staff/Driver	40	M					
Jeramae L. Saez	ICT Specialist	22	F					
Emmy R. Salvador	EOM Group Head	44	F					
Rysh an F. Santos	Teller (Main Office)	26	F					
Melvin Romeo L. Sentillas	ICT Network and Infrastructure Administrator	37	M					
Rafael P. Sison	MMS Coordinator	32	M					
Evangeline B. Suyat	Acting Compliance Officer for Privacy/DCC (Concurrent)	51	F					
Rowel P. Tacaisan	Value Supply Chain Sales Assistant	29	M					
Alexander D. Thomas	Utility Support Staff	42	M					
June Mark B. Tulipas	Account Specialist	31	M					
Angel Rose Z. Tutor	Teller-Bayad Center	24	F					
Elvira J. Villacorte	Cashier (Main Office)	43	F					
Nelson D. Yeban, Jr.	Satellite Operations Head-Sucat	44	M					
Meriam J. Figueroa	EOM Support Staff	30	F					
James Abraham B. Naoe	Appraiser	35	M					
Rodel R. Sope	Member, SHEPHERD Comm.	64	M					
Reyniel P. Nanas	Teller	24	M					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Glenn C. Cruz	Vice-Chairperson, BOD	49	M	Capability Development	July 16-17, 2019	The Bayleaf Intramuros, Muralla cor. Victoria Sts. Intramuros, Manila	Metro South Co-operative Bank	N/A
Jocelyn T. Dajang	Director, BOD	58	F					
Olivia G. Ferrer	Director, BOD	59	F					
Normandy G. Jose	Director, BOD	49	M					
Charlie A. Ramos, Jr.	Director, BOD	29	M					
Marife S. Santos	Director, BOD	66	F					
Cielito L. Garrido, MBA	Chief Executive Officer	52	F					
Maricris D. Bautista	Chief Operations Officer	49	F					
Ia B. Dofitas	C&KCM Grp. Head	36	F					
Maria Cecilia D. Dela Peña	Satellite Operations Head (LPC)	42	F					
Nelson D. Yeban, Jr.	Satellite Operations Head (DASA)	44	M	Training of Trainers on LEATRA Module 4: Values and Ethics	July 19-20, 2019	CANOFECO Office	Camarines Norte Federation of Cooperatives (CANOFECO)	N/A
Normandy G. Jose	Director, BOD	49	M					
Alma S. Ferreros	LEATRA Facilitator	56	F					
Orico S. Macatangay	Chairperson, EIC	54	M					
Olivia G. Ferrer	Director, BOD	59	F					
Jamen M. Gonzales	Comm. & Publication Asst.	24	M	Infographic Development	July 20-21, 2019	La Breza Hotel, Quezon City	TRIAS Southeast Asia	N/A
Fredrick D. Despogado	Comm. & Publication Asst.	25	M					
Ma. Eloisa S. Muni	Mkt. Research & Buss. Dev. Admin. Coord.	24	F					
Joy Marie C. Lacerna	Mkt. Admin Asst.	22	F					
Sarah Len C. Canicosa	Acting HR Officer	25	F	HR Summit: Advancing HR in Digital Economy	August 14-16, 2019	Mansion Garden Hotel, Subic, Zambales	NATCCO NETWORK	N/A
Janice F. Caballero	HR Compensation and Benefits Administrative Assistant	35	F					
Ruies Mercado	HR Talent Acquisition Asst.	24	F					
Romeo T. Tinasas	Vice-Chairperson, Ethics Committee	62	M	Conflict Mgt.	August 19-20, 2019	CANOFECO Office	Camarines Norte Federation of Cooperatives (CANOFECO)	N/A
Marilou C. Ferrer	Secretary, Ethics Committee	58	F					
Reynaldo H. Vizcarra	Vice-Chairperson, MedCon	64	M					
Cielito L. Garrido, MBA	Chief Executive Officer	52	F	Futurecasting - Financial Strategic Planning and Excellent Member Experience 101	August 20-21, 2019	Cocoon Boutique Hotel, Quezon City	VICTO National Co-operative Federation and Development Center	N/A
Maricris D. Bautista	Chief Operations Officer	49	F					
Ia B. Dofitas	C&KCM Grp. Head	36	F					
Maria Cecilia D. Dela Peña	Satellite Operations Head (LPC)	42	F					
Elena E. Ferrer, RSW	MDMSS Group Head	50	F					
Joanna I. Esperanza, RSW	Buss. Mgt. Grp. Head	40	F					
Narissa L. Clima	Secretary, PT1D	51	F	Basic Leadership	August 25, 2019	SDCC Main Office	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Arceli R. Rosario	Treasurer, PT12D	48	F					
Laura P. Macabuag	Secretary, PT13C	59	F					
Myrna R. Martin	Treasurer, PT13C	49	F					
Ma. Corazon R. Quilatan	Treasurer, PT15A	56	F					
Erlinda R. Belardo	Auditor, PT15A	61	F					
Nelia S. Celeridad	Auditor, PT15C	69	F					
Julieta S. De Leon	Secretary, PT18B	50	F					
Carmencita J. Dela Peña	Auditor, PT21A	65	F					
Leticia V. Galilo	Secretary, PT21B	60	F					
Concepcion D. Cuela	Auditor, PT21B	41	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
<i>Attendees</i>	<i>Position in the Cooperative</i>	<i>Age</i>	<i>Sex</i>	<i>Title of Training Completed</i>	<i>Date</i>	<i>Venue</i>	<i>Name of Training Provider</i>	<i>Accreditation Number</i>
Marietta R. Sakuma	Vice-Chairperson, PT22E	51	F	Basic Leadership	August 25, 2019	SDCC Main Office	Mrs. Evelyn R. Luching, CDA Accredited Trainer and Speakers Bureau Members	CTPRO-116
Rosita F. Remion	Auditor, PT22E	73	F					
Virginia E. Dayday	Vice-Chairperson, PT22F	62	F					
Elena T. Dasmaringas	Auditor, PT23B	52	F					
Johnny C. Carbonell	Treasurer, PT26A	48	M					
Azucena C. San Agustin	Vice-Chairperson, PT27C	57	F					
Lea C. Bahil	Secretary, PT29A	48	F					
Edna S. Belale	Auditor, PT30A	52	F					
Jake D. Buenaventura	Vice-Chairperson, PT30A	44	M					
Estrelita D. Buenaventura	Treasurer, PT30A	78	F					
Leovelyn D. De Leon	Secretary, PT34C	31	F					
Alyn T. Caredo	Secretary, PT35E	44	F					
Eusebio J. Japlos	Chairperson, PT36A	70	M					
Edna E. Macaraeg	Chairperson, PT36C	35	F					
Remedios A. Milla	Treasurer, PT37B	53	F					
Corazon C. Ramos	Secretary, PT39A	55	F					
Remedios A. Moreno	Secretary, PT39C	65	F					
Guadalupe B. Cayubit	Vice-Chairperson, PT40C	48	F					
Angelita A. Suñer	Auditor, PT45C	67	F					
Anthony M. Masaganda	Chairperson, PT45G	43	M					
Gina I. Puod	Secretary, PT46B	46	F					
Janeth M. Maupoy	Secretary, PT50B	34	F					
Josefina B. Lopez	Secretary, PT53C	76	F					
Resurreccion E. Reroma	Treasurer, PT54E	66	F					
Sheryl E. Duquitan	Treasurer, PT54F	38	F					
Estrellita P. Mirafelix	Vice-Chairperson, PT61B	73	F					
Wilma B. Porquiado	Secretary, PT61D	51	F					
Lilybeth S. Marzonía	Treasurer, PT61D	57	F					
Nilda M. Caugma	Secretary, PT63C	59	F					
Sebastian D. Austria	Treasurer, PT63D	55	M					
Jeffrey G. Tayab	Vice-Chairperson, PT63E	39	M					
Remedios D. Serio	Secretary, PT63E	53	F					
Nova C. Silvestre	Secretary, PT64A	44	F					
Cheryl J. Viaña	Chairperson, PT63A	52	F					
Betty L. Balaba	Secretary, PT66D	52	F					
Gloria T. Olivera	Treasurer, PT66D	58	F					
Carolyn N. Barrios	Auditor, PT66D	44	F					
Kathrina B. Timones	Vice-Chairperson, PT67B	35	F					
Cierlita O. Riego De Dios	Secretary, PT67B	52	F					
Estela V. Nandin	Secretary, PT68B	55	F					
Lourdes P. Canillas	Auditor, PT70O	72	F					
George D. Victor	Vice-Chairperson, PT141A	50	M					
Lorena H. Tabulong	Secretary, PT115B	42	F					
Lucilyn A. Costelo	Treasurer, PT115B	56	F					
Belinda D. Gulapa	Secretary, PT115K	68	F					
Troy D. David	Vice-Chairperson, PT44C	54	M					
Arley V. Lobrin	Secretary, PT141A	45	M					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Joy Marie C. Lacerna	Marketing Admin Asst.	22	F	Agri-Coop Marketing	August 27-30, 2019	Brentwood Suites Hotel, 6 Dr. Garcia Sr., Diliman, Quezon City	Federation of Peoples' Sustainable Development Co-operative (FPSDC)	N/A
Victor C. Bato	Value Supply Chain/Receiving Coord.	49	M					
Mary Ann M. Nuñez	Cash Operations Head	45	F					
Ia B. Dofitas	C&KCM Group Head	36	F	Training on Conducting Psycho Social Services for Overseas Filipino Families (Psycho Social Formation of Families)	August 29-31, 2019	Sarrosa Hotel, Cebu City	NATCCO NETWORK	N/A
Elena E. Ferrer, RSW	MDMSS Group Head	50	F					
Charlie A. Ramos, Jr.	Director, BOD	29	M	Parliamentary Procedure	August 30, 2019	Conference Hall, Legislative Bldg., Parañaque City Hall	Parañaque City Union of Cooperatives (PqCUC)	N/A
Jocelyn T. Dajang	Director, BOD	58	F					
Marife S. Santos	Director, BOD	66	F					
Maria Evelyn R. Garcia	Chairperson, EdCom	50	F					
Salvador V. Cuadrato	Chairperson, EleCom	72	M	Proposal -Writing (using FACT Module)	August 30-31, 2019	La Breza Hotel, Quezon City	TRIAS Southeast Asia/KA-ENTREP	N/A
Roberto L. Ventura	Chairperson, PKPTL	67	M					
Fernando S. Cortez	Chairperson, CBDSS	70	M					
Kenneth Martin B. Orlina	Member, EIC	29	M					
Ronaldo P. Bautista	Records Mgt. & Admin. Services Officer	49	M					
Shiela D. Firman	Member, Sports Comm.	34	F	Creative Design Masterclass	September 11 to 12, 2019	Paco Hall of NATCCO, 227 JP Rizal St., Project 4, Quezon City	NATCCO Network	N/A
Johna M. Caseñas	Pharmacy Officer	42	F					
Agatha Romelle G. Ferrer	Social Media Asst.	20	F	Marketing 101 Traditional and Digital Marketing	September 11, 2019	Paranaque City Hall/ Legislative Conference Room 03	PCCI	N/A
John-Michael M. Abacca	EOM Support Staff (Satellite-DASA)	28	M	Total Protection: Security & Backup Seminar	September 18, 2019	Discovery Suites, Ortigas, Manila	Direc Business Technologies, Inc.	N/A
Everlyn C. Manook	Database Admin	38	F					
Ted Aron C. Cardona, Jr.	Database Specialist	38	M					
Jeramae L. Saez	ICT Specialist	22	F	Rights, Privileges and Benefits of Women Workers and the newly approved Expanded Maternity Leave Act	September 20, 2019	Paranaque City Hall/ Legislative Conference Room 03	DTI Parañaque	N/A
Janice F. Caballero	HR Compensation and Benefits Administrative Assistant	35	F					
Ruies F. Mercado	Acting HR Asst.	24	F					
Marinel S. Espiritu	Accounting Asst.	50	F	Basic Leadership	September 21, 2019	SDCC Main Office	Evelyn R. Luching-CDA accredited Trainer	CTPRO-116
Evelyn L. Samala	Secretary, PT1B	55	F					
Wilfredo N. Mercado	Vice-Chairperson, PT2A	59	M					
Dolores D. Doctor	Secretary, PT9A	69	F					
Veronica M. Hernandez	Secretary, PT14B	58	F					
Maria Corazon A. Rodriguez	Treasurer, PT22C	59	F					
Elvira D. Ygnacio	Treasurer, PT28A	56	F					
Rodrigo H. Madero	Chairperson, PT28B	65	M					
Rosely T. Madero	Vice-Chairperson, PT28B	60	F					
Elvira T. Rosete	Auditor, PT28C	78	F					
Analida M. Tresmila	Secretary, PT29D	57	F					
Ma. Elena C. Santos	Vice-Chairperson, PT33C	41	F					
Melba Opia	Chairperson, PT55F	63	F					
Tessie D. Salinas	Treasurer, PT35D	40	F					
Maura C. Hamtig	Secretary, PT55F	61	F					
Violeta M. Fresnido	Vice-Chairperson, PT115G	79	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Lourdes B. Remudo	Auditor, PT65B	62	F	Basic Leadership	September 21, 2019	SDCC Main Office	Evelyn R. Luching-CDA accredited Trainer and Speakers' Bureau Member	CTPRO-116
Mary Ann T. Palalon	Secretary, PT40C	40	F					
Elnora G. Mejares	Treasurer, PT40C	50	F					
Marilou L. Rivamonte	Auditor, PT115G	47	F					
Cristal P. Hebres	Treasurer, PT26E	37	F					
Danilo A. Peñano	Vice-Chairperson, PT73C	68	M					
Rosanna H. Geronimo	Secretary, PT110A	56	F					
Flordeliza E. Manangan	Vice-Chairperson, PT111A	56	F					
Erlinda E. Arribado	Secretary, PT111A	72	F					
Bonifacia C. Ramasasa	Secretary, PT111B	56	F					
Renato C. Sunga	Chairperson, PT115P	39	M					
Lani E. Gorgonia	Chairperson, SHEPHERD Committee	55	F	3rd UPRI-NOAH TALK on Resiliency	September 25, 2019	National Institute of Geological Sciences, University of the Philippines, Diliman, QC	UP Resilience Intsitute	N/A
Alberto B. Gorgonia, Jr.	Member, SHEPHERD Committee	59	M					
Evangeline A. Domine	Member, SHEPHERD Committee	47	F					
Pernie T. Comanda	Technical Asst., SHEPHERD Committee	46	M					
Normandy G. Jose	Director	49	M	Basic LEATRA (as Facilitator)	September 26-29, 2019	Gubat St. Anthony Cooperative, Sorsogon	TRIAS Southeast Asia	N/A
Alma S. Ferreros	LEATRA Facilitator	51	F					
Mary Ann M. Nuñez	Cash Operations Head	38	F	Fraud Detection and Forgery	September 26, 2019	Herald Suites, 2168 Don Chino Roces Ave., Makati City	CMAP	N/A
Ferdinand Q. Rabotaso	Cashier (Satellite Office-LP)	41	M					
Armando R. Cruz, Jr.	Credit Admin Officer	41	M					
Elizabeth V. Orobia	Auditor, PT115N	63	F	Basic Leadership	October 25, 2019	SDCC Main Office	Evelyn R. Luching-CDA accredited Trainer	CTPRO-116
Zenaida C. Tablos	Treasurer, PT21B	49	F					
Josephine S. Dimaano	Secretary, PT71I	53	F					
Arlene Legaspi	Treasurer, PT33B	38	F					
Glecirio S. Delfin	Auditor, PT19A	63	M					
Marilyn Ranillo	Vice Chairman, PT71E	62	F					
Alicia B. Timontes	Treasurer, PT67B	65	F					
Maria Pureza Butial	Treasurer, PT69A	68	F					
Zarah G. Zapanta	Secretary, PT55C	37	F					
Rosendo Enriquez	Treasurer, PT71B	44	M					
Adelyn A. Gonzales	Secretary, PT71C	35	F					
Jesus Gorobot Jr.	Vice-Chairman, PT55B	44	M					
Rebecca R. Fabre	Vice-Chairman, PT34A	55	F					
Catherine I. Anuba	Chairman, PT105	36	F					
Nely M. Mami	Treasurer, PT4A	73	F					
Jerkim De Leon	Secretary, PT13D	37	M					
Georgina M. Briones	Secretary, PT33B	43	F					
Mary Grace D. Feliciano	Chairperson, PT33B	34	F					
Maria Cristina Vizcarra	Secretary, PT33F	49	F					
Arleen Manuel	Auditor, PT70A	39	F					
Romalyn S. Manuel	Treasurer, PT70A	35	F					
Gina Lumain	Secretary, PT70A	42	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Nimfa B. Cruz	Vice-Chairperson, PT41B	63	F	Basic Leadership	October 25, 2019	SDCC Main Office	Evelyn R. Luching-CDA accredited Trainer and Speakers' Bureau Member	CTPRO-116
Myla L. Embate	Chairperson, PT41B	49	F					
Juvelyn C. Nodil	Secretary, PT41A	51	F					
Emelin Babagay	Treasurer, PT54D	65	F					
Rosalina A. Lim	Secretary, PT105A	59	F					
Evangeline Vilda	Treasurer, PT29C	51	F					
Ma. Amasola E. Vapor	Secretary, PT58C	35	F					
Lualhati A. Sioson	Secretary, PT18C	58	F					
Marlyn B. Careso	Treasurer, PT11B	53	F					
Ledivinia C. Nazareno	Vice-Pres, PT50D	66	F					
Daisy S. Quinones	Secretary, PT45J	43	F					
Ely G. Preligera	Auditor, PT71I	62	M					
Catherine G. Amar	Secretary, PT115F	45	F					
Imelda S. Villamor	Treasurer, PT2C	51	F					
Maria Teresa Durana	Treasurer, PT48D	57	F					
Jian V. Parazas	Auditor, PT45H	33	F					
Virginia Tumarta	Treasurer, PT141E	44	F					
Juvy B. Cyksons	Secretary, PT55B	41	F					
Ursula N. Jose	Auditor, PT54C	68	F					
Rosel B. Bustamnte	Treasurer, PT54C	69	F					
Caridad G. Tusing	Treasurer, PT52E	63	F					
Boninissa Ponce	Secretary, PT13B	35	F					
Juanito O. Garcia	Vice-Chairperson, PT21A	29	M	Basic Leadership	October 26, 2019	SDCC Main Office	Evelyn R. Luching-CDA accredited Trainer and Speakers' Bureau Member	CTPRO-116
Lilia Manalo	Auditor, PT26D	67	F					
Cecilia H. De Leon	Secretary, PT26D	54	F					
Norma De Lara	Auditor, PT35D	46	F					
Rowena A. Ostu	Auditor, PT35C	45	F					
Gowin Navica	Vice-Chairperson, PT35C	57	M					
Precy Zaky	Auditor, PT107	40	F					
Marie Jannete Capoy	Treasurer, PT14B	35	F					
Ma. Luisa Sanchez	Secretary, PT71K	35	F					
Flordeliza V. Dolom	Secretary, PT15C	65	F					
Marilyn F. Soro	Secretary, PT44A	47	F					
Rhoda A. Decrosario	Treasurer, PT43D	51	F					
Wilfredo De Guzman	Vice Chairperson, PT1D	58	M					
Antonio Dona	Auditor, PT62E	72	M					
Leyne Montances	Vice-Chairman, PT32C	36	F					
Aurora M.Dona	Vice-Chairman, PT62E	63	F					
Rainer Dale Leal	Treasurer, PT47B	32	M					
Marilyn L. Davis	Treasurer, PT46B	43	F					
Ric Norman T. Larona	Auditor, PT28A	31	M					
Judith P. Arbis	Auditor, PT66E	39	F					
Marizel H. Ostaco	Auditor, PT18E	49	F					
Maria Luisa Cruz	Sgt at arms, PT61D	52	F					
Reagen Sales	Treasurer, PT29A	38	M					
Vilma Miranda	Secretary, PT41D	65	F					
Shena G.Raquinos	Auditor, PT40C	52	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Juliana L. Ignacio	Vice-Chairman, PT39B	49	F	Basic Leadership	October 26, 2019	SDCC Main Office	Evelyn R. Luching-CDA accredited Trainer	CTPRO-116
Teresita Gongab	PT Chairman, PT31D	55	F					
Penida M. Palupu	Vice Chairman, PT39B	63	F					
Arjen Mae Morillon	Chairman, PT141F	24	F					
Abigail O. Alamis	Vice Chairman, PT141F	30	F					
Concepcion Vicet	Auditor, PT13F	66	F					
Marlyn U. Bueno	Treasurer, PT105A	28	F					
Ismael D. Santos	Vice Chairperson, PT105A	39	M					
Evelyn D. Manalo	Treasurer, PT42B	62	F					
Maridel Torres	Vice Chairman, PT35B	32	F					
Jun Santos	Secretary, PT16B	46	M					
Blesilda Cabugayon	Secretary, PT17C	46	F					
Rufina Calibo	Treasurer, PT30B	68	F					
Jhonry P. Araza	Secretary, PT58A	31	M					
Kris Anne Sarmiento	Secretary, PT106C	30	F					
Enrico Villafuerte	Auditor, PT30D	52	M					
Francisco Macabuag	Chairperson, PT115R	73	M					
Victoria P. Bersamin	Vice-Chairperson, PT24A	69	F					
Edwin Velchez	Auditor, PT22F	58	M					
Teresita Gabriel	Secretary, PT65A	43	F					
Geronimo Regidor Gabriel	Auditor, PT65A	56	M					
Maria C. Dela Cruz	Treasurer, PT48A	69	F					
Trinidad B. Cortez	Secretary, PT115N	70	F					
Fritz Oballas	Auditor, PT67C	32	M					
Arnaldo S. Pefanco	Treasurer, PT46A	43	M					
Rosemarie R. Pueblos	Secretary, PT51A	68	F					
Dolores B. Balbuena	Treasurer, PT28D	61	F					
Rosita S. Perio	Chairperson, PT115N	64	F					
Rachel D. Bernardo	Auditor, PT105A	71	F					
Lani E. Gorgonia	Chairperson, SHEPHERD Committee	55	F	4th UPRI-NOAH TALK on Resiliency	October 28, 2019	National Institute of Physics Auditorium, University of the Philippines, Diliman, QC	UP Resilience Intsitute	N/A
Alberto Gorgonia, Jr.	Member, SHEPHERD Committee	59	M					
Jess Dominicus J. Garcia	Social and Performance Audit	32	M					
Pernie T. Comanda	Technical Asst., SHEPHERD Committee	46	M					
Jan Michael C. Cundangan	Teller	34	M					
Virginia B. Santos	Chairperson, Gender and Dev. Committee	53	F	Gender and Dev. (GAD) Mainstreaming in Co-ops Using the Computerized GAD Assessment Tool	November 4-5, 2019	Gender Equality Resource Center	GERC, Inc.	N/A
Sarah Len C. Canicosa	HR Officer/GAD Focal Person	25	F					
Normandy G. Jose	Director	49	M	LEATRA Learning of Facilitators	November 20-23, 2019	Casablanca Suites, Benny F. Imperial St., Alternate Road, Legazpi City	TRIAS Southeast Asia	N/A
Teresita D. Tiglaos	Member, Speakers' Bureau	57	F					
Orico S. Macatangay	Chairperson, EIC	54	M					
Alma S. Ferreros	LEATRA Facilitator	56	F					
Ana Maria Cecilia L. Dagal	Co-Chairperson, CBDSS (Food)	54	F					
Rosemarie Isanan	PT Leader	46	F					
Luzviminda Romero	PT Leader	59	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Jesus A. Abocado	Membership and Member Support Coordinator	47	M	LEATRA Learning of Facilitators	November 20-23, 2019	Casablanca Suites, Benny F. Imperial St., Alternate Road, Legazpi City	TRIAS Southeast Asia	N/A
Jess Dominicus J. Garcia	Social/Performance Audit	32	M					
Fernando S. Cortez	Auditor, PT6C	70	M	PT Leader Orientation	November 22, 2019	Seminar Room	Evelyn R. Luching-CDA accredited Trainer and Speakers' Bureau Member	CTPRO-116
Cynthia I. Gonzales	Auditor, PT115M	53	F					
Joseph S. Tamara	Chairperson, PT 45A	30	M					
Elvisa A. Arana	Vice-Chairperson, PT36B	71	F					
Maricar M. Pineda	Secretary, PT54F	40	F					
Elena D. Quilatan	Chairperson, PT11C	50	F					
Joseph C. Dela Cuesta	Vice-Chairperson, PT11A	36	M					
Anastacia L. Faronilo	Treasurer, PT61B	51	F					
Evangline C. Nabor	Secretary, PT55G	60	F					
Maria Myrna M. Lopez	Secretary, PT6A	65	F					
Remedios A. Moreno	Secretary, PT39C	65	F					
Mia Narcisa F. Veloso	Auditor, PT39B	51	F					
Janeth A. Bolivar	Chairperson, PT72A	49	F					
Marie Catherine A. Mercene	Secretary, PT9C	39	F					
Marjorie P. Ablaza	Vice-Chairperson, CBDSS (Buss.)	59	F	Cooperative Ugnay-Talakay Part 2	December 5-7, 2019	Albergo Hotel, Villamor Drive, Brgy. Lualhati, Benguet, Baguio City	QCUC in partnership with CDA	N/A
Marife S. Santos	Director	66	F	Policy Development Seminar Workshop	December 6-7, 2019	SDCC Main Office, 2nd Floor. Seminar Rooms	Emelina S. Santos/ NATCCO Network	N/A
Ofeliza V. Martinez	Board Secretary	63	F					
Rosalina G. Sapungan	Treasurer, BOD	70	F					
Cielito L. Garrido, MBA	Chief Executive Officer	52	F					
Zenaida A. Alcantara, CPA, MBA, CrFA	Audit Committee, Chairperson	58	F					
Salvador V. Cuadrato	Election Committee, Chairperson	72	M					
Regina T. Orcullo	Ethics Committee, Chairperson	55	F					
Perseverando L. Cruz	Chairperson, Advisory Council	86	M					
Roberto L. Ventura	Chairperson, PKPTL	67	M					
Maria Evelyn R. Garcia	Chairperson, EdCom	51	F					
Ma. Luisa D. Lecaros	Vice-Chairperson, EdCom	49	F					
Marilyn J. Estrella	Chairperson, COS	74	F					
Fernando S. Cortez	Chairperson, CBDSS	70	M					
Danilo N. Pilar, Ph.D.	Chairperson, RMC	60	M					
Lani E. Gorgonia	SHEPHERD, Chairperson Committee	55	F					
Engr. Raymond Joseph L. Salvador	Chairperson, IRD Committee	50	M					
Jerrilynn L. Pilar, DPA	Chairperson, EDSD	54	F					
Nenita I. Jose	Vice-Chairperson, EDSD	71	F					
Maricris D. Bautista	Chief Operations Officer	49	F					
Emmy R. Salvador	EOM Grp. Head	44	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Vivian D. Alcantara	OSS Grp. Head	54	F	Policy Development Seminar Workshop	December 6-7, 2019	SDCC Main Office, 2nd Floor. Seminar Rooms	Emelina S. Santos/ NATCCO Network	N/A
Joanna I. Esperanza RSW	Buss. Mgt. Grp. Head	40	F					
Elena E. Ferrer RSW	MDMSS Grp. Head	50	F					
Ia B. Dofitas	CKCM Grp. Head	37	F					
Nelson D. Yeban, Jr.	Satellite Opearitions Head (DASA)	44	M					
Maria Cecilia D. Dela Peña	Satellite Operations Head (LPC)	42	F					
Ma. Nanette D. Bernardo	Audit Program Mgt. Head	52	F					
Sarah Len C. Canicoso	HR Officer	25	F					
Juan Miguel S. Barcial	MIS Head	27	M					
Pernie T. Comanda	OEHS Officer	46	M					
Evangeline G. Magdaraog	Risk/ Compliance/Data Privacy Officer	49	F					
Esmeralda D. Cortezo	Executive Secretariat Services Officer	42	F					
Ma. Francisca C. Daynolo	Treasury Officer	52	F	Accounting for Non-Accountant and Financial Literacy	December 10, 2019	Negosyo Center Parañaque, 4th Flr. Parañaque City Hall Main Bldg.	PCCI Parañaque in coordination with DTI NCR Office SME Roving Academy	N/A
Jocelyn T. Dajang	Director	58	F					
Normandy G. Jose	Director	49	M					
Marife S. Santos	Director	66	F					
Miriam R. Llamas	Accounting Assistant	32	F					
Jeson T. Lombrio	Accounting Support Staff	22	M					
Evan Mae H. Bofill	Accounting Support Staff	24	F					

Congress, Forum, Summit and Workshop Attended for the Year 2019

Renato G. Dela Cruz	Chairperson, BOD	49	M	CDA Open Space Technology	January 21, 2019	Sequoia Hotel, Mother Ignacia cor. Timog Ave., Bgry. South Triangle, QC	N/A	N/A
Cielito L. Garrido, MBA	Chief Executive Officer	52	F					
Cielito L. Garrido, MBA	Chief Executive Officer	52	F	CIFL 1st. Global Cooperative Executive Masterclass	February 21-23, 2019	Asian Institute of Management, Makati City	CLIMBS	N/A
Maricris D. Bautista	Chief Operations Officer	49	F					
Marilyn M. Mendoza	Accounting Head	38	F	NATCCO 5-IN-1 Forum	March 1, 2019	La Breza Hotel, QC	NATCCO Network	N/A
Sarah Len C. Canicosa	HR Officer	25	F					
Maricris D. Bautista	Chief Operations Officer	49	F	Orientation on the implications of the public utility vehicle modernization program	March 18, 2019	3rd Floor Manahal Hall, Agapito Butz Aquino Bldng #90 Baleta Drive Extension QC	PCC	N/A
Ia B. Dofitas	CKCM Group Head	35	F					
Ma. Eloisa S. Muni	Mkt. Research and Buss. Devt. Admin Coord.	24	F					
Renato G. Dela Cruz	Chairperson, BOD	49	M	BF Traders Annual General Assembly	March 22, 2019	B3, L15 Banner Ave., cor. Sports St., Area IV, Fourth Estate Subd., San Antonio, Parañaque City	BF Traders	N/A
Renato G. Dela Cruz	Chairperson, BOD	49	M	MIATSMPC General Assembly and Election		5501 M.H. Del Pilar St., La Huerta, Parañaque City	MIATSMPC	N/A

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Olivia G. Ferrer	Director	59	F	Paranaque Business Conference (PqBC)	April 4, 2019	Maxs Restaurant Sucat Dr, A Santos Avenue	N/A	N/A
Marjorie P. Ablaza	Vice Chairperson, CBDSS	59	F					
Evelyn R. Luching	Chief Executive Officer,EDSD	72	F					
Ma. Francisca C. Daynolo	Treasury Officer	52	F	CLIMBS Business Forum	April 24,2019	Clark Pampanga	CLIMBS	N/A
Cielito L. Garrido, MBA	Chief Executive Officer	52	F					
Marjorie P. Ablaza	Vice-Chairperson (Bussiness)	59	F	CLIMBS 47th Annual General Assembly	April 25-26, 2019	Royce Hotel and Casino, Clark, Mabalacat, Pampanga	CLIMBS	N/A
Renato G. Dela Cruz	Chairperson, BOD	49	M	NATCCO 17th Co-operative Leaders' Congress and 42nd Annual General Assembly	April 26-28, 2019	Ilo-ilo City	NATCCO Network	N/A
Cielito L. Garrido, MBA	Chief Executive Officer	52	F					
Glenn C. Cruz	Vice Chairperson	49	M	38th National Credit Congress and 87th Founding Anniversary	April 26,2019	Diamond Hotel, Manila	CMAP	N/A
Charlie A. Ramos Jr.	Director	29	M					
Maricor D.I. Cayabyab	Acctg.Support Staff	21	F	Kaya Saving Re-Orientation	April 27, 2019	SDCC Board Room	NATCCO Network	N/A
Marinel S. Espiritu	Acctg. Asst.	49	F					
Miriam R. Llamas	Acctg. Asst.	30	F					
Maria Cecilia D. Dela Peña	Satelite Operations Head	42	F					
Noriza D. Legaspi	Cash Operations Coord.	34	F					
Jenalyn C. Faustino	Acting Teller (Main Office)	23	F					
Ma. Eloisa S. Muni	Mkt.Research and Buss. Devt. Admin Coord.	23	F					
Bianca Morique T. Sangab	Acting Teller (Main Office)	24	F					
Denise T. Abareta	Teller/Petty Cash Custodian	24	F	Kaya Saving Re-Orientation	April 27, 2019	SDCC Board Room	NATCCO Network	N/A
Ia B. Dofitas	CKCM Grp. Head	36	F					
Mikee Jayzel D.Guerrero	Teller (Satelite Office -Sucat)	26	F					
Risa B. Lico	Teller (Satelite Office LPC)	27	F					
Elvira J.Villacorte	Cahier (Main Office)	45	F					
Nelson D. Yeban, Jr.	Satelite Operations Head Satelite- Sucat	44	M					
Jeson T. Lombrio	Acctg. Support Staff	22	M					
John Loyd B. Belaos	Acctg. Support Staff	21	M					
Evan Mae N. Bofill	Acctg. Support Staff	24	F					
Ryshan F. Santos	Teller	25	F					
Juan Miguel S. Barcial	MIS Head	27	M					
Christine Ann P. Riano	Acctg. Asst.	27	F					
Marjerie G. Bordaje	Teller (Satelite Office Sucat)	25	F					
Jan Michael C. Cundangan	Cash Operations Coord.	33	M					
Emmy R. Salvador	EOM Grp. Head	43	F					
Mary ann M. Nunez	Cash Operations Head	45	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Consolacion T. Cornilla	Chairperson,29C	59	F	Ladderized Transformation Orientation	May 9, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Marjorie Faundo	Chairperson, Dist.	55	F					
Mercedita S. Muni	Member, Speakers Bureau	61	F					
Salvador V. Cuadrato	Chairperson, ELECOM	61	M					
Cynthia Benisano	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	45	F					
Patricio Ramiro	Member	76	M					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia B. Santos	Chairperson, Gender and Dev. Committee	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Alex B. Guiwan	Member, Speakers Bureau	43	M					
Teresita D. Tiglao	Member, Speakers Bureau	70	F					
Clarita C. Legaspi	Member, Speakers Bureau	72	F					
Marjorie P. Ablaza	Member, Speakers Bureau	59	F					
Salvador V. Cuadrato	Chairperson, ELECOM	72	M					
Marilou C. Ferrer	Member, Speakers Bureau	58	F					
Leonila V. Gonzaga	Member, Speakers Bureau	58	F					
Mercedita S. Muni	Member, Speakers Bureau	61	F					
Felipe L. Perida, Jr	Member, Speakers Bureau	60	M					
Romeo Tinasas	Member, Speakers Bureau	62	M	Ladderized Transformation Orientation	May 10, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Consolacion T. Cornilla	Secretary,Audit Comm	59	F					
Mercedita S. Muni	Member, Speakers Bureau	61	F					
Angelita Acerden	PT Leader	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia B. Santos	Chairperson, Gender and Dev. Committee	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Cynthia Benisano	Member	61	F	Ladderized Transformation Orientation	May 17, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Nelda Naval	Member	57	F					
Consolacion T. Cornilla	Secretary,Audit Comm.	59	F					
Mercedita Muni	Member, Speakers Bureau	61	F					
Angelita Acerden	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia B. Santos	Chairperson, GAD Comm.	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Cynthia Benisano	Member	61	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Consolacion T. Cornilla	Secretary, Audit Comm.	59	F	Ladderized Transformation Orientation	May 24, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Mercedita Muni	Speakers Bureau	61	F					
Angelita Acerden	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia B. Santos	Chairperson, GAD Comm.	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo C. Balana	Member	50	M					
Cynthia Benisano	Member	61	F					
Consolacion T. Cornilla	Secretary, Audit Comm.	59	F	Ladderized Transformation Orientation	May 31, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Mercedita Muni	Member, Speakers Bureau	61	F					
Angelita Acerden	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	49	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia B. Santos	Chairperson, GAD Comm.	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Cynthia Benisano	Member	61	F					
Consolacion T. Cornilla	Secretary, Audit Comm	59	F	Ladderized Transformation Orientation	June 7, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Mercedita Muni	Member, Speakers Bureau	61	F					
Angelita Acerden	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia B. Santos	Chairperson, GAD Comm.	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Cynthia Benisano	Member	61	F					
Consolacion T. Cornilla	Secretary, Audit Comm	59	F	Ladderized Transformation Orientation	June 14, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Angelita Acerden	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia Santos	Chairperson, GAD Comm.	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Coney C. Nabong	Member	63	F					
Fernn D. Tolentino	Member	44	M					
Ramen Mongeles	Member	50	M	NATCCO Election Committee Congress	June 20, 2019	Antipolo City	NATCCO Network	N/A
Salvador V. Cuadrato	Chairperson, ELECOM	72	M					
Janice F. Caballero	HR Asst.	35	F					
Rial S. Apostol	Botica Store Supervisor	36	F	NCCB Leaders' Congress	June 21-22, 2019	Butuan City	NCCB	N/A
Engr. Raymond Joseph L. Salvador	Chairperson, IRDC	50	M					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Consolacion T. Cornilla	Secretary,Audit Committee	59	F	Ladderized Transformation Orientation	June 21, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Mercedita Muni	Member, Speakers Bureau	61	F					
Angelita Acerden	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia Santos	Chairperson, GAD Comm.	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Cynthia Benisano	Member	61	F					
Nelda Naval	Member	57	F					
Garibaldi O. Leonardo, DBA	Director	66	M	PCC 21st. Annual General Assembly	June 26-28, 2019	Ilocos Sur	PCC	N/A
Marjorie P. Ablaza	Vice-Chairperson, CBDSS (Business)	59	F					
Olivia G. Ferrer	Director	59	F	PCCI -NCR 27th Metro Manila Business Conference	June 26-27, 2019	Manila Hotel	PCCI	N/A
Charlie A. Ramos, Jr.	Director	29	M					
Marjorie P. Ablaza	Vice-Chairperson, CBDSS (Business)	59	F					
Consolacion T. Cornilla	Secretary,Audit Committee	59	F	Ladderized Transformation Orientation	June 28, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Mercedita Muni	Member, Speakers Bureau	61	F					
Angelita Acerden	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia Santos	Chairperson, GAD Comm.	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Cynthia Benisano	Member	61	F					
Consolacion T. Cornilla	Secretary,Audit Committee	59	F	Ladderized Transformation Orientation	July 5, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Mercedita Muni	Speakers Bureau	61	F					
Angelita Acerden	Member	61	F					
Ma. Salome D. Firman	Member	54	F					
Rosemarie L. Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia Santos	Chairperson, Gender and Dev. Committee	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Cynthia Benisano	Member	61	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Consolacion T. Cornilla	Secretary, Audit Committee	59	F	Ladderized Transformation Orientation	July 12, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Marilyn J. Estrella	N/A
Mercedita Muni	Member, Speakers Bureau	61	F					
Angelita Acerden	Member	61	F					
Ma. Salome Firman	Member	54	F					
Rosemarie Isanan	Chairperson, PT23A	46	F					
Luzviminda Romero	Chairperson, PT115C	59	F					
Virginia Santos	Chairperson, Gender and Dev. Committee	52	F					
Jesse Sarmiento	Secretary, Credit Committee	65	M					
Arturo Balana	Member	50	M					
Cynthia Benisano	Member	61	F					
Nelda Naval	Member	57	F					
Eusebio J. Japlos	Chairperson, PT36A	70	M	PT Orientation	July 14, 2019	0554 Quirino Ave, San Dionisio, Parañaque City	Evelyn R. Luching-Accredited CDA Speakers and Trainor	CTPRO-116
Edmund G. Alquizales	Vice-Chairperson, PT36B	69	M					
Elvisa A. Arana	Secretary, PT36B	63	F					
Sonia L.Evasco	Secretary, PT36C	70	F					
Genet S. Sales	Secretary, PT38A	63	F					
Melinda R. Villanueva	Chairperson, PT42A	52	F					
Ledwina A. Ibojo	Chairperson, PT45E	61	F					
Anthony M. Masaganda	Chairperson, PT45G	45	M					
Evangelina M. Medina	Vice-Chairperson, PT45J	43	F					
Madeleine Eleinor M. Manuel	Treasurer, PT46F	53	F					
Flora T. Balintec	Secretary, PT49A	29	F					
Lucila S. Roque	Secretary, PT52C	76	F					
Fionna Lou P. Caliuag	Secretary, PT52D	70	F					
Ellen C. Doroin	Auditor, PT53C	37	F					
Teresa B. Manzano	Chairperson, PT54B	42	F					
Jesus A. Gorobat, Jr.	Vice-Chairperson, PT55B	66	M					
Felimon S. Fuentes	Chairperson, PT67B	44	M					
Teresita E. Bayot	Auditor, PT69B	69	F					
Ireneo A. Gonzales, Jr.	Auditor, PT69E	53	M					
Jocelyn B. Alamag	Secretary, PT72B	65	F					
Evencia E. Adame	Chairperson, PT38A	46	F					
Maria Cecilia B. Batocoy	Treasurer, PT38A	66	F					
Riza B. Olea	Vice-Chairperson, PT56D	44	F					
Wilfredo D. Alcantara	Chairperson, PT5C	45	M					
Ana Lee V. Liwanag	Chairperson, PT6B	41	F					
Dolores D. Doctor	Secretary, PT9A	69	F					
Irene D. Cardinal	Treasurer, PT9A	68	F					
Almira A. Dulce	Secretary, PT12D	48	F					
Arceli R. Rosario	Treasurer, PT12D	50	F					
Mercedita V. Nate	Treasurer, PT24B	48	F					
Laila G. Erazo	Vice-Chairperson, PT25C	64	F					
Bimro B. Castaranes	Vice-Chairperson, PT44E	45	F					
Felly Barrido	Vice-Chairperson, PT4B	32	F					
Emelita S. Muñiz	Treasurer, PT4B	60	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Jeanette U. Gamboa	MS Officer	52	F	2019 Pre-SONA Economic & Infrastructure Forum	July 18, 2019	Batasan Pambansa	N/A	N/A
Renato G. Dela Cruz	Chairperson, BOD	49	M					
Vivian D. Alcantara	OSS Group Head	52	F					
Melvin Romeo Sentillas	ICT Specialist	36	M	EDGE Philippine Digital Convention 2019	July 19, 2019	Marriott Grand Ballroom, Manila	PLDT Enterprise/IDC	N/A
Cielito L. Garrido, MBA	Chief Executive Officer	52	F	ACCU Forum	September 25-29, 2019	Malaysia	ACCU	N/A
Cielito L. Garrido, MBA	Chief Executive Officer	52	F	WeEffect Financial Inclusion	October 6-12, 2019	Nairobi, Kenya	TRIAS Southeast Asia	N/A
Lean Andrei Santos	Chairperson, Coop Lab	17	M	Co-operative Youth Congress	October 23, 2019	Bulwagan ng Katipunan, 3rd Flr. 8th Ave., Grace Park, Caloocan City	N/A	N/A
Renato G. Dela Cruz	Chairperson, BOD	49	M	Co-operative Congress	October 29, 2019	Blue Leaf, MOA Complex, Pasay City	N/A	N/A
Glenn C. Cruz	Vice-Chairperson, BOD	49	M					
Jocelyn T. Dajang	Director, BOD	58	F					
Olivia G. Ferrer	Director, BOD	59	F					
Normandy G. Jose	Director, BOD	49	M					
Garibaldi O. Leonardo, DBA	Director, BOD	66	M					
Apolonio M. Mendoza, Jr.	Director, BOD	52	M					
Charlie A. Ramos, Jr.	Director, BOD	29	M					
Marife S. Santos	Director, BOD	66	F					
Vivian D. Alcantara	OSS Group Head	54	F					
Elena E. Ferrer, RSW	MDMSS Group Head	50	F	National Conference for the Dev. Of Laboratory Co-operative	October 14-16, 2019	Caloocan City	N/A	N/A
Venus Bersales	Coop-Lab Coordinator	39	F					
Arian Marika C. Manook	Coop Lab Officer	15	F					
Jessa Nicole Ugali	Coop Lab Officer	15	F	Data Privacy Orientation	November 12, 2019	SDCC Multi-Purpose Gym	Bernadette Jean D. Frias - Data Privacy Consultant	N/A
Olivia G. Ferrer	Director	59	F					
Apolonio M. Mendoza, Jr.	Director	52	M					
Charlie A. Ramos, Jr.	Director	29	M					
Rosalina G. Sapungan	Treasurer	70	F					
Normandy G. Jose	Director	49	M					
Erlinda F. Borromeo	Vice-Chairperson, Audit Committee	69	F					
Consolacion T. Cornilla	Secretary, Audit Committee	59	F					
Salvador V. Cuadrato	Chairperson, Election Committee	72	M					
Rebecca A. Juaneza	Secretary, Election Committee	56	F					
Veronica T. Aberion	Chairperson, Credit Committee	72	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Leonila V. Gonzaga	Vice-Chairperson, Credit Committee	58	F	Data Privacy Orientation	November 12, 2019	SDCC Multi-Purpose Gym	Bernadette Jean D. Frias - Data Privacy Consultant	N/A
Jesse M. Sarmiento	Secretary, Credit Committee	65	M					
Milagros M. Mateo	Understudy, Credit Committee	76	F					
Regina T. Orcullo	Chairperson, Ethics Committee	55	F					
Romeo T.Tinasas	Vice-Chairperson, Ethics Committee	62	M					
Marilou C. Ferrer	Secretary, Ethics Comm.	58	F					
Reynaldo H. Vizcarra	Vice-Chairperson, Med Con Committee	64	M					
Lorna S.Pinpin	Secretary, Med Con Committee	71	F					
Asuncion L. Pascual	Member, Advisory Council	86	F					
Roberto L. Ventura	Chairperson, PKPTL	67	M					
Leonila E. Cayaban	Vice-Chairperson, PKPTL	54	F					
Angel C. Macabuag	Secretary, PKPTL	69	M					
Julita M. Carpio	Treasurer, PKPTL	72	F					
Jasmin F. Afloro	Auditor, PKPTL	49	F					
Josephine B. Balana	Education & Information Officer, PKPTL	54	F					
Rosa R. Santos	Sgt. at Arms, PKTPL	59	F					
Maria Evelyn R. Garcia	Chairperson, EDCOM	51	F					
Ma. Luisa D. Lecaros	Vice-Chairperson, EDCOM	49	F					
Carmen S. Dizon	Secretary, EDCOM	66	F					
Almarien S. Ferreros	Assitant Secretary, EDCOM	29	F					
Alejandro G. Esperanza, Ed.D.	Member, EDCOM	45	M					
Leonida L.Raden	Member, EDCOM	40	F					
Clarita G. Legaspi	Member, Speakers Bureau	72	F					
Mercedita S. Muni	Member, Speakers Bureau	61	F					
Felipe L. Perida Jr.	Member, Speakers Beuraeu	60	M					
Romeo T. Tinasas	Member, Speakers Bureau	622	M					
Margarita DV.Cerrada, Ph.D	Vice-Chairperson, COS	76	F					
Merriam Jael B. Enriquez	Vice-Chairperson, COS	70	F					
Edward G. De Leon	Member, COS	63	M					
Fernando S. Cortez	Chairperson, COS	70	M					
Alex B. Guiwan	Vice-Chairperson, CBDSS(Employment)	43	M					
Victoria S. Del Valle	Member, CBDSS	54	F					
Luis D. Porcia	Member, CBDSS	55	M					
Danilo N. Pilar, Ph.D.	Chairperson, RMC	60	M					
Alicia C. Salvador	Vice-Chairperson, RMC	68	F					
Atilano C. Adlawan, Jr.	Member, SHEPHERD Committee	72	M					
Virginia B. Santos	Chairperson, GAD Committee	53	F					
Anarica L. Lee	Secretary, GAD Committee	42	F					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Lamberto C, Ferrer	Member,GAD Committee	79	M	Data Privacy Orientation	November 12, 2019	SDCC Multi-Purpose Gym	Bernadette Jean D. Frias - Data Privacy Consultant	N/A
Gemma C. Vizcarra	Member, GAD Committee	57	F					
Jerry M. Santos	Chairperson, Sports Committee	46	M					
Junelyn T. Cruz	Secretary, Sports Committee	42	F					
Shiela D. Firman	Member, Sports Committee	34	F					
Jerrilynn L. Pilar, DPA	Chairperson, EDSD	54	F					
Nenita I. Jose	Vice-Chairperson, EDSD	71	F					
Pilita R. Santos	Corporate Secretary, EDSD	43	F					
Teresita S. Pascua	Treasurer, EDSD	71	F					
Mariquit M. Lopez	Director,EDSD	49	F					
Mariquita S. Crisostomo	Director,EDSD	46	F					
Alicia C.Salvador	Director,EDSD	68	F					
Evelyn R. Luching	Chief Executive Officer, EDSD	69	F					
Irene Dela Cruz	School Registrar	40	F					
Maria Lourdes Romualdo	School Nurse	60	F					
Riza F. Lagman	Accounting	39	F					
Jesicca Ugali	Teacher/Academic Coordinator	49	F					
Brenda B. Samson	Director, EDSD	49	F					
Ramil B. Padrigio	Chairperson, CURODA Transport	55	M					
Lauro C. Corbe	Vice-Chairperson, CURODA Transport	61	M					
Francisco O. Elera	GM, CURODA Transport	53	M					
Cris Gammad	Board Member, CURODA Transport	43	M					
Jose Marlon Abella	Collector	42	M					
Bianca Monique Sangab	Teller (Main Office)	24	F					
Celeste Valeriano	EDSD Librarian	36	F					
Rosalie T. Sampong	EDSD Guidance Councilor	30	F					
Maria Agnes D. Salvador	EDSD Guidance Councilor	23	F					
Ricky M. Orioque	Property & Building Admin Coordinator	55	M					
Catherine Almario	Botica Supervisor LPC	36	F					
Ma. Darrenz G. Fabros	Recording Secretary to the board of Directors	20	F					
Princess Emmanuelle R. Espiel	Junior Programmer	22	F					
Anne Marinella S. Anuat	Junior Programmer	24	F					
Marichu M. Ceniza	System Analyst	36	F					
Marinel S. Espiritu	Acctg. Asst.	50	F					
Reynaldo P. Gonzales, Jr	Botica Coordinator	48	M					

Mga Dumalo	Katungkulan sa Kooperatiba	Edad	Kasarian	Pamagat ng dinaluhan	Petsa	Lugar ng pinagdausan	Pangalan ng nagsagawa ng pagsasanay	Accreditation Number
Attendees	Position in the Cooperative	Age	Sex	Title of Training Completed	Date	Venue	Name of Training Provider	Accreditation Number
Rosana B. Gimena	Acting Convenience Store Coordinator (Satellite Office LPC)	32	F	Data Privacy Orientation	November 12, 2019	SDCC Multi-Purpose Gym	Bernadette Jean D. Frias - Data Privacy Consultant	N/A
Victor M. Basco	Convenience Store Asst.	43	M					
Reynaldo P. San Miguel	Auditor, PT4B	67	M	PT Orientation	November 15, 2019	SDCC Main Office	Evelyn R. Luching-Accredited CDA Speakers and Trainor	CTPRO-116
Elizabeth E. Cervantes	Chairperson, PT5A	63	F					
Susana S. Estuita	Vice-Chairperson, PT5A	58	F					
Marilyn A. Sembrano	Treasurer, PT5A	42	F					
Bernardita D. Dandan	Treasurer, PT6C	69	F					
Zenaida M. Vicedo	Secretary, PT8A	61	F					
Susan O. Penafuerte	Chairperson, PT10C	63	F					
Felix M. Apolinario	Chairperson, PT11B	61	M					
Roldan S. Cruz	Chairperson, PT12B	71	M					
Domingo P. Cara	Auditor, PT12C	70	M					
Welma Haylar	Chairperson, PT17B	50	F					
Blanquita Roa	Secretary, PT17B	43	F					
Marciana Y. Cerantes	Secretary, PT28C	56	F					
Josefina S. Bohol	Auditor, PT45G	64	F					
Victoria M. Masangkay	Treasurer, PT47C	59	F					
Perfecto O. Alvarez	Treasurer, PT64E	68	M					
Dwight Ezequiel S. Espinas	Treasurer, PT69B	38	M					
Angelita H. Cruz	Treasurer, PT104A	75	F					
Garibaldi O. Leonardo, DBA	Director	66	M	CODIS General Assembly	December 11, 2019		N/A	N/A
Cielito L. Garrido, MBA	Chief Executive Officer	52	F					

Ulat ng Komite sa Pampalakasan

Ang Lupon sa Palakasan ay nagkaroon ng mga kaganapan sa labas ng SDCC Compound upang maisulong ang prinsipyo ng pakikipag-ugnayan sa pamayanan sa pamamagitan ng palakasan at mahikayat ang bawat kasapi at iba pang mga individual na maipakita ang diwa ng pagkamagino sa paglalaro, pakikipagkaibigan, pakikisama at paglinang ng pansariling disiplina upang mapalakas ang tiwala sa sarili.

Ang mga kaganapan ay idinaos sa iba't-ibang covered courts sa Lungsod ng Parañaque na inirekomenda ng Komite at mga kasapi. 1) Covered Court sa Lumang Barangay San Dionisio at Kapitaligiran ng Kapilya; 2) SAV 12 Covered Court; 3) Fourth Estate Covered Court Phase 1, Sucat, Parañaque.

Ang mga Lupon sa Palakasan, ng SHEPHERD, ng Business Development and Social Services, at iba pang Lupon may kaugnayan dito, at ang Tagapamahala ay nag-imbiba ng mga facilitators mula sa Parañaque Bureau of Fire Protection at Health Emergency Management Services (HEMS) upang patuloy na maibahagi ang "Disaster Awareness and Preparedness" sa pamamagitan ng Fun Games 2019.

Ang mga panimulang gawain noong unang araw ay ginanap noong ika-24 ng Agosto 2019 sa lumang Barangay ng San Dionisio. Ito ay dinaluhan ng mga kasapi mula Distrito 1-8 na hinati sa apat na pangkat. Nanood ang mga kasapi at di kasapi, mga kawani, Lupon Patnugutan at mga panauhin. Sinimulan ng ZUMBA, sinundan ng maikling pagtuturo, at pagkatapos

ay ng mga palarong: How to Use the Fire Extinguisher; River and Flood Crossing Relay; Bucket Relay and Practical Wound Management (First Aid Application). Naging matagumpay ang gawain at naipakita ang kahalagahan ng pagkakaisa at pagtutulungan. Siniguro ng Komite na ang mga pangkat na lumahok ay nakatanggap ng kani-kaniyang nakabalot na premyong naglalaman ng mga gamot at mga bitamina.

Isa pang Fun Games ang isinagawa noong ika-21 ng Setyembre 2019 sa SAV 12, Barangay San Isidro kahit hindi maganda ang panahon. Gayunpaman, natamo ang layuning maituro ang tamang pamamahala ng sitwasyon sa panahon ng peligro. Naging matagumpay ang gawain at nakatanggap rin ang mga lumahok ng kani-kanilang mga premyo sa araw na yaon.

Ang huling gawain ng Fun Games 2019 ay isinagawa sa Fourth Estate Covered Court Phase 1 noong ika-28 ng Setyembre 2019.

Sa lahat ng mga kaganapan, nakinig nang mabuti at masiglang nakilahok ang mga kasapi sa paggamit ng Fire Extinguisher, sa Tripod Formation, at sa Practical Wound Management (pagbigay ng First Aid). Ang pagsali sa mga gawain ay mukhang naging kapaki-pakinabang sa mga kasapi dahil sa mga bagong kaalamang natamo sa mga ito.

Nakiisa ang ating kooperatiba sa iba't-ibang gawaing pang-isports sa loob ng Samahang Kooperatiba at iba pang mga kaganapan ng ibang organisasyong sinasamahan natin, gaya ng mga sumusunod:

Petsa	Gawain	Namahala
Ika-27 ng Hulyo 2019	CHMF Badminton	CHMF
Ika-05 ng Okt. 2019	Fun Run for Go Grow Green	Pasay Cooperative Development
Ika-28 ng Okt. 2019	Koop Bowlingan	PqCDO
Ika-09 ng Nob. 2019	CMAF Bowling	CMAF

Ang ating mga manlalaro ay determinadong makuha ang mga trofeo kaya ibinuhos ang kanilang mga galing. Nagtagumpay naman ang Pangkat ng SDCC na matamo ang tagumpay sa pagiging Over-All Champion.

Naging karangalan sa ating mga manlalarong katawanin ang SDCC, at maging kabilang sa mga delegadong pangkooperatiba sa iba't-ibang mga kaganapan sa palakasan. Nabigyan sila ng pagkakataong makasalamuha ang mga kasapi ng ibang kooperatiba at maisabuhay ang diwa ng kooperasyon sa pamamagitan ng palakasan, at makabigay inspirasyon sa iba.

Ang SDCC, sa pamamagitan ng Komite sa Palakasan, ay hinihikayat ang lahat na isulong ang pagkakaisa sa paraan ng palakasan.

Report of the Sports Committee

The Sports Committee held the activities related to sport. The Sports Committee held the activities related to sports and wellness outside SDCC compound to promote the principle of community relation through sports and encourage every member/individual to show the spirit of sportsmanship, friendship, camaraderie, develop self discipline and boost self-esteem.

The events were held in different covered courts within the City of Parañaque, which were highly recommended by the Committee and members: 1) Old Barangay San Dionisio Covered Court and Chapel area; 2) SAV 12 Covered Court, and 3) Fourth Estate Covered Court Phase 1, Sucat, Parañaque City. The Sports Committee, assisted by other concerned Committees, ensured that all attendees were provided with food and comfortable enough during the events.

The Sports Committee, Shepherd Committee, Committee on Business Development and Social Services, other concerned Committees, Management and invited facilitators from the Parañaque Bureau of Fire Protection and the Health, Emergency Management Services (HEMS) joined together to be able to continuously share the knowledge about "Disaster Awareness and Preparedness" through Fun Games 2019.

The first day and opening activity was held on August 24, 2019 at Old Barangay of San Dionisio. This was attended by members from Districts 1 to 8, which were divided into four (4) groups, witnessed by members and non-members, staff, Board of Directors and visitors. The activity started with ZUMBA exercise, followed by short lecture and games (How to use Fire Extinguisher, River and Flood Crossing Relay, Bucket Relay and Practical Wound Management - First Aid Application). The event was successful and showed the importance of unity and helping one another. The Committee ensured that all groups that participated were given prizes. The prizes were over the counter medicines and vitamins with medicine pouch.

On September 21, 2019, the same Fun Games was held in SAV 12, Barangay San Isidro, despite the bad weather condition. The objective of sharing the knowledge on how to handle an emergency situation was met. The activity was successfully done and participants received their prizes on the same day.

The last leg of the Fun Games 2019 was conducted at the Fourth Estate Covered Court Phase 1, last September 28, 2019.

In all those events, members were attentive and excited to participate and experience: on how to use the Fire Extinguisher, a Tripod Formation, and Practical Wound Management (giving First Aid). Joining the activities seemed to be worthwhile for the members, because of all the new learnings they had during the events.

Our cooperative participated in to different sports activities within the Co-op Movement, and even of other organizations it is affiliated with, to wit:

Date	Name of Event	Organizer
July 27, 2019	CHMF Badminton	CHMF
Oct. 5, 2019	Fun Run for Go Grow Green	Pasay Cooperative Development
Oct. 28, 2019	Koop Bowlingan	PqCDO
Nov 9, 2019	CMAF Bowling	CMAF

Our players gave their best, and were really determined to win the trophy. The SDCC Team successfully got the victory as the Over-All Champion Award.

It is an honor for our players to represent SDCC, and to be one of the cooperative-delegates in the different sports events. It gave them the opportunity to meet other members from other cooperatives. And be able to live-out the cooperative spirit through sports, and be able to inspire others.

The SDCC, through the Sports Committee, is encouraging everyone to promote solidarity through sports.



Jerry M. Santos
Tagapangulo / Chairperson

Ulat ng Komite sa Pag-Utang

Ang Komite sa Pag-utang ang nagpoproseso, nagsusuri at nag-aaprubang mga utang ng mga kasapi ayon sa Policy on Loan Approval. Sa loob ng limampung walong (58) taong paglilingkod ng SDCC ay naipakita ang katatagan ng SDCC sa pananalapi at magagandang serbisyo sa pamamahala at sa masigasig na pag-aaral ng mga opisyal, kawani at volunteers ng SDCC.

Ang naipautang sa mga kasapi sa taong ito ay Php 962,283,947.13 Milyon kumpara sa inaasahang pautang (Projected Loan) na Php960 Milyon. Patuloy pa rin ang pagpapatupad sa mga kaukulang pagbabago sa operasyon at serbisyo para sa kapakanan ng kasapi. Upang makamit ang layuning masagot ang mga pangangailangan ng mga kasapi at target na pautang, isang bagong pautang ang inilunsad, ang "Special Emergency Loan." Gayundin ang balakin sa taong 2020, ang makapagbigay ng mga bagong special loan products, tulad ng Capital Build-Up Loan, Pension Loan, at iba pa, na makatutulong sa mga kasapi.

Patuloy ang sama-samang paggawa tungo sa pag-unlad ng mga kasapi at ng Kooperatiba.

Sa taong 2020, isang hamon na naman ang tatahakin ng Kooperatiba, sa inaasahang pautang na Php1.13 Bilyon sa layuning makatugon pa sa mga pinansyal na pangangailangan ng mga kasapi. Ang samahan ay laging handang magbigay ng mga napapanahon at kapakipakinabang na mga serbisyo para ng mga kasapi.

Patuloy na ipinaaabot sa kaalaman ng lahat, na ang Kooperatiba ay may mga Paluwag na ibinibigay upang maiwasan ang pagiging delingkwente ng mga kasapi. Nabatid sa pagsasagawa ng "Supervised Credit" na hindi alam ng karamihan sa mga kasapi ang mga Paluwag tulad ng:

1. Pagpapalawig ng due date
2. Pagbabago ng due date
3. Pagpapaliban ng pagbabayad
4. Moratorium
5. Pagsasaayos ng utang at pagpapalawig ng panahon sa pagbabayad
6. Espesyal na pakikipagsundo

Malugod na inaanyayahan ang mga kasaping may suliranin sa kanilang utang na alamin ang mga Paluwag na ito mula sa kani-kanilang Account Specialist o sa ating opisina upang maiwasan ang pagtaas ng Portfolio at Risk (PAR) at Loan Delinquency ng ating Kooperatiba.

Ngayon ay panahon para ang lahat ay magtulong-tulong na sumagot sa tawag ng ating samahan, na sa Kooperatiba tayo mangutang kung may pangangailangan at magbayad sa takdang oras, mag-impok at magdagdag sa Sapling Puhunan, sapagkat sa pamamaraang ito, tayong lahat ang makikinabang.

Ang Komite ay lubos na nagpasasalamat sa buong kasapian sa patuloy na pagtangkilik sa mga produkto at serbisyo ng Kooperatiba.

Isang malaking adhikain ang sama-sama nating pagsasabuhay ng pagpapa-unlad ng ating Kooperatibang minamahal!

Report of the Credit Committee

The Credit Committee is in-charge of processing, evaluation and approval of loans of members according to the Policy on Loans and Approval. During the fifty-eight (58) years of SDCC's existence, SDCC showed its financial stability and good services through proper management and diligent study of the officers, employees and volunteers.

Loans provided to members was in the amount of Php 962,283,947.13 Million as against the expected loans (Projected loans) amounting to Php 960 Million. There was continued implementation of the necessary changes in the operation and services for the benefit of the membership. With the aim to answer the needs of the members and to achieve the loan target, a new loan product was launched, the Special Emergency Loan." Having the same goal for 2020, new loan products like the Capital Build-up Loan and Pension Loan are also to help the members. Sustained collaborative efforts are being made towards the development of the members and the Cooperative.

During the year 2020, the Cooperative will step into another challenge in the projected loan of Php 1.13 Billion to address the financial needs of the members. The organization is always ready to provide timely and practical loan services for the members.

For everybody's knowledge the Cooperative has many Reliefs that members can avail to avoid delinquency. The Committee learned from the conduct of Supervised Credit that most of the members were not aware of these Reliefs like:

1. Extension of Term
2. Change of due date
3. Deferment of payment
4. Moratorium
5. Loan Restructuring and Loan Extension
6. Special Arrangement

Members with loan problems are enjoined to know these Reliefs from their respective Account Specialists or to visit the SDCC office to avoid increase in the Portfolio at Risk (PAR) and Loan Delinquency of the Cooperative.

It is time for all to cooperate in heeding the call of the organization, to avail of loans from the Cooperative in times of need and to pay the dues on time, to save and increase the Share Capital, because this way, all will be benefitted.

The Committee is very grateful to the membership for their continuous patronage of the products and services of the Cooperative.

It is one great aspiration to be able to practice working together towards the development of our beloved Cooperative!

Veronica T. Aberion

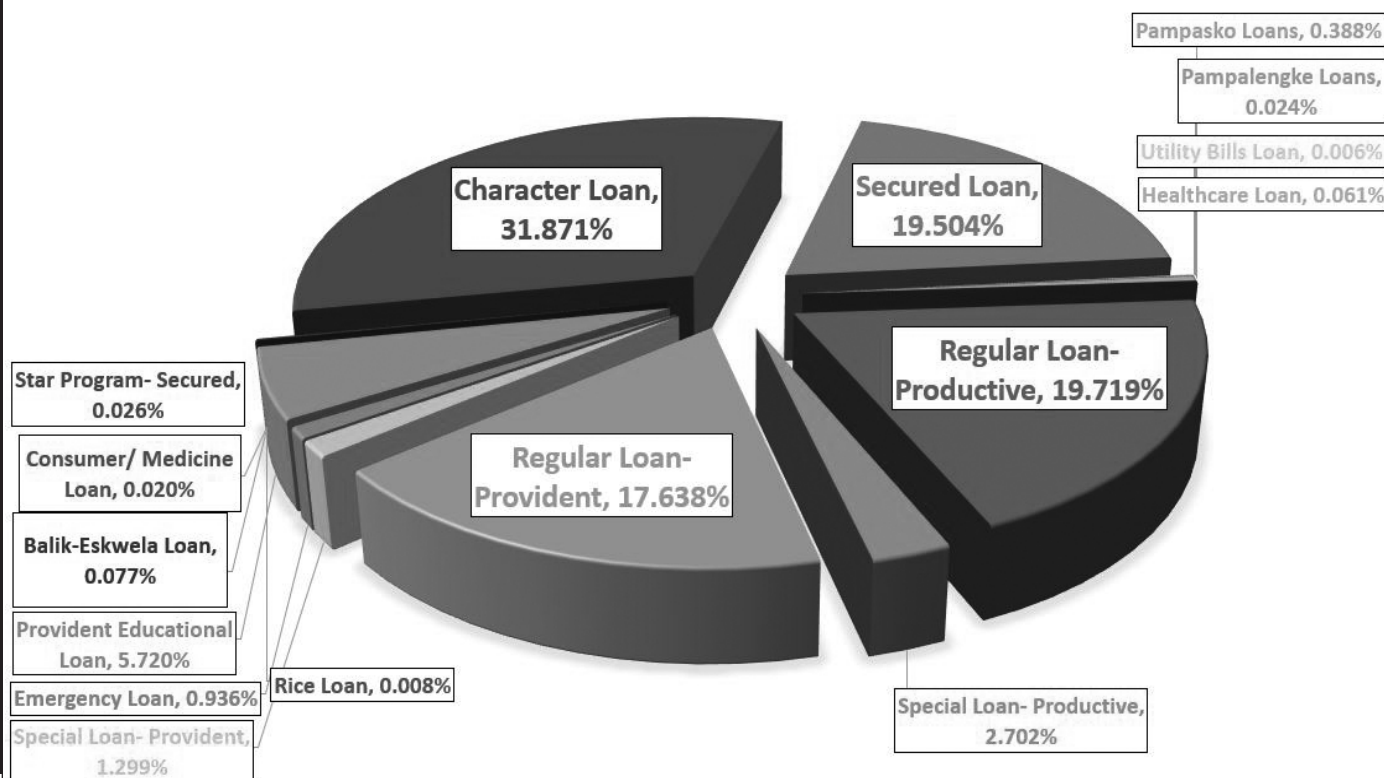
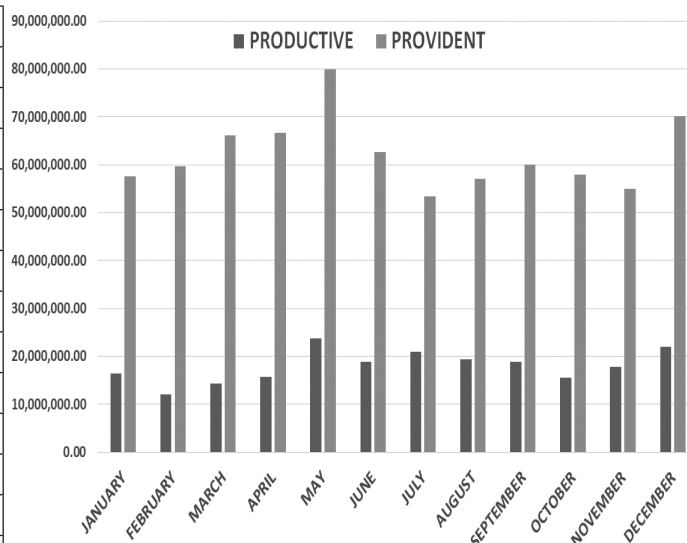
Veronica T. Aberion
Tagapangulo / Chairperson

Comparative Loans Granted January to December 2019 and 2018

PURPOSE	YEAR 2019			YEAR 2018			VARIANCE		
	NO. OF ACCOUNTS	TOTAL AMOUNT	%	NO. OF ACCOUNTS	TOTAL AMOUNT	%	NO. OF ACCOUNTS	TOTAL AMOUNT	%
"PANGKABUHAYAN (PRODUCTIVE)"	1,653	215,756,850.00	22%	1,639	200,043,140.00	25%	14	15,713,710.00	7.86%
"PANGKAGIPITAN (PROVIDENT)"	14,507	746,527,097.13	78%	13,508	610,168,305.85	75%	999	136,358,791.28	22.35%
KABUUAN(TOTAL)	16,160	962,283,947.13	100%	15,147	810,211,445.85	100%	1,013	152,072,501.28	18.77%

Monthly Loans Granted for 2019

MONTH	PRODUCTIVE	PROVIDENT	TOTAL
JANUARY	16,348,400.00	57,595,795.90	73,944,195.90
FEBRUARY	12,042,400.00	59,745,329.50	71,787,729.50
MARCH	14,416,000.00	66,116,233.28	80,532,233.28
APRIL	15,700,200.00	66,734,415.70	82,434,615.70
MAY	23,836,600.00	79,983,410.25	103,820,010.25
JUNE	18,802,700.00	62,735,788.50	81,538,488.50
JULY	21,025,600.00	53,487,046.00	74,512,646.00
AUGUST	19,441,700.00	57,053,855.00	76,495,555.00
SEPTEMBER	18,865,400.00	60,065,877.00	78,931,277.00
OCTOBER	15,521,400.00	57,873,782.00	73,395,182.00
NOVEMBER	17,739,700.00	54,944,862.00	72,684,562.00
DECEMBER	22,016,750.00	70,190,702.00	92,207,452.00
TOTAL	215,756,850.00	746,527,097.13	962,283,947.13



PURPOSE	TOTAL NO.	TOTAL AMOUNT
Regular Loan- Productive	1,641	189,756,850.00
Special Loan- Productive	12	26,000,000.00
Regular Loan- Provident	2,144	169,725,820.00
Special Loan- Provident	4	12,500,000.00
Emergency Loan	201	9,006,650.00
Provident Educational Loan	764	55,040,000.00
Balik-Eskwela Loan	43	743,900.00
Consumer/Medicine Loan	64	192,799.70
Rice Loan	34	76,039.85
Star Program-Secured	51	255,000.00
Character Loan	4,683	306,694,000.00

PURPOSE	TOTAL NO.	TOTAL AMOUNT
Secured Loan	5,898	187,682,682.58
Healthcare Loan	152	583,200.00
Utility Bills Loan	15	62,505.00
Pampalengke Loans	49	232,100.00
Pampasko Loans	405	3,732,400.00
Total	16,160	962,283,947.13
SUMMARY		
Provident Loan	14,507	746,527,097.13
Productive Loan	1,653	215,756,850.00
Total	16,160	962,283,947.13

Ulat ng Komite sa Investment, Research and Development

Patuloy na sinusuri ng Investment, Research and Development Committee (IRDC) ang kasalukuyang pamumuhunan pati na rin ang pagsasagawa at pagsusuri ng pananaliksik sa hinaharap na mga pamumuhunan upang maging kapaki-pakinabang ito hindi lamang sa samahan at sa mga kasapi nito gayundin sa pamayanan. Para sa taong 2019, ang mga naisagawa ay ang mga sumusunod:

- A. Para sa Kasalukuyang Pamumuhunan
 1. Pagsasagawa ng pulong para sa pag-aari sa Indang kasama si G. Kit L. Sanchez, ang Pangalawang Pangulo ng Joni and Susan Agrosshop. Ang nasabing pulong ay naglalayong higit pang malaman ang tungkol sa agribusiness at makita kung ito ay maisasagawa rin sa nasabing pag-aari sa Indang upang maging kapaki-pakinabang habang hindi pa ito ginagamit.
 2. Unahin ang pag-aaral sa viability ng iba't ibang inaalok na pag-aari sa SDCC at alamin kung maaaring naayon sa pangangailangan ng EDS.
 3. Pagbubukas ng bagong produkto ng deposito na tinatawag na "Kabalikat" upang makatulong sa kampanya ng isang kasama ng SDCC sa pederasyon para sa karagdagang pondo bilang paraan upang makabawi sa kanilang operasyon.
 4. Bagong pinagtibay ng Lupong Patnugutan na Pension Loan upang makahandog ng isang bagong loan product sa mga kasaping pensioner ng SDCC na mangangailangan sa interest na mas mababa kaysa ibinibigay ng ibang nagpapautang sa labas.
 5. Ang pamumuhunan ng Isang Milyon at Limang Daang Libong Piso (Php1,500,000.00) sa Cubao, Rosario, Sta Lucia Transport Services Cooperative (CURODA TSC) na may address sa Marietta Romeo Village, Brgy. Sta. Lucia, Pasig City; ngunit ang tulong na ito ng SDCC ay higit pa sa pamumuhunang pananalapi. Ito ay isang aktwal na halimbawa ng pakikipagtulungan sa kapwa kooperatiba, na isinasabuhay ang #6 na Prinsipyo ng Kooperatiba – sa pagtulong sa isang kooperatiba kasama ang pagturo sa mga lider nila kung paano isagawa ang operasyon ng koop.
- B. Pamumuhunan sa Hinaharap
 1. Patuloy na pakikipag-ugnayan sa Maritime Industry Authority (MARINA) para sa mga bagong impormasyong may kaugnayan sa industriya ng sasakyang pandagat o watercraft.
 2. Patuloy na pakikipag-ugnayan ng SDCC Research Team sa iba't-ibang mga Transport Cooperative sa kung paanong ang SDCC ay makatutulong sa kanila.
- C. Mga Pag-aaral na isinagawa gaya ng sumusunod:
 1. Kaalaman at Saloobin ng mga Nangungutang at Di-Nangungutang
 2. CO-OP BONDS
 3. Pension Loan
 4. Salary Loan
 5. PUV Modernization (jeepney at watercraft)
 6. Pure Source Water Refilling Station
 7. Pagtaya sa ginawang pag-aaral sa "Economics of Branch Operation" (Las Piñas)

Report of the Investment, Research and Development Committee

The Investment, Research and Development Committee is continuously assessing the current investments, as well as evaluating and conducting research of future investments that will be beneficial not only to the organization and its members, but also to the community. For the year 2019, the accomplishments were as follows:

- A. Current Investments
 1. Conduct of an exploratory meeting for Indang Property with Mr. Kit L. Sanchez, the Vice-President for Operations of Joni and Susan Agrosshop. The said meeting's objective was to know more about agribusiness and see if it can be done in SDCC's Indang property to make it more productive while it is not yet in use.
 2. To prioritize the study on viability of the different properties offered to SDCC and that could probably address EDS's needs.
 3. Opening of the new deposit product called "Kabalikat," to provide support to one of SDCC's affiliated federation's campaign for funds as part of its strategy to recover its operations.
 4. New loan product recently approved by the Board called Pension Loan, to provide a new loan product to pensioner members of SDCC that will meet their needs at a lower interest rate compared to other financial institutions.
 5. Investment of One Million Five Hundred Pesos (Php 1,500,000.00) to Cubao, Rosario, Sta. Lucia Transport Services Cooperative (CURODA TSC) with office address at Marietta Romeo Village, Brgy. Sta. Lucia, Pasig City, but SDCC's assistance to this Transport Cooperative is beyond financial investment. This is an actual example of Cooperation among Cooperatives, living out Co-op Principle #6, by assisting a starting Cooperative, that includes assisting its leaders on how to go about the Co-op operation.
- B. Future Investments:
 1. Continuous coordination with Maritime Industry Authority (MARINA) on updates with regard to watercraft industry.
 2. Continuous coordination of the SDCC Research Team with different Transport Cooperatives to know how SDCC may help them.
- C. Studies undertaken were the following:
 1. Knowledge and Attitude of Borrowers and Non-Borrowers
 2. CO-OP BONDS
 3. Pension Loan
 4. Salary Loan
 5. PUV Modernization (jeepney and watercraft)
 6. Pure Source Water Refilling Station
 7. Assessment of study on the "Economics of Branch Operation" (Las Piñas)



Engr. Raymond Joseph L. Salvador
Tagapangulo / Chairperson

Ulat ng Komite sa Business Development & Social Services

Sa taong 2019, ang Committee on Business Development and Social Services (CBDSS) at nagsagawa ng mga makabuluhang programa. Ang Komite katuwang ang iba't-ibang mga Komite ng SDCC ay nakipag-ugnayan sa iba't-ibang sangay ng pamahalaan, pati na rin sa mga pribadong sektor ng lipunan upang maisakatuparan ang mga nakalatag nitong programa. Sa pagpasok ng ikalawang bahagi ng taong 2019, ang mga plano sa Business, Employment, Education, Food (BEEF) Program ay naisakatuparan. Ang ilang mahahalagang pangangailangan ng kasapi na napapaloob sa apat na aspeto ng BEEF Program ay natugunan.

Sa kalahatian ng taon, sa ilalim ng aspetong BUSINESS (Negosyo) ang mga kasaping may negosyo na o nais na magsimula ng kanilang negosyo ay nagkaroon ng Competency-Based Economies Through the Formation of Entrepreneurs (CEFE) Training. Ito ay isang masusing pagsasanay mula sa pamamaraan ng pagnenegosyo hanggang sa pagkakaroon ng sariling plano na kanilang idinepensa at sumailalim sa Viability Test. Mula sa dalawampu't lima (25) mga kasaping lumahok, dalawampu (20) ang nakapasa at binigyan ng pagkilala noong ika-12 ng Oktubre 2019. Bahagi rin ng pagsasanay ang pagpapalawak ng kaalaman sa Financial Literacy, Values Formation at Business Registration. May nakalatag pang mga kasunod na mga pagsasanay upang lubusang mahasa ang ating mga kasapi sa larangan ng pagnenegosyo.

Muling nagsagawa ng MINI JOB FAIR noong ika-25 ng Oktubre 2019 sa pakikipag-ugnayan sa Public Employment Service Office (PESO) Parañaque sa pangunguna ni G. Henry R. Leonardo, PESO Parañaque Manager. Mahigit dalawang buwan din ang ginawang pagpapalano at pakikipag-usap sa lahat ng may kinalaman at katuwang upang matagumpay na maipatupad ang proyekto sa ilalim ng aspetong EMPLOYMENT ng BEEF Program. Masasabing naging matagumpay naman ang gawaing dahil sa dalawang daan apatnapu't tatlo (243) na aplikante, animnapu't siyam (69) ang natanggap sa araw sa yaon. Mataas ang bahagdan nito kumpara sa resulta noong nakaraang taon, animnapu't limang (65) aplikante pa ang nailista para sa final interview sa iba't-ibang kompanya. Ito ay isinumite sa SDCC matapos ang isang buwan.

Patuloy na nakatanggap ang anim (6) na iskolar ng kanilang mga kaukulang daily transportation / meal allowance mula sa SDCC. Sa pakikipag-ugnayan sa isa pang sangay ng isang ospital sa Pasay City, at sa tulong ng isang miyembro ng CBDSS, nagawang mailibre ang kanilang medikal na gastos. Tumaas ang grado ng mga iskolar sa kasalukuyan. Binigyan din ng Komite sa mga iskolar ang kahalagahan ng kanilang pag-aaral upang maabot ang kanilang mga adhikain at pangarap ng kanilang mga magulang.

Naging direksiyon din ng Komite ang pakikipag-ugnayan sa Lokal na Pamahalaan ng Barangay San Isidro sa pagpasok ng 2nd quarter ng taon. Batay sa napagkasunduan, na

nakapaloob sa MOA sa pagitan ng SDCC at Brgy San Isidro, nagkaroon ng mga pagsasanay sa URBAN Gardening, Recycling at Composting ang ilan sa mga kasapi at ang implementasyon ay isinagawa sa huling quarter ng taon pagkatapos maisaayos ang hakbang sa pagpapatupad ng proyekto. Nakipag-ugnayan na rin sa City Environment and Natural Environment Resources Office (CENRO) ng Parañaque at Material Recovery Facility (MRF) ng Brgy. San Dionisio sa tulong ng SHEPHERD Committee, upang alamin ang iba't ibang pamamaraan sa pangangalaga sa kalikasan. Nagkaroon din ng libreng pagsasanay sa "Candy Making at Peanut Butter Production" na kung saan limampung (50) kasapi ang nagkaroon ng kasanayan. May sumunod pa na isang libreng pagsasanay na para sa dalawampu't lima (25) kalahok tumagal nang tatlong (3) buwan upang matututo sila sa bread making. Ito ay naganap sa pakikipagtulungan ng isang paaralan sa pagluluto at sa suporta ng NATCCO Partylist.

Ang programa ng CBDSS sa susunod na taon ay nakatuon sa kung paano pa matutulungan ang ating mga member-beneficiaries sa kanilang mga pangangailangan sa pamamagitan ng pinalawak na BEEF Program.

Report of the Committee on Business Development & Social Services

For the year 2019, the Committee on Business Development and Social Services (CBDSS) planned and implemented of significant programs. The committee, in partnership with the different committees of SDCC, coordinated various government agencies including the private sector, to realize the laid down programs. At the start of the 2nd half of the year 2019, plans for the Business, Employment, Education, Food (BEEF) program were achieved. A number of important needs of the members included in the four aspects of the BEEF Program were addressed.

In the middle of the year, under the BUSINESS aspect, the members with business or aspiring to start a business attended the Competency-Based Economies Through the Formation of Entrepreneurs (CEFE) Training. This was a thorough training on entrepreneurship strategies up to having their own business plans, each was subjected to a defense and Viability Test. From a total number of twenty five (25), twenty (20) participants passed and were given recognition on October 12, 2019. Part of the exercise was the enhancement of knowledge through the Financial Literacy, Values Formation and Business Registration. More trainings were planned for said members to be fully competent in the field of business.

Another MINI JOB FAIR was held on October 25, 2019 in coordination with the Public Employment Service Office (PESO) Parañaque as headed by Mr. Henry R. Leonardo, PESO Parañaque Manager. It took more than two (2) months to plan and coordinate with all the concerned groups and partners to successfully implement the project under the Employment aspect of the BEEF Program. The event could be considered successful because out of Two Hundred Forty-Three (243) applicants who attended the event, Sixty Nine (69) were

hired on the spot (SPOTS), a big percentage compared to last year's results. Sixty-five more as per record were scheduled for final interview by different companies. The list was submitted by PESO to the SDCC one month after the activity.

Our six (6) scholars continuously received their daily transportation/meal allowance from SDCC. In coordination with another branch of a hospital in Pasay City, and through the help of a concerned CBDSS member, free medical assistance was granted to the scholars. The grades of the scholars improved. The committee impressed upon the scholars, value of education in attaining their goals and their parents' aspirations.

It was the Committee's the direction to coordinate with the local government of Barangay San Isidro during this second quarter of the year. Based on the agreement covered by the Memorandum of Agreement (MOA) forged between SDCC and Barangay San Isidro, trainings were conducted on Urban Gardening, Recycling and Composting for some members, and the implementation was conducted on the last quarter of the year 2019 after having set the implementing procedures of the project. The committee coordinated with the City Environment and Natural Environment Resources Office (CENRO) of Parañaque and the Material Recovery Facility (MRF) of Barangay San Dionisio through the help of the SHEPHERD Committee to know the various ways to protect the environment. Another training was also conducted whereby fifty (50) members acquired the knowledge on Candy-Making and Peanut Butter Production. Another training followed for twenty five (25) participants that lasted for 3 months to train in bread making. This happened thru a partnership with a culinary school with the support of Coop- NATCCO Partylist.

The CBDSS Program for the coming year is focused on how to address the needs of the member-beneficiaries through the expanded BEEF Program.



Fernando S. Cortez
Tagabangulo / Chairperson

Ulat ng Komite sa SHEPHERD

1. Mga Nakumpletong dokumento

- Mga Puntos sa Pakikipag-usap para sa pangangalap ng Barangay-Based CERT para sa Barangay San Isidro
- Oryentasyon sa Kaligtasan Para sa Election Committee at Suporta sa Pangkalahatang Asambleya
- Tugon sa Lindol sa Panahon ng Kaganapan sa SDCC
- Konseptong Dokumento Para sa Pormasyon ng SDCC CERT (SERT)
- Integrasyon ng Kahandaan sa krisis sa Programa ng Kiddie Corner
- Integrasyon ng mga Kasanayan sa Kaligtasan sa Sports Olympics ng Sports Committee
- Mga Module ng Pagsasanay
 - Plano sa Pagbabawas ng Panganib sa Kalamidad
 - Kahandaan sa Lindol
 - Ang Kamalayan sa Tsunami at Pagpapalano ng Pamayanan
 - Mga Practical na Pagkilos Para sa Paghahanda ng

Pamilya

2. Pakikipag-ugnayan sa Pamayanan

- Ang Pilot Community Emergency Response Team (CERT) ay patuloy na sumusuporta sa mga kaganapan at aktibidades ng SDCC sa pamamagitan ng First Aid Station;
 - Ang komite ay nagsagawa ng dalawang (2) araw na Team Building para sa Pilot CERT noong ika 30-31 ng Marso 2019 sa Rizal Recreation Center sa Laguna. Ang pagsasanay ay pasadyang naghatid ng aming nilalayon na magtaguyod ng mga ugnayan sa pamamagitan ng ibinahaging pagpapahalaga at misyon na may temang: Go for the V & 4C's na kumakatawan ng: Bolunterismo, Komunikasyon, Kooperasyon, katatagan at magkakasamang buhay. Ang mga teknikal na pagsasanay ay isinali rin sa pangalawaang araw.
 - Isasali ng Komite ang mga Kiddie Corner Volunteers bilang CERT (KC- CERT). Sila ay magtuturo sa mga bata ng Pangunahing Paghahanda sa Kalamidad at Pangunahing Kaligtasan at Kalusugan sa pamamagitan ng maiikling video ng cartoon, actual na pagpapakita, pagkukwento at ibinahaging laro. Ang mga boluntaryo ay hindi lamang mag-aalaga ng mga bata habang ang mga magulang nito ay nakikipag-transaksyon, dahil magbibigay din sila ng kamalayan at kritikal na kasanayan na naaangkop para sa mga bata. Ang konsepto ng programa ay ipinakita at tinanggap nila at sabik na maging kabahagi nito. Sila ay sasailalim sa Seminar ng Training the Trainers at SFA/BLS.
 - Kumuha ang Komite ng isang CPR Family Mannequin para magamit sa pagsasanay at pagpapahusay ng mga kasanayan sa pamamagitan ng aming CERT.
 - Natapos ng Komite ang taon na may 14 sesyon ng Disaster Preparedness Seminar na isinagawa para sa 196 PT at ng kanilang pamayanan at dinaluhan ng may kabuuang 1061 na mga kalahok (Kunin ang data sa MDMSS)
 - Sa kahilingan ng Parañaque HEMS, nakibahagi ang SDCC sa kanila sa pagsasagawa ng Simultaneous Hands-On CPR noong ika 17 ng Hulyo, 2019. Ito ay isang kampanya ng DOH para sa CPR Ready Filipino Families. Noong anibersaryo ng SDCC, isinali ng tagapamahala ang kaganapan bilang pre-anniversary activity na kung saan ay sabik na lumahok ang may 140 mga kasapi.
 - Ang SHEPHERD Facebook Group ay mag-iisang taon na at may 450 na mga kasapi sa ngayon. Batay sa FB analytics, 58% ay mga babae at 404 ang aktibo.
- ### 3. Kaligtasan sa Lugar ng Trabaho
- Isang 8-oras na Occupational Safety and Health Seminar ang isinagawa ng isang taga-labas na tagapagturo para sa mga kawani ng SDCC noong Hulyo 2019. Bukod sa pagsunod ng SDCC sa regulasyon ng DOLE, ang seminar ay nagdala rin sa bawat isa sa parehong pahina tungkol sa kaligtasan sa trabaho, ang pundasyon ngung saan ang iba pang inisyatibo sa kaligtasan ay itataguyod.
 - Patuloy na nakikilahok ang SDCC sa Quarterly Nationwide Simultaneous Earthquake Drills. Inaasahan ng Komite ang levelling up sa susunod na mga drill dahil sa ang Occupational Health and Safety Committee ay naghahanda ng Emergency

Action Plan (EAP) na kung saan ay dapat na masuri sa panahon ng mga drill. Ang templates ng EAP ay sinegurong magagamit at ang tool buhat sa UP Resilience Institute bilang gabay at checklist sa pagsasagawa ng mga drills.

- c. Ang konsepto sa pormasyon ng Staff Emergency Response Team ay ipinakita sa mga staff volunteers na sumasaklaw sa kanilang mga tungkulin at plano ng pagsasanay bukod sa iba pa.
4. Pakikipag-ugnayan sa Ibang SDCC Committees
 - a. Nakikipagtulungan ang Komite sa Sports Committee sa kanilang Community Sports Activity sa pamamagitan ng pagpapanukala ng laro na nakatuon sa mga kasanayan sa kaligtasan sa pakikipagtulungan sa Parañaque Health Emergency Management Service (HEMS) at sa Bureau of Fire Protection (BFP). Kabilang sa mga laro ay river/flood crossing, ang paggamit ng fire extinguisher, pag-aampat ng apoy sa kusina at praktikal na pamamahala ng sugat.
 - b. Naging resource person ang SHEPHERD sa Ladderized Transformation of Leadership Program ng Committee on Organizational Strengthening (COS) para sa sesyon ng Disaster Risk Reduction Planning. Nagsagawa ng community extension session sa Valley 6 at BF Martinville, Las Piñas noong ika-25 at 26 ng Agosto.
 - c. Sumuporta ang Komite sa CBDSS sa kanilang programang pangkabuhayan sa: Waste Segregation, Urban gardening and Composting dahil ito rin ang mga inisyatibo ng komite para sa proteksyon at pangangalaga sa kapaligiran. Ang unang seminar ay isinagawa sa Barangay San Isidro sa pakikipagtulungan kay Kapitan Japlos. Ito ay gagayahin sa ibang pamayanan. Binisita rin namin ang Material Recovery Facilities of the City Environment and Natural Resources (CENRO) at ang Barangay ng San Dionisio upang mas maunawaan ang proseso ng pag-recycle at maibahagi ang katulad nito sa ating mga pamayanan.
5. Pagdalo sa mga Pagsasanay at Mga Pagsasalita
 - a. Earthquake Preparedness Talk and Weather Training ng Philippine Disaster Resilience Foundation noong ika-22 ng Pebrero sa Meralco Compound, Ortigas, Pasig.
 - b. 3rd UPSI-NOAH Talk on Resiliency "The Intersection of DRM and Indigenous or Traditional Knowledge" noong ika-25 ng Setyembre, 2019 sa UP Diliman, Q.C.
 - c. 4th UPSI-NOAH Talk on Resiliency "Disaster Resiliency through Advancing Space Science and Technology" noong ika-28 ng Oktubre, 2019 sa UP Diliman, Q.C.

Report of the SHEPHERD Committee

1. Documentations Completed
 - a. Talking points in the recruitment of Barangay-based CERT for Barangay San Isidro
 - b. Safety Orientation for Election Committee and GA Support
 - c. Earthquake Response during SDCC big events
 - d. Concept Paper for the Formation of SDCC Staff ERT (SERT)
 - e. Integrating Emergency Preparedness into the Kiddie Corner Program
 - f. Integrating Survival Skills into the Sports Olympics of the Sports Committee

g. Training Modules:

- Disaster Risk Reduction Plan
- Earthquake Preparedness
- Tsunami Awareness & Community Planning
- Practical Actions for Family Preparedness

2. Community Engagement

- a. Our pilot Community Emergency Response Team (CERT) continues to support SDCC events and activities through First Aid Stations.
- b. The Committee conducted a 2-day Team Building for our pilot CERT on March 30-31, 2019 at the Rizal Recreation Center in Laguna. The exercises were customized to serve our objective of establishing relationships through shared values and mission, with the theme "Go for the V & 4C's," representing: Volunteerism, Communication, Cooperation, Consistency & Co-existence. Technical skills exercises were also included on the second day.
- c. The Committee will tap our Kiddie Corner Volunteers as CERT (KC-CERT). They will teach children basic emergency preparedness and basic safety and health via short cartoon videos, actual demonstrations, interactive play, storytelling and drills. The volunteers will not only take care of the kids while their parents are transacting, but they will also impart awareness and critical skills applicable for children. The concept of the program was presented to them, which they have accepted and are eager to be part of. They will undergo seminars on Training the Trainer and SFA/BLS.
- d. The Committee procured a CPR Family Mannequin for use on trainings and skills enhancement by our C/ERTs.
- e. The Committee have concluded the year with 14 sessions of Disaster Preparedness Seminars conducted for 196 PT's and their communities and attended by a total of 1,061 participants.
- f. Through the request of Parañaque HEMS, SDCC partnered with them in the conduct of the Simultaneous Hands-Only CPR on July 17, 2019. This is a DOH campaign for "CPR Ready Filipino Families." In time with SDCC Anniversary, the management also included the event as our pre-anniversary activity, which was enthusiastically participated by 140 members.
- g. The SHEPHERD Facebook Group is now going one year with 450 members to date. Per FB analytics, 58% are women and 404 are active.

3. Safety in the Workplace

- a. An 8-hour Occupational Safety and Health Seminar was conducted for SDCC staff on July 2019 by an external provider. Aside from it being SDCC's compliance to DOLE regulations, this seminar also brings everybody on the same page about workplace safety, the foundation from which other safety initiatives will be built upon.
- b. SDCC continues to participate in Quarterly Nationwide Simultaneous Earthquake Drills. The Committee foresee this leveling up in the next drills as the Occupational Health and Safety Committee prepare their Emergency Action Plan (EAP) which has to be tested during the drills. Templates for the EAP were made available and the tool from the UP Resilience Institute as guide/checklist in conducting drills.
- c. The Concept for the formation of a staff emergency response team was presented to the staff volunteers, covering their functions and training plan among others.

4. Collaboration with other SDCC Committees

- a. The Committee has partnered with the Sports Committee in their Community Sports Activity by proposing games focusing on survival skills and in partnership with Parañaque Health Emergency Management Service (HEMS) and the Bureau of Fire Protection (BFP). Among the games were river/flood crossing, use of fire extinguisher, handling kitchen fires and practical wound management.
- b. The Committee has been a resource person for the Ladderized Transformation of Leadership Program of the Committee on Organizational Strengthening (COS) for sessions on Disaster Risk Reduction Planning. A community extension was also conducted for Valley 6 and BF Martin Ville, Las Pinas on Aug. 25 and 26, respectively.
- c. The Committee has aligned with CBDSS on their Livelihood Program on Waste Segregation, Urban Gardening, and Composting since these are also our initiatives for Environmental Protection and Preservation. The first seminar was conducted in Brgy San Isidro, in partnership with Captain Japlos. This shall be replicated in other communities. We have also visited the Material Recovery Facilities of the City Environment and Natural Resources Office (CENRO) and the Barangay San Dionisio to better understand the process of recycling and be able to share the same with our communities.

5. Training/Talks Attended

- a. Earthquake Preparedness Talk and Weather Training by the Philippine Disaster Resilience Foundation on Feb. 22 at the Meralco Compound, Ortigas, Pasig.
- b. 3rd UPSI-NOAH Talk on Resiliency "The Intersection of DRM and Indigenous or Traditional Knowledge" on Sept. 25, 2019, UP Diliman, Q.C.
- c. 4th UPSI-NOAH Talk on Resiliency "Disaster Resiliency through Advancing Space Science and Technology" on Oct. 28, 2019, UP Diliman, Q.C.


Lani E. Gorgonia
 Tagapangulo / Chairperson

Ulat ng SDCC sa TRIAS Southeast Asia Partnership

Sa tatlong taong pakikipag-ugnayan ng SDCC sa TRIAS sa ilalim ng Limang taong kontrata ay naisakatuparan ang mga sumusunod:

- Pagpapabilang sa lahat

A. Kamulang Pangkasarian

Sa pangunguna ng Komite ng GAD, sa pakikipagtulungan ng mga Tagapagsanay sa GAD, ng ibang mga komite at ng Tagapamahala, ang isang ikinasiyang GAD seminar na naisagawa noong 2018 sa mga PT lider, ay kasalukuyang ibinababa sa mga kasapi sa pamamagitan ng mga Pulong ng mga Pook-Tulungan. Mula nang sinimulan noong ika-10 ng Agosto 2019, 278 na mga kasapi ang nagkaroon ng pagkatuto mula sa mga seminar.

B. Pagsasanay sa Pamiminuno

May Kabuuang Labindalawang (12) opisyal ang sinanay sa iba't-ibang Capacity Building Seminar gaya ng (a) Pagsusulat ng mga Panukala na gumagamit ng FACT

Module, (b) Leadership Training (LEATRA) (c) Training of Learning Facilitators (ToLF), at (d) Training of Trainers on Gender for Cooperatives.

C. Pagpapalakas ng mga Kabataan

Nagplano ang Komite ng Kabataan ng isang Araw para sa Gawaing Pangkabataan na inaasahang dadaluhan ng mga Isang Daang (100) kasapi ng SDCC at mga magiging kasapi pa. Ang kaganapang ito ang magiging daan upang makapili ng mga isasali sa isang kumpletong Pagsasanay ng CEFE para sa Kabataan na gaganapin sa taong 2020.

Mga Pinagsamang Serbisyo

A. Pag-oorganisa

- Sa pakikipagtulungan sa TRIAS, ang SDCC ay nagkaroon ng pakikipag-ugnayan sa CUSO International na nagbigay ng teknikal na tulong sa pamamagitan ng Canadian volunteer sa paggawa ng Planong Pangnegosyo ng Value Chain;
- Sa tulong ng CUSO Volunteer, naisagawa ang POS and Inventory Management System para sa VCDU;
- Ang kabuuang bilang na Animnapu't Tatlo (63) ang naging accredited stores noong 2019;
- Tumaas sa kabuuang halagang 1.16% ang kinita ng samahan sa pagtakbo ng VCDU.
- Nakilahok sa Labindalawang (12) Trade Fairs mula Enero hanggang Nobyembre ang VCDU upang ipakita ang mga produktong gawa ng mga kasapi ng SDCC at ng mga partner nito;
- Pinalawak ang pakikipag-ugnayan sa pagmimiyembro sa Nueva Segovia Consortium of Cooperatives, isang Pederasyong Pang-agrikultura ng mga Kooperatiba sa Vigan, Ilocos Sur;

B. Kasiyahan ng mga Kasapi

- Pagtaas ng bilang ng mga sari-sari store na pagmamay-ari ng mga kasaping sineserbisuhan ng VCDU mula sampu (10) noong 2018 hanggang Animnapu't Tatlo (63) noong 2019;
- Nakapagsagawa ng Pagsasanay ng CEFE na dinaluhan ng dalawampung (20) kasaping may maliliit na negosyo (SSE), at Product Development Seminar na dinaluhan ng tatlungpu't walo (38);
- Dumami ang bilang ng mga kasaping nais dumalo sa Pagsasanay ng CEFE at makilahok sa ibang mga gawain sa Programa ng BEEF;
- Pagtaas ng kita ng mga kasapi ng SDCC na dumalo sa Pagsasanay ng CEFE. Sa Dalawampung (20) nagtapos, sampu (10) ang nakagamit ng natutunan sa pagnegosyo at nakapasok na sa merkado;
- Tatlungpu't Walong (38) kasapi ang nakadalo sa Product Development Training kung saan Labindalawa (12) ang nakapagpabuti ang pagpapakete ng kanilang mga produkto sa pamamagitan ng paggamit ng materyales na galing sa kalikasan gaya ng kartong gawa sa papel at mga materyales na muling magamit gaya ng plastik na bote.

Report of SDCC on TRIAS Southeast Asia Partnership

SDCC is now on its 3rd year of a 5-year partnership with TRIAS Southeast Asia and has achieved the following:

- Inclusivity

A. Gender Awareness

Spearheaded by the GAD Committee, as assisted by GAD Trainers,

the other concerned Committees and by the Management, the well appreciated GAD Awareness Seminar that was conducted in 2018 among the Pook-Tulungan (PT) Leaders, is currently being cascaded to the members through the Pook-Tulungan Meetings. It started on August 10, 2019, where 278 members benefited from the seminars.

B. Leadership Training

We were able to capacitate a total of 12 Officers in different Capacity Building seminars, such as (a) Proposal Writing using FACT Module, (b) Leadership Training (LEATRA), (c) Training of Learning Facilitators (ToLF) and (d) Training of Trainers on Gender for Cooperative.

C. Youth Empowerment

The Youth Committee planned to hold a One Day Youth Activity, which is expected to be participated in by 100 participants from the current and possible youth members of SDCC. The said event will pave way for the selection of participants for the complete CEFE Training for the Youth which will be conducted in 2020.

• Integrated Service

A. Organization

- Through TRIAS partnership, SDCC was able to partner with CUSO International that provided technical assistance, through their Canadian volunteer, in doing the Business Plan for Value Chain.
- Generic POS and Inventory Management System for Value Chain Distribution Unit (VCDU) was developed through the effort of CUSO volunteer.
- A total of 63 Sari-Sari stores owned by members were accredited for 2019.
- The net surplus of VCDU contributed about 1.32% to the net surplus of SDCC.
- VCDU participated in 12 Trade Fairs from January to November to showcase the products produced by SDCC members and partners.
- Expanded network through membership with Nueva Segovia Consortium of Cooperatives, an Agricultural Cooperative Federation based in Vigan, Ilocos Sur.

B. Member Satisfaction

- Increasing number of Sari-Sari stores owned by members being serviced by the VCDU from 10 last 2018 to 63 this 2019.
- Conducted Competency based Economies through Formation of Entrepreneurs (CEFE) Training, attended by 20 Small Scale Entrepreneur (SSE) - members and Product Development Seminar attended by 38 members.
- More members showing interest to undergo CEFE Training and to participate in other activities under BEEF Program.
- Positive impact on the income of SDCC members who attended the CEFE training. Out of twenty (20) graduates, ten (10) applied their business learning and were linked to the market.
- 38 members attended the Product Development Seminar, wherein twelve (12) were able to improve their product packaging and were encouraged to use environment-friendly materials, such paper box and reusable plastic bottles.


Maverick Ian M. Ranillo
 Accounting/Admin Staff
 (TRIAS Southeast Asia)


Joanna I. Esperanza, RSW
 Business Management Group Head

Ulat ng Komite sa Enterprise Improvement

Patuloy pa rin ang Enterprise Improvement Committee sa mga gawain nito ayon sa layunin ng kanyang pagkakabuo. Isa rito ay ang pagtulong sa Management Information System (MIS) sa kanilang ginagawang sistemang pang-pinansyal. Matapos na mailunsad ng Tagapamahala ang bago at pinagbuting sistemang pampinansyal at pagkukuwenta, ay isinunod ang "Credit Risk Analysis Chart" (CRAC) na pinagtutulungan pag-aralan ng MIS, EIC, Credit Committee (CreCom), at ng iba pang departamento kasama ang Tagapamahala sa pangunguna ng ating Chief Executive Officer, Ms. Cielito L. Garrido at Chief Operations Officer, Ms. Maricris D. Bautista. Ang pangkat na ito ay makailang ulit na nagsama-sama upang masusing pag-aralan ang mga detalye at kabuuan ng CRAC. Isa sa layunin ng CRAC ang makatulong sa pagpapatulin ng pagtukoy sa kung magkano ang maaring maipahiram sa isang kasapi. Binibigyan nito ng nauukol na grado ang kasaping may balak mangutang ayon sa mga naiprosesong datos ukol sa kanya. Sa kasalukuyan, ang CRAC ay idinaraan sa masusing pagsusuri batay sa iba't ibang karakter, sitwasyon o kalagayan ng mga kasaping mangungutang.

Isa rin sa layunin ng komite ang makipagtulungan sa Lupon sa Halalan (Election Committee) na muling suriin ang Election Code. Ito ay para higit na mapabuti ang mga taunang halalan sa SDCC. Inaasahan ng Lupon ang Patnugutan na mula sa pagtutulungan ito ay maisasatitik ang isang gabay sa pagpapatupad ng mga patakaran at regulasyon para sa Taunang Pangkalahatang Halalan ng SDCC at EDSD, gayundin ang eleksyon sa PT. Masalimuot at mahaba ang gawaing ito ngunit umaasa ang dalawang komite na matatapos ito bago ganapin ang taunang pangkalahatang halalan sa Marso 2020.

Isa rin sa nagawa ng komite ang pagkakabuo ng isang Konsepto para sa isang araw ng Pagpapahalaga sa mga Boluntir o "Volunteers' Appreciation Day." Isasagawa ito sa pamamagitan ng isang "photo contest," na nagsasalarawan sa kabutihan ng mga boluntir, at isang mala-peryang okasyon na magbibigay kasiyahan sa mga boluntir. Naaprubahan ito ng Lupon ang Patnugutan noong ika-15 ng Oktubre at ng Kapulungan ng mga Kinatawan ng Pook-Tulungan noong ika-14 ng Disyembre, 2019.

Layunin ng programang ito ang pagbibigay pasasalamat, pugay at pagkilala sa mga dakilang kasapi na patuloy na nag-uukol ng oras at kakayanan upang makatulong sa pagpapatakbo ng ating Kooperatiba.

Ang kauna-unahang pagdiriwang nito ay nakatakdang idaos sa susunod na taong 2020. Para maging matagumpay ang natatanging araw, inaasahan ang masiglang pakikilahok at partisipasyon ng mga boluntir upang maging isa na itong taunang gawain.

Lahat ng balakin at gawain ng EIC ay magiging posible at matagumpay lamang sa pakikipagtulungan ng lahat ng mga komite, mga kawani at higit sa lahat, mula sa gabay na magmumula sa Lupon ang Patnugutan. Buo ang tiwala ng EIC na maisasaayos at mapauunlad pa ng ating Kooperatiba, at matutugunan nito ang kanyang mataas na layuning maiangat ang kalidad ng buhay ng kanyang kasapihan at komunidad.

Report of the Enterprise Improvement Committee

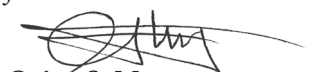
The Enterprise Improvement Committee (EIC) is continuously undertaking its activities in accordance with its organizational objectives. One of these is the rendering of assistance to the Management Information System (MIS) in

the formulation of a financial system. After having launched the system by the management, the Credit Risk Analysis Chart (CRAC) was collaboratively studied by the MIS, EIC, Credit Committee (CRECOM), and other departments together with the management headed by Chief Executive Officer, Ms. Cielito L. Garrido and the Chief Operations Officer, Ms. Maricris D. Bautista. This group severally meet together to thoroughly study the details and the entirety of the Credit Risk Analysis Chart (CRAC). One of the aims of CRAC is to help speed up the determination of the amount of loan availment per member. The member who intends to borrow is rated in accordance with his/her processed data. Currently, CRAC is undergoing a thorough review based on the various character, situation or status of the debtors.

One of the goals of EIC is to assist the Election Committee in re-evaluating the Election Code to further improve the conduct of the SDCC's Annual General Assembly. The Board of Directors expects that from this cooperation will emanate the formulation of the Implementing Guidelines and the Rules and Regulations for the conduct of the Annual General Assembly and Election of PT Officers. Although the activity is complex and lengthy, the two (2) committees are expecting to finish the guidelines before the conduct of the General Election on March 2020.

One of the committee's accomplishments was the development of the Conceptual Framework for Volunteers' Appreciation Day. This will be done through a "Photo Contest" describing the virtues of the volunteers and an eventful occasion that will provide them entertainment. The Board of Directors approved the activity on October 15, 2019 and by the Representative Assembly on December 14, 2019. The program aims to thank, honor and recognize the dedication of the members who continuously render their capacity and time in order to ensure the efficient operation of the cooperative. This first celebration will be conducted in the year 2020. To ensure the success of this special day, the enthusiastic participation and involvement of the volunteers are needed.

All EIC plans and activities will be realized if the cooperation of all committees, SDCC departments and most of all the continuous support of the Board of Directors will be assured. The EIC is fully confident that the event will pave the way for the changes that will strengthen the operation of the cooperative to become responsive to the highest ideal of raising the quality of life of the members and the community.


Orico S. Macatangay
 Tagapangulo / Chairperson

Ulat ng Komite sa Risk Management

Sa inisyatibo ng SDCC sa pagtatatag, pagpapatupad at pagpapanatili ng Quality Management System (QMS) batay sa pamantayang ISO 9001:2015, ang mga ginagampanan at katungkulan ng Risk Management Committee (RMC) ay isinama na ngayon sa SDCC QMS dahil sa ang Risk Management ay mahalagang bahagi ng mga kinakailangan sa mga nabanggit na pamantayang pang-internasyonal. Ang ilang mga pagbabago ay inilunsad sa mga umiiral na impormasyon na dokumentado ng koop na may kaugnayan sa Risk Management, i.e. Risk Management Plan, Risk Management Process at mga kaukulang RMC forms.

Sa madaling sabi, sa ilalim ng Clause 6.1, hinihingi ng

pamantayang ISO 9001: 2015 sa organisasyon na isaalang-alang ang mga sumusunod kapag gumagawa ng mga aksyon na matugunan ang mga panganib at mga pagkakataon:

- Mga panloob at panlabas na isyu;
- Mga pangangailangan at inaasahan ng mga interesadong kasama; at
- Pagtatasa ng mga bisa ng mga pagkilos na ginawa.

Pareho na ngayong bahagi ng nadokumentong mga impormasyon ng SDCC QMS ang mga Strategic at Operational Risks.

Sa isang banda, upang maitaas ang kamalayan sa pamamahala ng mga peligro sa kooperatiba, ang ikalawang Seminar on Risk Management ay naisagawa noong ika-29 ng Oktubre 2019 na may kabuuang Dalawampu't Walong (28) mga kawani ang nagsidalò. Bago ito, may tatlong (3) pangkat ng mga kawani ng SDCC ang sumailalim ng "Awareness Seminar on ISO 9001:2015" noong ika-9 hanggang ika-11 ng October 2019 na nagbibigay-diin sa maraming pangangailangan ng ISO 9001:2015 kasama ang mga peligro at mga pagkakataon.

Bukod pa rito, noong ika-18 ng Oktubre 2019 sa isang pulong na nagsusuri ng QMS Management, inulit ng RMC sa mga may-ari ng proseso na subaybayan ang mga likas na peligro pang-operasyon at maging pamilyar sa lahat ng mga nadokumentong impormasyon ng SDCC (RM Plan, PM, WIs and Forms) na may kaugnay na peligro.

Panghuli, hinihintay ng RMC ang pagtatalaga ng mga bagong kasapi ng komite upang maisagawa ang mga bagong tungkulin ng komite batay sa nadokumentong Risk Management Process at mga dokumentadong tagubilin sa mga gawain.

Report of the Risk Management Committee

With the SDCC initiative on establishing, implementing and maintaining a Quality Management System (QMS) based on ISO 9001:2015 standard, the roles and responsibilities of the Risk Management Committee (RMC) is now integrated into the SDCC QMS since Risk Management is part and parcel of the requirements of the abovementioned international standard. Some revisions were introduced into the Co-op's existing documented information related to risk management, i.e., Risk Management Plan, Risk Management Process and corresponding RMC forms.

In brief, under Clause 6.1, the ISO 9001:2015 standard requires the organization to take into consideration the following when taking actions to address risks (and opportunities):

- internal and external issues;
- needs and expectations of interested parties; and
- assessment of the effectiveness of the actions taken.

Both strategic and operational risks are now part of the documented information of the SDCC QMS.

Further, to increase awareness on Risk Management

within the co-operative, a second "Seminar-Workshop on Risk Management" was conducted last October 29, 2019 with a total of Twenty-Eight (28) employees in attendance. Previous to this, three batches of SDCC employees underwent the "Awareness Seminar on ISO 9001:2015" on October 9-11, 2019 highlighting the many requirements of ISO 9001:2015 including those on risks and opportunities.

Furthermore, during the QMS Management Review meeting held last October 18, 2019, the RMC reiterated the need for all process owners to monitor the operational risks inherent to their processes and to familiarize themselves on all risk-related documented information (RM Plan, PM, WIs and Forms) of SDCC.

Lastly, the RMC is awaiting the appointment of new committee members in order for the committee to perform its function in accordance with the documented procedure on Risk Management Process and documented work instructions.



Danilo N. Phar, Ph.D.
Tagapangulo / Chairperson

Ulat ng Konseho ng Tagapayo

Para sa isang naiibang kontribusyon na makatulong sa pagsasakatuparan ng mga hakbangin at bisyon ng kooperatiba, ang konseho ng tagapayo ay nagsusumite ng buod ng mga rekomendasyon sa mga sumusunod na pagsusuring naisagawa sa taong 2019 :

1. Upang maituloy na makapagbigay sa mga kasapi ng Primer o Handbook sa:
 - Edukasyon
 - Pook-Tulungan
 - Bolunterismo
 - Pangangalap (Recruitment)
2. Higpitan ang pagsubaybay at pangangasiwa ng pamumuhunan sa kasalukuyan at hinaharap lalo na yaong matatagpuan sa malalayong pasilidad at mga lugar sa labas ng Metro Manila
3. Tulungan ang mga interesadong kasapi na makakuha ng kabuhayan o mapamamahalaang maliliit na negosyo tulad ng ngunit, hindi limitado sa pagkuha ng prangkisa sa negosyong pangkariton sa pamamagitan ng iba't- ibang programang pansanay.
4. Aktibong makilahok sa Jeepney Modernization Program of the Government sa pamamagitan ng Office of Transportation Cooperative;
5. Magtatag ng isang programa para sa pag-profile ng mga kasapi/opisyales sa pamamagitan ng sistema ng Credit Investigation/Background Investigation (CI/BI);
6. Magtatag ng libreng College Scholarship Program na makapagbibigay ng tulong na pinansyal para sa mga nagkokolehiyong may kakayahan nguni't may kakulangang pampinansyal na anak ng isang kawani, opisyales o kasapi.

7. Para sa Tagapamahala na patuloy na pag-aralan kung paano higit pang mapabubuti ang benepisyo ng mga empleyado tulad ng salary standardization, retirement at pension plan.

Bilang pagtatapos, ninanais ng komite na papurihan ang Lupong Patnugutan at ang Tagapamahala para sa naabot na tagumpay ng operasyon ng nakaraang taon na nadokumento sa isang mahusay na pagkakagawang pantaunang ulat.

Report of the Advisory Council

As a modest contribution to help achieve the goals and vision of our Cooperative, the Advisory council was able to submit the following recommendations to the Board of Directors.

1. To pursue unrelentlessly its previous suggestion to provide members with primer or handbook on:
 - Education
 - Pook-Tulungan
 - Volunteerism
 - Recruitment
2. Tighten monitoring and supervision of current and future investments and membership especially on those located in places outside Metro Manila.
3. Assist interested members to acquire livelihood or self-managed small business ventures, such as, but not limited to, franchising food cart business thru various training programs.
4. Actively participate in Jeepney Modernization Program of the Government through Office of Transportation Cooperative.
5. To establish program for the profiling of members/officers thru Credit Investigation/Background Investigation CI/BI system.
6. To establish a free college scholarship program which would provide financial assistance to college student capable but financially challenged dependents of employees, officers and members.
7. For management to continuously study on how to improve further the employees benefits such as salary standardization, retirement and pension plans.

In conclusion – the Council would like to commend the Board of Directors and Management for a very successful past year operations as documented in excellently prepared annual report.

Perseverando L. Cruz
Tagapangulo / Chairperson

Ulat ng Komite sa Halalan

Ang misyon ng Komite sa Halalan ay tiyaking may mga nakahandang papalit sa mga opisyaes na magtatapos ng termino sa panunungkulan, ayon sa nakasaad sa By-Laws at mga polisa sa Election Code. Bukod dito, tinitiyak ng Komite na ang mga kandidato ay karapat-dapat, handa, at may dedikasyong makapag-silbi bilang isa sa mga opisyaes ng kooperatiba.

Sa pagtatapos ng taong 2018, ang kooperatiba ay may kabuuang bilang na dalawampung libo at labing isang (20,011) mga kasapi kung saan labindalawang libo, apat na daan at pitumpu't walo (12,478) ang mga Members in Good Standing (MIGS).

Isang linggo bago maganap ang ika-58 Pantaunang Pangkalahatang Halalan, ang Lupon ng Halalan, kasama ang Lupon ng Awdit ay nagsagawa ng maagang pagpapaboto sa mga kasaping may kapansanan, may karamdaman at mga "Senior Citizens" na hindi na kayang magsadya sa tanggapan ng kooperatiba para bumoto.

Nangyari ang ika-58 Pantaunan at Pangkalahatang Halalan sa ganap na ika-7:00 ng umaga hanggang ika-7:00 ng gabi noong ika-23 ng Marso 2019. Ito ay idinaos sa SDCC Multi-Purpose Covered Court. May kabuuang bilang na walong libo, tatlong daan, animnapu't isa (8,361) ang mga kasaping nakaboto at nakatanggap ng mga giveaway.

May mga raffle bawat oras para sa mga kasaping nakaboto. May mga nagbigay ng mga natatanging bilang upang aliwin ang mga kasapi habang pumipila sa kani-kaniyang presinto. Mayroon ring pamatid uhaw na inihanda. Nagkaroon pa ng Tiangge na kung saan nagtinda ang mga kasaping may produkto.

Nang ideklara ng Komite ang pagtatapos ng halalan, sumunod ang pagbibilang ng mga balota matapos buksan ng Komite ng Awdit ang mga kahon ng balota.

Ang sumusunod ay ang resulta ng ika-58 Pantaunang Pangkalahatang Halalan:

OPISYAL NA RESULTS NG ika-58 PANTAUNANG PANGKALAHATANG ELEKSYON NOONG MARSO 23, 2019/ SABADO/ SDCC MULTI- PURPOSE GYM

Report of the Election Committee

The mission of the Election Committee is to ensure that there is a ready replacement by the end of an officer's term of duty, as provided in the By-Laws and the policies under the Election Code. In addition to this, the committee ensures that the candidate is qualified, able, and has the dedication to serve as one of the officers of the cooperative.

By the end of 2018, SDCC had a total number of Twenty Thousand Eleven (20,011) members whereby Twelve Thousand Four Hundred Seventy Eight (12,478) were Members in Good Standing (MIGS).

One week before the conduct of the 58th Annual General Election, the Election Committee, together with the Audit Committee, conducted an Advanced Election for members with disabilities, for ailing members and the senior citizens who were not physically able to vote at the main office,

The 58th Annual General Assembly was held from 7:00 AM to 7:00 PM on March 23, 2019 at the SDCC Multi-Purpose Covered Court. A total of Eight Thousand Three Hundred Sixty One (8,361) members voted and received their giveaways.

Raffle draws were done every hour for members who had cast their votes. There were those who rendered special numbers to entertain the members while on queue in their respective precincts. Refreshments were served. There was also a Flea market for members who sold their products.

Upon closing of the election, counting of votes followed after the Audit Committee opened the ballot boxes.

The following are the results of 58th Annual General Election:

OFFICIAL RESULTS OF 58TH ANNUAL GENERAL ELECTION MARCH 23, 2019/ SATURDAY/ SDCC MULTI- PURPOSE GYM

LUPONG PATNUGUTAN (BOARD OF DIRECTORS)

ELECTORAL DISTRICT I – BRGY. SAN DIONISIO (Dalawa [2] ang nahalal) / (2 Officially Elected)

1. Normandy G. Jose	<u>4532</u>	Boto / Votes	Muling Nahalal / Re-Elected
2. Olivia G. Ferrer	<u>3728</u>	Boto / Votes	Muling Nahalal / Re-Elected
3. Maria Nelia Rafaela G. De Leon	<u>2818</u>	Boto / Votes	
4. Dionisio D. Magpantay	<u>1962</u>	Boto / Votes	
5. Junelyn T. Cruz	<u>2309</u>	Boto / Votes	

ELECTORAL DISTRICT II – BRGY. SAN ISIDRO (Isa [1] lamang ang nahalal) (1 Officially Elected)

1. Charlie A. Ramos, Jr.	<u>1712</u>	Boto / Votes	Nahalal / Elected
2. Merriam Jael B. Enriquez	<u>1459</u>	Boto / Votes	
3. Alex B. Guiwan	<u>1505</u>	Boto / Votes	
4. Alma S. Ferreros	<u>1638</u>	Boto / Votes	
5. Marjorie P. Ablaza	<u>1565</u>	Boto / Votes	

ELECTORAL DISTRICT III – BRGY. SAN ANTONIO & BF HOMES (Isa [1] lamang ang nahalal) (1 Officially Elected)

1. Garibaldi O. Leonardo	<u>7278</u>	Boto / Votes	Nahalal / Elected
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KOMITE SA AWDIT (AUDIT COMMITTEE) (Isa [1] lamang ang nahalal) (1 Officially Elected)

1. Consolacion T. Cornilla	<u>5248</u>	Boto / Votes	Nahalal / Elected
2. Henry F. Ugali	<u>2645</u>	Boto / Votes	

KOMITE SA HALALAN (ELECTION COMMITTEE) (Dalawa [2] ang nahalal) (2 Officially Elected)

1. Rebecca A. Juaneza	<u>6996</u>	Boto / Votes	Nahalal / Elected
2. Salvador V. Cuadrato	<u>6430</u>	Boto / Votes	Nahalal / Elected

Ang Komite sa Halalan ay naghanap ng mga karapat-dapat na nominadong propesyonal mula sa buong kasapiang at mga opisyaes na kasalukuyang nanunungkulan, na maaring mamuno bilang Lupong Patnugutan ng Escuela De San Dionisio, at sila ay ang mga sumusunod:

The Election Committee screened and selected qualified professional nominees from the general membership and incumbent officials for the Escuela de San Dionisio Board of Directors as follows:

A. AKADEMYA / ACADEME					
		SDCC	STOCK HOLDERS	TOTAL	
Merla G. Calma		1,500		1,500	
Mariquita Crisostomo	1 Year	2,165	I	2,166	Muling Nahalal / <i>Re-Elected</i>
Ma. Caridad G. Gullas		1,500	I	1,501	
Nenita I. Jose	1 Year	2,165	I	2,166	Muling Nahalal / <i>Re-Elected</i>
Mariquit M. Lopez	2 Years	2,165		2,165	Nahalal / <i>Elected</i>
Erlinda B. Perez		1,500	I	1,501	
Brenda B. Samson	2 Years	2,165		2,165	Nahalal / <i>Elected</i>
Pilita R. Santos	2 Years	2,165	I	2,166	Nahalal / <i>Elected</i>

15,330

B. MULA SA BUONG KASAPIAN / MEMBERS-AT-LARGE					
		SDCC	STOCK HOLDERS	TOTAL	
SDCC Vice-Chairperson	1 Year	2,165	I	2,166	Muling Nahalal / <i>Re-Elected</i>
Mary Jane D. Macapugas		1,500	I	1,501	
Teresita S. Pascua	1 Year	2,165	I	2,166	Muling Nahalal / <i>Re-Elected</i>
Jerrilynn L. Pilar	1 Year	2,165	I	2,166	Muling Nahalal / <i>Re-Elected</i>
Alicia C. Salvador	2 Years	2,165		2,165	Nahalal / <i>Elected</i>

10,164

**Grand
Total 25,494**

Ipinaabot ng Komite ang taos pusong pasasalamat sa Tagapamahala, sa mga kawani at mga boluntaryong laging handa sa pagtulong sa lahat ng mga gawain ng kooperatiba lalo na sa Taunang Pangkalahatang Halalan. Nawa ay kasihan tayo ng Poong Maykapal upang gabayan sa lahat ng mga adhikaing ikatatagumpay ng kooperatiba.

The Committee is extending the heart-felt gratitude to the Management, the employees and the volunteers who were always willing to assist during cooperative activities particularly the Annual General Election. May the blessings of the Lord be with us to guide us in all our endeavors for the success of the cooperative.


Salvador V. Cuadrato
Tagapangulo / *Chairperson*

Ulat ng Komite sa Audit

Muling nag-uulat ang inyong lupon para sa mga naisagawang mga pagsusuri sa nakalipas na taong 2019. Ang naging panuntunan ng pagsusuri ng Komite ay naaayon sa “Internal Audit System” na siyang gumagabay sa Komite sa ginagawang “post audit”. Patuloy na magsusuri at mag-aaral ang komite ng mga kaalaman, upang makapagbigay ng mga makabagong sistema para paunlarin at ayusin ang ating mga transaksyon, makapagbigay ng nararapat na mga mungkahi at mga sistemang gagabay sa Tagapamahala at sa Lupong Patnugutan tungo sa pagpapalakas ng kooperatiba.

Ang mga sumusunod ay sinuri ng Komite :

1. FINANCIAL AUDIT

Ito ay isinagawa upang masiguro ang totoong ulat ukol sa kalagayan ng pananalapi, kita at gastos na siyang pinagbatayan ng pagiging matatag ng kooperatiba. Ang pagsusuri sa pinansyal na aspeto ay naging maayos sa kabuuan. Ang mga sinuring pinansyal na aspeto ay ang mga sumusunod:

1. Audit of Cash
2. Audit of Loan Receivable
3. Audit of Savings and Time Deposit, Share Capital
4. Audit of Income and Expenses
5. Audit of Personnel Cost
6. Audit of Interest on Capital and Patronage Refund (ICPR)
7. Audit of Property and Equipment – Furnitures, Fixtures and Office Equipment of SDCC, BDS, EDS and ChopStop
8. Monthly Inventory of Stocks in Botica de San Dionisio
9. Monthly Cash Count
10. Confirmation of Accounts Savings & Time Deposit, Share Capital & Loan Receivable
11. Audit of Escuela de San Dionisio

2. COMPLIANCE AUDIT

Ito ay ang malayang pagsusuri ng mga plano, desisyon, aksiyon at mga transaksyon upang malaman ang paggawa o hindi paggawa ng mga pre-set rules o criteria gaya ng mga batas, alituntuning panloob at mga polisiya ng Kooperatiba at higit sa lahat kung ito ay nakasusunod sa mga alituntunin ng local at nasyonal na pamahalaan pagdating sa patakaran ng pagnenegosyo. Bagamat may mga proseso na nangangailangan pa ng pagsasaayos upang ang mga ito ay lalong mapabuti, ang mga plano at desisyon na naaprubahan ng Lupong Patnugutan sa taong 2019 ay naipatupad at naisakatuparan ng Tagapamahala sa pangunguna ng CEO kung kaya’t ang operasyon ay naging maayos.

Ang sistema sa Account Management, Membership, Botica de San Dionisio at Human Resource ay nasunod ngunit sa panahon ng pagsusuri ng Komite may mga nakitang mga puna at pagkakaiba na iniulat na sa kinaukulan para sa kanilang atensyon at agarang solusyon.

Ang Komite ay patuloy na sumusubaybay sa mga serbisyo ng Koop kagaya ng Planong Damayan, Planong Abuluyan, at Value Chain Unit upang makasiguro na ang mga gabay,

mga pamamaraan at mga polisiya nito ay nasunod at naipatupad.

Sinuri ang mga sumusunod:

1. Compliance Audit on Loans Granted
2. Compliance Audit on BIR Tax Mapping
3. Compliance Audit on Government Reportorial Requirements
4. Compliance Audit on Members Signature Cards
5. Compliance Audit on Internal Control on Accounts Receivable
6. Compliance Audit on Botica Inventory Management

Ang Komite na rin ang namahala sa pagbubukas kada isang linggo ng “SUGGESTION BOX”. Ito ay iniulat sa Lupong Patnugutan upang tugunan ang mga mungkahi at komentaryo ng mga kasapi na may kinalaman sa mga polisiya para pag-aralan at baguhin kung kinakailangan. Ang mungkahi at komentaryo tungkol sa pang-araw-araw na operasyon ay agarang tinugunan ng CEO. Hinihikayat ng Komite ang inyong patuloy na tangkilikin ang paggamit ng suggestion box para sa inyong mga puna upang lalong maging maayos ang operasyon ng kooperatiba sa kabuuan.

3. SOCIAL AUDIT

Ito ay isang pamamaraan upang malaman at masuri kung gaano kahusay ang samahan sa pagtatamo ng mga hangaring panlipunan o pagtupad ng mga tungkuling panlipunan bilang isang kooperatiba at samahang makatao.

Ang Komite ay nagsagawa ng Social Audit sa pamamagitan ng pagsagot ng mga katanungan noong nakaraan PT meetings simula ika-09 ng Nobyembre hangang ika-07 ng Disyembre, 2019. Ang mga layunin na pinagbabatayan sa paggawa ng Social Audit ay ang mga sumusuond:

- Upang matukoy kung epektibo ang kooperatiba sa pagtugon sa mga pangangailangan ng mga kasapi.
- Upang matukoy kung epektibo ang kooperatiba sa pag-aangat ng antas ng pamumuhay ng mga kasapi.
- Upang malaman kung ang mga uri ng pautang na iniaalok ng kooperatiba ay angkop para sa kasalukuyang panahon.

Ang kinalabasan ng mga naisagawang pagsusuri ay iniulat sa Lupong Patnugutan upang maging basehan sa pagpapalano at pag-aaral sa mga susunod na programa ng Koop at malaman tuloy kung tayo ay nakatutugon sa layunin na pagandahin at paunlarin ang kalagayan ng kasapi sa lahat ng larangan ng buhay

Ang Audit Committee na binubuo nina: Gng. Zenaida A. Alcantara, Chairperson, Gng. Erlinda F. Borromeo, Vice-Chairperson, Gng. Consolacion T. Cornilla, Secretary at ang Audit Program Management Team ay mananatiling tagapagsubaybay sa operasyon ng Koop at tagapayo ng mga magagandang bagay na may kaugnayan sa mga sistema, mga polisiya, mga gabay at mga pamamaraan para sa lalong ikagaganda, ikabibilis at ikauunlad ng Kooperatiba.

Maraming salamat sa inyong pagtitiwala at hangad ng Komite ang pagpapala at paggabay ng Poong Maykapal sa Kooperatiba.

Report of the Audit Committee

The committee is hereby reporting the reviews performed in 2019. The rules that has employed during our audit were based on the Internal Audit System which guided the committee in undertaking the post audit. The Committee will continuously analyzed and studied the facts to provide innovative systems that will develop and improve the transactions, provide the appropriate suggestions and systems that will guide the management and the Board of Directors towards strengthening the cooperative.

The following were checked by the Committee:

1. FINANCIAL AUDIT

This is being undertaken to ensure the true account of the situation of the financial condition, income and expenditures that serve as basis that the cooperative is stable. Audit of the following financial aspects was orderly as a whole.

1. Audit of Cash
2. Audit of Loan Receivable
3. Audit of Savings and Time Deposit, Share Capital
4. Audit of Income and Expenses
5. Audit of Personnel Cost
6. Audit of Interest on Capital and Patronage Refund (ICPR)
7. Audit of Property and Equipment – Furnitures, Fixtures and Office Equipment of SDCC, BDS, EDS and ChopStop
8. Monthly Inventory of Stocks in Botica de San Dionisio
9. Monthly Cash Count
10. Confirmation of Accounts Savings & Time Deposit, Share Capital & Loan Receivables
11. Audit of Escuela de San Dionisio

2. COMPLIANCE AUDIT

This is an independent analysis of the plans, decisions, actions and transactions to determine if the pre-set rules and criteria like the laws, by-laws and policies of the cooperative were implemented or not. Most of all, the compliance audit is trying to find out if the coop has complied with the regulations of the local and national government agencies on business requirements. Although there may be processes requiring innovative system to improve them, the plans and decisions approved by the Board were implemented and executed by the management led by the CEO, and hence, the operation was done properly.

The system in the account management, membership, human resource and Botica de San Dionisio was followed but during the time of the audit, there were comments and differences found which were reported to the concerned for their attention and immediate action.

The Committee are continuously tracking the services of the coop like Planong Damayan, Planong Abuluyan and Value Chain Unit to ensure that the guidelines, procedures and policies are being followed and implemented.

The following were audited:

1. Compliance Audit on Loans Granted
2. Compliance Audit on BIR Tax Mapping
3. Compliance Audit on Government Reportorial Requirements
4. Compliance Audit on Members Signature Cards
5. Compliance Audit on Internal Control on Accounts Receivable
6. Compliance Audit on Botica Inventory Management

The Committee took charge of opening the Suggestion Box once a week. Feedbacks were reported to the Board of Directors to be responsive to the suggestions and recommendations of the members with reference to the policies for review and revision if deemed needed. The suggestions and comments about the daily operations were immediately responded by the CEO. The Committee are now encouraging all to continuously use the suggestion box for feedbacks that will help improve the proper operation of our cooperative.

3. SOCIAL AUDIT

This is a strategy to determine and analyze how good our organization is in achieving the social goals or fulfillment of the social duties as a cooperative and humane society. The Committee have undertaken the social audit through requesting the members in filling up the questionnaires during the previous PT meetings from November 9, 2019 to December 7, 2019. The objectives employed as the basis for preparing the Social Audit are as follows:

- To determine if the cooperative is effective in addressing the needs of the members;
- To determine if the cooperative is effective in lifting up the level of life of the members;
- To know if the types of loans provided by the cooperative are appropriate to the present time.

The results were reported to the Board of Directors to serve as basis in planning and studying the succeeding programs of the cooperative and to know if we have responded to the objectives of improving and developing the situation of membership in all aspects of life.

The Audit Committee composed of Mrs. Zenaida A. Alcantara, Chairperson, Mrs. Erlinda F. Borromeo, Vice-Chairperson, Mrs. Consolacion T. Cornilla, Secretary and the Audit Program Management Team will remain to monitor the operation of the cooperative and be the thinker of good things related to the system, policies and guidelines for the betterment of the cooperative's speedy development.

Thank you very much for your trust and the Committee wish for the blessing and guidance of our Lord Almighty to the Cooperative.

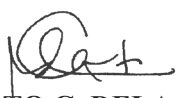

Zenaida A. Alcantara, CPA, MBA, CrFA
 Tagapangulo / Chairperson

**STATEMENT OF MANAGEMENT'S RESPONSIBILITY
FOR ANNUAL INCOME TAX RETURN**

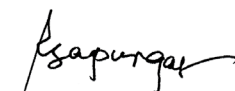
The Management of **SAN DIONISIO CREDIT COOPERATIVE** is responsible for all information and representations contained in the Annual Income Tax Return for the year ended December 31, 2019. Management is likewise responsible for all information and representations contained in the financial statements accompanying the (Annual Income Tax Return or Annual Information Return) covering the same reporting period. Furthermore, the Management is responsible for all information and representations contained in all the other tax returns filed for the reporting period, including, but not limited, to the value added tax and/or percentage tax returns, withholding tax returns, documentary stamp tax returns, and any and all other tax returns.

In this regard, the Management affirms that the attached audited financial statements for the year ended December 31, 2019 and the accompanying Annual Income Tax Return are in accordance with the books and records of **SAN DIONISIO CREDIT COOPERATIVE**, complete and correct in all material respects. Management likewise affirms that:

- a. the Annual Income Tax Return has been prepared in accordance with the provisions of the National Internal Revenue Code, as amended, and pertinent tax regulations and other issuances of the Department of Finance and the Bureau of Internal Revenue;
- b. any disparity of figures in the submitted reports arising from the preparation of financial statements pursuant to financial accounting standards and the preparation of the income tax return pursuant to tax accounting rules has been reported as reconciling items and maintained in the company's books and records in accordance with the requirements of Revenue Regulations No. 8-2007 and other relevant issuances;
- c. **SAN DIONISIO CREDIT COOPERATIVE** has filed all applicable tax returns, reports and statements required to be filed under Philippine tax laws for the reporting period, and all taxes and other impositions shown thereon to be due and payable have been paid for the reporting period, except those contested in good faith.


RENATO G. DELA CRUZ
Chairperson


CIELITO L. GARRIDO, MBA
Chief Executive Officer


ROSALINA G. SAPUNGAN
Treasurer

20 February 2020

STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

The management of **SAN DIONISIO CREDIT COOPERATIVE** is responsible for preparation and fair presentation of the financial statements including the schedules attached therein, for the years ended December 31, 2019 and 2018, in accordance with the prescribed financial reporting framework indicated therein, 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 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 to do so.

The Board of Directors is responsible for overseeing the Cooperative's financial reporting process.

The Board of Directors reviews and approves the financial statements including the schedules attached therein, and submits the same to the general assembly.

Ma. Elma Ilagan-Ame, the independent auditor and appointed by the board of Directors, has examined the financial statements of the cooperative in accordance with the Philippines Standards on Auditing and the Standard Audit Systems for Cooperatives and has expressed her opinion on the fairness of presentation upon completion of such examination, in her report to the members of the cooperative.



RENATO G. DELA CRUZ
Chairperson



CIELITO L. GARRIDO, MBA
Chief Executive Officer



ROSALINA G. SAPUNGAN
Treasurer

20 February 2020

STATEMENT OF REPRESENTATION

TO THE COOPERATIVE DEVELOPMENT AUTHORITY:

In connection with my examination of the financial statements of the **SAN DIONISIO CREDIT COOPERATIVE** covering the period ended December 31, 2019 that are herewith submitted to the Cooperative Development Authority, I hereby represent the following:

1. That said financial statements herewith attached are prepared and presented in conformity with the Philippine Financial Reporting Framework for Cooperatives;
2. That in the conduct of my audit, I adhered to the Philippine Standards on Auditing and the Standard Audit System for Cooperatives (SASC) as required by the Cooperative Development Authority;
3. That I am qualified as provided for in Section 8 of the Code of Professional Ethics for Certified Public Accountants and Article 81 of R.A. No. 9520 (Cooperative Code of the Philippines);
4. That I am fully aware of my responsibility as an independent auditor for the audit report issued and attached to the financial statements and the sanctions to be bestowed on me for my misrepresentations that I may have willingly or unwillingly committed;
5. That I nor any member of my immediate family do not have any direct or indirect financial interest with the cooperative;
6. That I am not an employee nor an officer of a secondary cooperative or tertiary cooperative of which this cooperative is a member;
7. That I am not an employee of the Cooperative Development Authority nor have I engaged an employee of the CDA in the course of audit;
8. That I make representation in my individual capacity;
9. That I am a member of the Cavite Chapter of the PICPA.

It is however, understood that my accountability is based on matter within the normal coverage of an audit conducted in accordance with Philippine Standards on Auditing and the Standard Audit Systems for Cooperatives.

Ma. Elma L. Ilagan-Ame

MA. ELMA L. ILAGAN-AME

CPA No. 79047

TIN No. 134-550-503-000

PTR No. CAV3034043, January 6, 2020, Trece Martires City, Cavite

BOA Reg. No. 0195 (valid until November 10, 2022)

SEC Accreditation No. 0448-AR-4 (Group C) (May 16, 2019 to May 15, 2022)

BIR Accreditation No. 09-002142-001-2017 (November 28, 2017 to November 27, 2020)

CDA Accreditation No. 0001 (November 18, 2019 to November 17, 2022)

20 February 2020

M. I. AME ACCOUNTING OFFICE

STATEMENT REQUIRED BY SECTION 8-A, REVENUE REG. NO. V-20

**TO THE GENERAL ASSEMBLY
THRU THE BOARD OF DIRECTORS
SAN DIONISIO CREDIT COOPERATIVE**
0554 Quirino Avenue, San Dionisio, Paranaque City

I have audited the financial statements of **SAN DIONISIO CREDIT COOPERATIVE** for the calendar years ended December 31, 2019 and 2018, on which I have rendered my report dated February 20, 2020.

In compliance with Section 8-A, Revenue Regulation V-20, I am stating the following:

1. That the taxes paid or accrued by the above taxpayer for the year ended December 31, 2019 are shown in the schedule of taxes and licenses attached to the income tax return.
2. That I am not related by consanguinity or affinity to the Management and Members of the Board of Directors;
3. That I, as the Principal/ Managing Director of M. I. Ame Accounting Office, or my staff, have no financial interest to the Cooperative or any family relationships with its management.

Ma. Elma L. Ilagan-Ame

MA. ELMA L. ILAGAN-AME

CPA No. 79047

TIN No. 134-550-503-000

PTR No. CAV3034043, January 6, 2020, Trece Martires City, Cavite

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20 February 2020

M. I. AME ACCOUNTING OFFICE

INDEPENDENT AUDITOR'S REPORT

**TO THE GENERAL ASSEMBLY
THRU THE BOARD OF DIRECTORS
SAN DIONISIO CREDIT COOPERATIVE
0554 Quirino Avenue, San Dionisio, Paranaque City**

Report on the Audit of the Financial Statements

Opinion

I have audited the financial statements of SAN DIONISIO CREDIT COOPERATIVE, which comprise the statements of financial condition as at December 31, 2019 and 2018, and the statements of operations, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In my opinion, except for the effect on the financial statements of the matter described in the basis for qualified opinion paragraph, the accompanying financial statements present fairly, in all material respects, the financial condition of SAN DIONISIO CREDIT COOPERATIVE as at December 31, 2019 and 2018, and of its financial performance and its cash flows for the years then ended in accordance with the Philippine Financial Reporting Framework for Cooperatives.

Basis for Opinion

I conducted my audits in accordance with Philippine Standards on Auditing (PSAs) and the Standard Audit System for Cooperatives (SASC). 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*, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

I was not able to confirm the Deposit Liabilities balances of the Cooperative. There were no other satisfactory audit procedures that we could adopt to satisfy ourselves that the Deposit Liabilities account is free from material misstatements.

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 exists. 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 omissions, 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 I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Cooperative to cease to continue as a going concern.

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

Report on Other Legal and Regulatory Requirements

My audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes and licenses, taxable revenue and deductible expenses in the related notes to the financial statements are presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Those supplementary information are the responsibility of management and have been subjected to the auditing procedures applied in my audit of the basic financial statements. In my opinion, those supplementary information are fairly stated in all material respects in relation to the basic financial statements taken as a whole.

MA. ELMA L. ILAGAN-AME

MA. ELMA L. ILAGAN-AME

CPA No. 79047

TIN No. 134-550-503-000

PTR No. CAV3034043, January 6, 2020, Trece Martires City, Cavite

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CDA Accreditation No. 0001 (November 18, 2019 to November 17, 2022)

20 February 2020

SAN DIONISIO CREDIT COOPERATIVE
0554 Quirino Avenue San Dionisio Paranaque City

STATEMENTS OF FINANCIAL CONDITION

As of December 31, 2019 and 2018

(Amounts in Philippine Pesos)

	Notes	2019	2018
ASSETS			
Current Assets			
Cash and Cash Equivalents	2,5	694,255,635.47	635,019,159.91
Financial Assets at Cost	2,6	15,095,126.89	15,100,000.00
Loans Receivable	2,7	925,823,543.39	799,177,401.12
Other Receivables	2,8	50,131,678.70	41,608,000.16
Inventory	2,9	5,284,617.59	6,065,956.64
Unused Office Supplies	2,10	814,635.50	906,727.25
Prepaid Expenses	2,11	4,099,860.10	4,184,599.83
Total Current Assets		1,695,505,097.64	1,502,061,844.91
Non-current Assets			
Financial Assets- Long Term	2,12	144,964,023.34	140,566,612.59
Investments in Subsidiaries/ Joint Ventures	2,26	2,550,100.00	7,861,267.35
Property, Plant and Equipment (net)	2,13	77,030,717.90	74,959,928.95
Investment Property	2,14	285,370,501.84	187,239,940.75
Other Non- Current Assets	2,15	47,482,139.88	64,308,372.37
Total Non-Current Assets		557,397,482.96	474,936,122.01
TOTAL ASSETS	32	2,252,902,580.60	1,976,997,966.92

LIABILITIES AND EQUITY

LIABILITIES

Current Liabilities

Deposit Liabilities	2,16	1,405,838,133.21	1,342,724,091.76
Interest on Share Capital Payable	2,24	15,508,138.49	13,316,111.30
Patronage Refund Payable	2,24	7,074,788.85	6,137,386.93
Due to Unions/Federations	2,24	2,429,243.47	3,749,605.04
Loans Payable- Short-term	2,17	95,956,733.18	19,037,852.47
Other Current Liabilities	2,18	73,129,956.09	9,348,061.25
Total Current Liabilities		1,599,936,993.30	1,394,313,108.75

Non-Current Liabilities

Members' Benefit and Other Funds Payable	2,19	46,901,366.58	40,746,977.50
Total Non-Current Liabilities		46,901,366.58	40,746,977.50
TOTAL LIABILITIES		1,646,838,359.88	1,435,060,086.25

EQUITY

Share Capital	2,20	488,995,658.54	428,100,397.43
Donations/Grants	2	1,012,616.32	999,116.32
		490,008,274.86	429,099,513.75
Statutory Funds			
Reserve Fund	2,21,24	63,406,818.61	63,111,316.24
Cooperative Education and Training Fund	2,21,24	1,806,144.09	1,557,090.88
Community Development Fund	2,21,24	1,105,897.70	946,864.33
Optional Fund	2,21,24	14,368,010.46	11,854,020.47
Total Statutory Funds		80,686,870.86	77,469,291.92
Unrealized Gains/ Losses	2,27,28	35,369,075.00	35,369,075.00
TOTAL EQUITY		606,064,220.72	541,937,880.67
TOTAL LIABILITIES AND EQUITY	31	2,252,902,580.60	1,976,997,966.92

See Accompanying Notes to Financial Statements.

SAN DIONISIO CREDIT COOPERATIVE
0554 Quirino Avenue San Dionisio Paranaque City

STATEMENTS OF OPERATIONS
For the years ended December 31, 2019 and 2018
(Amounts in Philippine Pesos)

	Notes	2019	2018
REVENUE			
Income from Credit Operations		137,760,158.20	118,291,253.57
Income from Investments		26,456,245.87	26,828,785.79
Income from Consumer Operations		2,406,273.76	1,873,448.15
Income from Drug Store Operations		(2,296,388.30)	(1,679,661.57)
Income from Value Chain Operations		465,155.65	12,550.56
Other Income	2,22	7,789,383.36	6,689,272.16
TOTAL INCOME		172,580,828.54	152,015,648.66
FINANCING COST			
Interest Expense on Time Deposits		9,254,023.44	13,722,244.58
Interest Expense on Kabalikat Time Deposits		2,358,939.40	-
Interest Expense on Savings Deposits		2,172,660.54	1,225,448.13
Interest Expense on Koop-paluwagan		509.46	10,933.56
Interest Expense on Leap Deposits		-	1,152,159.17
Interest Expense on Edge Deposits		-	5,180,080.53
Interest Expense on Borrowings		976,176.77	1,380,159.33
TOTAL FINANCING COST		14,762,309.61	22,671,025.30
ADMINISTRATIVE COST	2,23	124,272,901.25	103,684,672.06
NET SURPLUS FROM OPERATIONS		33,545,617.68	25,659,951.30
OTHER ITEMS			
Prior Year Adjustments		2,368,525.01	5,481,866.27
TOTAL OTHER ITEMS		2,368,525.01	5,481,866.27
NET SURPLUS		35,914,142.69	31,141,817.57
DISTRIBUTED AS FOLLOWS:			
Reserve Fund	2,21,24	7,182,828.54	6,228,363.51
Cooperative Education and Training Fund	2,21,24	1,795,707.13	1,557,090.88
Due to Unions/ Federations	2,24	1,795,707.13	1,557,090.88
Community Development Fund	2,21,24	1,077,424.28	934,254.53
Optional Fund	2,21,24	2,513,989.99	2,179,927.23
Interest on Share Capital	2,24	15,083,939.93	13,079,563.38
Patronage Refund	2,24	6,464,545.68	5,605,527.16
NET SURPLUS AS DISTRIBUTED		35,914,142.69	31,141,817.57

See Accompanying Notes to Financial Statements.

SAN DIONISIO CREDIT COOPERATIVE (CONSUMER OPERATIONS)**0554 Quirino Avenue San Dionisio Paranaque City****STATEMENTS OF OPERATIONS****For the years ended December 31, 2019 and 2018***(Amounts in Philippine Pesos)*

	2019	2018
SALES	350.00	-
COST OF SALES		
Beginning Inventory	458,994.98	480,646.98
Purchases (Net of returns and discounts)	-	-
Cost of Goods Available for Sale	458,994.98	480,646.98
Ending Inventory	370,776.33	458,994.98
Cost of Goods Sold	88,218.65	21,652.00
GROSS INCOME	(87,868.65)	(21,652.00)
OTHER INCOME		
Income from Bayad Center	761,530.57	725,567.83
Income from Western Union	-	5,701.31
Income from Coop Assurance	656,854.19	741,679.54
Income from ICISP	224,899.85	-
Income from Coop Health	850,857.80	422,151.47
Total	2,494,142.41	1,895,100.15
INCOME FROM CONSUMER OPERATIONS	2,406,273.76	1,873,448.15

See Accompanying Notes to Financial Statements.

SAN DIONISIO CREDIT COOPERATIVE (BOTICA DE SAN DIONISIO/BOTICA-LP)
0554 Quirino Avenue San Dionisio Paranaque City

STATEMENTS OF OPERATIONS

For the years ended December 31, 2019 and 2018

(Amounts in Philippine Pesos)

	2019	2018
SALES	34,096,377.96	27,270,541.33
COST OF SALES		
Beginning Inventory	5,478,839.92	2,955,926.99
Purchases (Net of Return and discounts)	27,223,517.82	25,780,245.78
Cost of Goods Available for Sale	32,702,357.74	28,736,172.77
Ending Inventory	3,367,929.80	5,478,839.92
Cost of Goods Sold	29,334,427.94	23,257,332.85
Gross Income before Other Income	4,761,950.02	4,013,208.48
Add: Income from Investment	12,765.13	14,216.40
Commission Income	65,394.91	66,289.25
GROSS INCOME AFTER OTHER INCOME	4,840,110.06	4,093,714.13
EXPENSES		
Salaries and wages	2,481,876.72	2,166,615.22
Employees' benefits	724,116.09	833,161.42
Power, light and water	789,113.09	544,782.02
Depreciation and amortization	736,431.36	315,293.62
Office Supplies	288,376.08	175,451.98
Retirement Benefit	302,927.20	197,565.44
SSS/ECC/PhilHealth/HDMF contributions	222,019.27	142,296.79
Miscellaneous Expense	95,638.24	96,365.27
Travel and Transportation	6,862.50	35,557.38
Communication Expense	29,760.84	34,305.87
Insurance Expense	74,034.93	35,145.69
Repairs and Maintenance	74,965.24	185,378.28
Taxes and Licenses	25,678.36	12,374.62
General Support Expense	652,444.79	427,488.90
Representation Expense	20,093.31	24,150.25
Training/Seminars/Conference	-	46,158.00
Promotional Expense	153.75	11,985.00
Rental Expense	448,000.00	313,600.00
Meetings & Conferences	1,382.00	3,300.00
Gas, Oil and Lubricants	1,261.81	-
Selling Marketing Cost	-	116,666.67
Total Expenses	6,975,135.58	5,717,642.42
INCOME FROM OPERATIONS	(2,135,025.52)	(1,623,928.29)
Add(deduct) prior year adjustment	(161,362.78)	(55,733.28)
INCOME (LOSS)FROM DRUGSTORE OPERATIONS	(2,296,388.30)	(1,679,661.57)

See Accompanying Notes to Financial Statements.

SAN DIONISIO CREDIT COOPERATIVE (VALUE CHAIN)**0554 Quirino Avenue San Dionisio Paranaque City****STATEMENTS OF OPERATIONS****For the years ended December 31, 2019 and 2018***(Amounts in Philippine Pesos)*

	2019	2018
SALES	14,423,778.39	5,018,635.25
COST OF SALES		
Beginning Inventory	128,121.74	-
Purchases (net of returns and discounts)	14,796,258.56	5,051,980.90
Cost of Goods Available for Sale	14,924,380.30	5,051,980.90
Ending Inventory	1,545,911.46	128,121.74
Cost of Goods Sold	13,378,468.84	4,923,859.16
Gross Income before Other Income	1,045,309.55	94,776.09
Add: Income from Investment	6,050.08	-
Miscellaneous Income	191.30	410.00
GROSS INCOME AFTER OTHER INCOME	1,051,550.93	95,186.09
EXPENSES		
Employees benefits	97,272.72	4,348.11
Communication Expense	100.00	101.00
Representation Expense	1,073.00	163.00
Salaries and wages	326,409.20	73,088.22
SSS/ECC/Philhealth/HDMF Contribution	34,574.67	150.75
Supplies	25,677.97	3,865.00
Gas, Oil and Lubricants	1,819.75	-
Insurance Expense	275.68	-
Miscellaneous Expense	7,145.00	-
Retirement Benefit Expense	52,292.78	-
Depreciation and Amortization	30,668.16	-
Repairs and Maintenance Expense	4,500.00	-
Travel and Transportation	624.00	919.45
Total Expenses	582,432.93	82,635.53
INCOME FROM OPERATIONS	469,118.00	12,550.56
Add(deduct) prior year adjustment	(3,962.35)	-
INCOME FROM VALUE CHAIN OPERATIONS	465,155.65	12,550.56

See Accompanying Notes to Financial Statements.

SAN DIONISIO CREDIT COOPERATIVE
0554 Quirino Avenue San Dionisio Paranaque City

STATEMENTS OF CHANGES IN EQUITY
For the years ended December 31, 2019 and 2018
(Amounts in Philippine Pesos)

	Notes	2019	2018
SHARE CAPITAL			
Authorized 5,000,000 shares at Php 100 par value			
Balance at beginning of year		428,100,397.43	384,043,309.87
Add: Net Receipts from Collection of Subscriptions		60,895,261.11	44,057,087.56
Total		488,995,658.54	428,100,397.43
Less: Adjustments			
Balance at end of year	2,21	488,995,658.54	428,100,397.43
DONATIONS/GRANTS			
Balance at beginning of year		999,116.32	999,116.32
Add: Receipts		13,500.00	-
Total		1,012,616.32	999,116.32
Less: Depreciation Charged to Donations and Grants Subsidy			
Purchase of various items for livelihood		-	-
Balance at end of year	2	1,012,616.32	999,116.32
STATUTORY FUNDS			
Reserve Fund			
Balance at beginning of year		63,111,316.24	56,882,952.73
Add: Allocation from Net Surplus		7,182,828.54	6,228,363.51
Total		70,294,144.78	63,111,316.24
Adjustments		(6,887,326.17)	-
Balance at end of year	2,21,24	63,406,818.61	63,111,316.24
Cooperative Education and Training Fund			
Balance at beginning of year		1,557,090.88	2,028,709.22
Add: Allocation from Net Surplus		1,795,707.13	1,557,090.88
Total		3,352,798.01	3,585,800.10
Less: Expenditures/adjustments		(1,546,653.92)	(2,028,709.22)
Balance at end of year	2,21,24	1,806,144.09	1,557,090.88
Community Development Fund			
Balance at beginning of year		946,864.33	1,298,262.25
Add: Allocation from Net Surplus		1,077,424.28	934,254.53
Total		2,024,288.61	2,232,516.77
Less: Expenditures/ adjustments		(918,390.91)	(1,285,652.45)
Balance at end of year	2,21,24	1,105,897.70	946,864.33

SAN DIONISIO CREDIT COOPERATIVE
0554 Quirino Avenue San Dionisio Paranaque City

STATEMENTS OF CHANGES IN EQUITY
For the years ended December 31, 2019 and 2018
(Amounts in Philippine Pesos)

	Notes	2019	2018
Optional Fund			
Balance at beginning of year		11,854,020.47	9,674,093.24
Add: Allocation from Net Surplus		2,513,989.99	2,179,927.23
Total		14,368,010.46	11,854,020.47
Less: Expenditures/ adjustments		-	-
Balance at end of year	2,21,24	14,368,010.46	11,854,020.47
TOTAL STATUTORY FUNDS		80,686,870.86	77,469,291.92
REVALUATION RESERVES - LAND			
Balance at beginning of year		35,369,075.00	35,369,075.00
Additions to Revaluation Reserves - Land	2,27	-	-
Balance at end of year		35,369,075.00	35,369,075.00
TOTAL EQUITY		606,064,220.72	541,937,880.67

See Accompanying Notes to Financial Statements.

SAN DIONISIO CREDIT COOPERATIVE
0554 Quirino Avenue San Dionisio Paranaque City

STATEMENTS OF CASH FLOWS

For the years ended December 31, 2019 and 2018

(Amounts in Philippine Pesos)

	Notes	2019	2018
CASH FLOWS FROM OPERATING ACTIVITIES			
Net Surplus		35,914,142.69	31,141,817.57
Adjustments to reconcile net surplus to net cash provided by operating activities	2,13,14,15		
Depreciation- PPE Credit	2,13	4,220,911.96	3,499,614.49
Depreciation- Investment Property- Credit	2,14	2,623,365.36	2,507,369.36
Depreciation- Botica	2,13	736,431.36	336,810.43
Depreciation - Satellite	2,13	1,893,886.09	1,175,276.12
Depreciation value chain	2,13	30,668.16	2,555.68
Amortization of computerization cost		1,250,857.94	14,944.16
Provision for probable losses on loans	2,24	15,000,000.00	7,500,000.00
Write -off of receivables		(16,153,481.96)	(7,268,779.09)
Operating Income before Working Capital Changes		45,516,781.60	38,909,608.72
Changes in Assets and Liabilities			
Decrease (Increase) in:			
Loans and Receivables	2,7	(125,492,660.31)	(64,088,647.56)
Inventories	2,9	781,339.05	(2,629,382.67)
Financial Assets at cost	2,6	4,873.11	(1,000,000.00)
Unused Office Supplies	2,10	92,091.75	(341,532.94)
Other Current Assets	2,6,8,15	(8,523,678.54)	(7,887,164.58)
Prepaid expenses	2,11	84,739.73	(1,388,998.08)
Increase (Decrease) in:			
Deposit Liabilities	2,16	63,114,041.45	38,291,001.60
Due to Unions/ Federations	2,25	(3,116,068.70)	(1,407,125.60)
Interest on Share Capital Payable	2,25	(12,891,912.74)	(16,240,957.93)
Loan payable short term	2,17	76,918,880.71	(24,734,985.67)
Patronage Refund Payable	2,25	(5,527,143.76)	(6,643,628.84)
Other Payables-Current	2,18	63,781,894.84	3,366,672.24
Net cash provided by (used in) operating activities		94,743,178.19	(45,795,141.32)
CASH FLOWS FROM INVESTING ACTIVITIES			
Net Additions to Financial Assets Long Term	2,12	(4,397,410.75)	(12,533,358.77)
Acquisitions of Property and Equipment	2,13	(8,952,686.52)	(15,344,714.90)
Acquisitions of Investment Property	2,14	(100,753,926.45)	(19,718,873.79)
Additions to franchise rights		(63,109.01)	122,520.00
Additions to Investments in Subsidiaries/ Joint Ventu	2,26	5,311,167.35	-
Decrease(Increase) in Other Non-Current Assets	2,15	15,638,483.56	30,567,045.25
Net cash provided by (used in) investing activities		(93,217,481.82)	(16,907,382.21)
CASH FLOWS FROM FINANCING ACTIVITIES			
Net Changes in Share Capital	2,21	60,895,261.11	44,057,087.56
Net Changes in Donations/Grants	2	13,500.00	-
Increase(Decrease) in Non-current liabilities	2,20	6,154,389.08	3,857,289.19
Change in Statutory Funds	2,22,25	(9,352,371.00)	(3,314,361.67)
Net cash provided by (used in) financing activities		57,710,779.19	44,600,015.08
NET INCREASE IN CASH AND CASH EQUIVALENTS		59,236,475.56	(18,102,508.44)
ADD: CASH AND CASH EQUIVALENTS, JANUARY 1		635,019,159.91	653,121,668.35
CASH AND CASH EQUIVALENTS, DECEMBER 31		694,255,635.47	635,019,159.91

See Accompanying Notes to Financial Statements.

SAN DIONISIO CREDIT COOPERATIVE
0554 Quirino Avenue, San Dionisio, Parañaque City

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2019

(Amounts in Philippine Pesos)

1. GENERAL INFORMATION

The SAN DIONISIO CREDIT COOPERATIVE (SDCC) was organized and registered on July 28, 1961 as San Dionisio Cooperative Credit Union (SDCCUI). SDCCUI started with 28 original members with Php 380.00 share capital. Subsequently, it was registered with the Cooperative Administration Office (CAO) and the Bureau of Cooperative Development (BACOD) on September 8, 1961 and February 21, 1975, respectively.

The Cooperative has evolved from a Credit Cooperative into a Multi-Purpose Cooperative, retaining the name of SAN DIONISIO CREDIT COOPERATIVE. It was later registered with the Cooperative Development Authority (CDA) in compliance with R.A. 6938 per Registration/Confirmation No. MLA-C922-091, issued on Sept. 20, 1991. With the promulgation of R.A. 9520, otherwise known as the "Philippine Cooperative Code of 2008", the Cooperative was issued its new Registration No 9520-160000729 on October 16, 2009.

The Cooperative was issued a Certificate of Compliance COC NO.16-19-0654 dated May 09, 2019. Further, SDCC was granted by the Bureau of Internal Revenue in its letter dated September 11, 2015, tax exemption privileges for all taxes and fees imposed under the national internal revenue laws and other laws pursuant to Article 60 of RA 9520, as implemented by Section 3 of Revenue Regulation No. 20-2011.

The financial statements of the Cooperative as of December 31, 2019 were authorized for issue by its Management and Board of Directors on February 20, 2020.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

To facilitate the understanding of the financial statements, the more significant accounting policies and practices of the Cooperative are summarized as follows:

2.1 Basis of Preparation of Financial Statements

The Cooperative's financial statements have been prepared on a historical cost basis in accordance with the Philippine Financial Reporting Framework for Cooperatives in the Philippines, taking into consideration Cooperative laws, rules, regulations and principles.

2.1.1 Functional Currency

Items included in the financial statements of the cooperative are measured using the currency that best reflects the economic substance of the underlying events and circumstances relevant to the Cooperative. The financial statements are presented in Philippine Peso which is the Cooperative's functional and presentation currency, and all values are rounded to the nearest peso except when otherwise indicated.

2.2 Statement of Compliance

The financial statements were prepared in accordance with the Philippine Financial Reporting Framework for Cooperatives, which became effective for annual reporting periods beginning on or before January 1, 2016, and in adherence to the cooperative laws, issued policies, rules and regulations and cooperative principles and practices whenever applicable.

2.3 Accounting Policies Adopted

Cash and Cash Equivalents

Cash includes cash on hand and in banks. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and with original maturities of three months or less and that are subject to an insignificant risk of change in value.

Financial Assets

Financial assets are recognized in the Cooperative's financial statements when the Cooperative becomes a party to the contractual provisions of the instrument. Transaction costs are included in the initial measurement of all financial assets.

The Cooperative derecognizes a financial asset only when the contractual rights to the cash flows from the asset expire; or it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Cooperative neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Cooperative recognizes its retained interest in the asset and an associated liability for amounts it may have to pay. The Cooperative's financial assets include cash and trade and other receivables.

Loans and receivables

Loans and receivables are non-derivative 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.

Loans receivable are classified as current and non-current or past due accounts. These are further sub-classified as regular loan receivable and special loan receivable. Interest income on these loans are recognized only upon collections.

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.

Allowance for probable losses

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 operations and reduced by net write-offs and reversals. The level of allowance is set up at the higher of the amount determined based on management's evaluation of potential losses after consideration of prevailing and anticipated economic conditions.

Financial Assets at Cost

Financial assets at cost refers to financial assets in the form of equity securities which are not quoted in an active market and are expected to be realized in more than one year from the reporting period.

Financial Assets at Amortized Cost

Financial assets at amortized cost consist of debt securities which are expected to be realized in more than one year from the reporting period. These are subsequently measured at amortized cost.

Inventories

Inventories are assets which are held for sale in the ordinary course of the business. They are valued at the lower of cost and net realizable value.

Property and Equipment

Property and equipment are carried at cost less accumulated depreciation, amortization and impairment in value.

Expenditures incurred after the property and equipment have been put into operation, such as repairs and maintenance, are normally charged to income in the period the costs are incurred. In situations where it can be clearly demonstrated that the expenditures have resulted in an increase in the future economic benefits expected to be obtained from the use of an item of property and equipment beyond its originally assessed standard of performance, the expenditures are capitalized as additional costs of property and equipment.

When assets are retired or otherwise disposed of, the cost and the related accumulated depreciation, amortization and impairment loss, if any, are removed from the accounts and any resulting gain or loss is credited or charged to current operations.

Depreciation is calculated on a straight-line basis over the estimated useful lives of the assets which range from 1-10 years.

Fully depreciated assets are retained in the accounts until they are disposed, and no further charge for depreciation is made in respect to those assets. Any gain resulting from their disposal is included in the statement of operations for the period.

Revaluation of Land

In 2013, the Cooperative has opted to adopt the Revaluation Model in accounting for its Land for the purposes of fair financial statement presentation.

Following initial recognition at cost, for 2013, the cooperative's various properties classified as Land were carried at revalued amounts which represent fair values at the date of revaluation, as determined by an accredited independent appraiser, less any subsequent accumulated impairment losses. Fair value is determined by reference to market-based evidence, which is the amount for which the assets could be sold between a knowledgeable willing buyer and a knowledgeable willing seller in an arm's length transaction as at valuation date. Any revaluation surplus is credited to the Revaluation Reserves account included in the Equity section of the balance sheet as Unrealized Gains/ Losses. Any revaluation deficit directly offsetting a previous surplus in the same asset is directly offset against Revaluation Reserves.

Revaluation shall be allowed subject to the guidelines issued by the Cooperative Development Authority. Changes in the revaluated value shall be classified as Unrealized Gain/Loss under Equity Section. Realized Gain/Loss shall only be recognized upon sale or disposal of the Property, Plant and Equipment.

Investment Property

Investment property are carried at cost less accumulated depreciation and any impairments in value.

Investment in Subsidiaries/ Associates/ Joint Ventures

Investments in Subsidiaries/ Associates and Joint Ventures by the Cooperative are accounted for using the cost method.

Intangible Assets

Intangibles assets like franchise costs are carried at cost less accumulated amortization and any impairments in value.

Financial Liabilities

Financial liabilities are recognized in the Cooperative's financial statements when the Cooperative becomes a party to the contractual provisions of the instrument. Transaction costs are included in the initial measurement of all financial liabilities.

Financial liabilities are derecognized by the Cooperative when the obligation under the liability is discharged, cancelled, or expired.

Accruals

Accruals , if any, are liabilities to pay for goods or services that have been received or supplied but have not been paid, invoiced or formally agreed with the supplier, including amounts due to employees and cooperative members.

Deposit Liabilities

Deposit Liabilities are the liabilities of the cooperative to its members, these are interest-bearing deposits made by the members that can be withdrawn anytime at the option of the depositors.

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 ten percent (10%) 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.

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 accounting period.

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 By-laws of the Cooperative has mandated the following manner of distribution of its Net Surplus:

Reserve Fund	- at least 10% of Net Surplus
Educational Fund	- 10% of Net Surplus broken down as follows:
	5% Local
	5% of Net Surplus
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 is used in determining the patronage refund.

Last 2013, the Representative Assembly of the Cooperative approved the increase in Reserve Fund allocation from 10% to 20% of the Net Surplus.

Revenue Recognition

The Cooperative generally adheres to PAS and PFRS but due to the nature of the cooperative and its adherence to cooperative principles and practices, there are some deviations to the general rule, especially when it comes to revenue recognition. Reason for such, is that any net surplus from the operations will be available for distribution to its members through interest on share capital and patronage refund.

To safeguard the interest of the cooperative, revenue recognition is as follows:

Revenues from all sources are recognized at the time earned and collected. Specific revenues are recognized based on the following:

Interest income, penalties and income from other sources - It is recognized as the income is earned and collected.

Service and membership fees - It is recognized when the loans are granted and corresponding charges were deducted from loan proceeds and when members are accepted as such in the Cooperative and paid such fees.

Sales - Sales is recognized as the income is earned. Accounts Receivable is set up for collection.

Leases

The Cooperative accounts for its leases as follows:

(a) Cooperative as Lessee

Leases which transfer to the cooperative substantially all risks and benefits incidental to ownership of the leased item are classified as finance leases and are recognized as assets and liabilities in the statements of financial condition at amounts equal at the inception of the lease to the fair value of the leased property or, if lower, at the present value of minimum lease payments. Lease payments are apportioned between the finance costs and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance costs are directly charged against income. Capitalized leased assets are depreciated over the shorter of the estimated useful life of the asset or the lease term.

Leases which do not transfer to the cooperative substantially all the risks and benefit of ownership of the asset are classified as operating leases. Operating lease payments are recognized as expense in the statement of operations on a straight-line basis over the lease term. Associated costs, such as maintenance and insurance, are expense as incurred.

(b) Cooperative as Lessor

Leases which do not transfer to the Cooperative substantially all the risks and benefits of ownership of the asset are classified as operating leases. Operating lease payments is recognized as income in the Statement of Operations on a straight- line basis over the lease term. Associated costs, such as maintenance and insurance, are recorded as income is incurred.

The Cooperative determines whether an arrangement is, or contains, a lease based on the substance of the arrangement. It makes an assessment of whether the fulfillment of the arrangement is dependent on the use of a specific asset and arrangement conveys a right to use the asset.

Employee Benefits

Short-term Benefits

The Cooperative recognizes a liability net of amounts already paid and an expense for services rendered by employees during the accounting period. Short-term benefits given by the Company to its employees include salaries and wages, social security contributions, short-term compensated absences and non-monetary benefits.

Retirement Benefits

The Cooperative has a defined contribution plan wherein the cooperative contribute a fixed amount to the fund. The fund is utilized in settlement of the separation pay of separated employee/s. The contributions are recognized as expense whenever a contribution is made.

Retirement Funds Payable represents the accumulated benefit costs charged against income of the Cooperative which is determined using the accrued benefit actuarial cost method. The method reflects the length of service of the participating employee as of the date of valuation.

Events after Balance Sheet Date

The Company identifies subsequent events as events that occurred after the balance sheet date but before the date when the financial statements were authorized for issue. Any subsequent events that provide additional information about the Cooperative's financial position at the balance sheet date are reflected in the financial statements. Non-adjusting subsequent events are disclosed in the notes to the financial statements when material.

ACCOUNTS PECULIAR TO COOPERATIVES

The following accounts are peculiar to a Cooperative due to its nature as well as adherence to Cooperative laws, issued policies, rules and regulations, as well as cooperative principles and practices:

ASSETS

Cash in Cooperative Federation - refers to money deposited in federations which are unrestricted and readily available when needed. These are treated as cash and other cash equivalents.

Due from Accountable Officers and Employees - refers to total collectibles from shortages and other losses due from accountable officers and employees that are subject to immediate settlement/sanction. These are recognized at cost, less allowance for impairment, if any.

Cooperative Development Cost - refers to expenses incurred prior to the actual operations of the cooperative. These are recognized at cost, subject to amortization for a period not exceeding 3 years.

Other Funds and Deposits - refers to funds set aside for funding of reserves (Statutory and Other Reserves) established by the cooperative such as Retirement, Mutual Benefit and other Funds. This is recorded at cost.

LIABILITIES

Interest on Share Capital Payable - refers to liability of the cooperative to its members for interest on share capital, which can be determined only at the end of every fiscal year.

Patronage Refund Payable - is the liability of the cooperative to its members and patrons for patronage refund, which can be determined only at the end of every fiscal year.

Due to Union/Federation (CETF) - is an amount set aside for the education and training fund of an APEX organization, which is 50% of the amount allocated, by the cooperative in accordance with the provision of the cooperative's by-laws and the Cooperative Code. The APEX organization may either be a federation or union of which the cooperative is a member.

Revolving Capital Payable - is the deferred payment of interest on share capital and patronage refund whose payment has been withheld, which should be agreed upon in the General Assembly.

Project Subsidy Fund Payable - unused portion of the donation/grant for training, salaries and wages, etc.

Members' Benefit and Other Funds Payable - are funds for special purposes such as members' welfare and benefits, i.e. loan protection, hospitalization, death, scholarship assistance, etc. including KBGF/Cooperative Guarantee Fund, provision for accidents not taken from net surplus.

EQUITY

Donations/Grants - are amounts received by the cooperative as awards, subsidies, grants, aids and others. This shall not be available for distribution as interest on share capital and patronage refund, and shall form part of the members' equity of the Statement of Financial Condition.

Statutory Funds - are Mandatory funds established/set up in accordance with Articles 86 and 87 of the Cooperative Code. They are as follows:

Reserve Fund - amounts set aside annually for the stability of the cooperative and to meet net losses in its operations. It is equivalent to at least 10% of the net surplus. A corresponding fund should be set up either in the form of time deposit with local banks or government securities. Only the amount in excess of the paid up share capital may be used for the expansion and authorized investment of the cooperative as provided for in its by-laws.

Education and Training Fund - an amount retained by the cooperative out of the mandatory allocation as stipulated in the cooperative's by-laws.

Community Development Fund - this is computed at a minimum of 3% of cooperative's net surplus. This is used for projects or activities that will benefit the community where the cooperative operates.

Optional Fund - fund set aside from the net surplus (should not exceed 10%) for future use such as land and building, community developments, etc.

EXPENSES

General Assembly Meeting - expenses incurred in the conduct of regular/special general assembly.

Members' Benefit - all expenses incurred for the benefit of the members.

Affiliation Fee - amount incurred to cover membership or registration fees and annual dues to a federation or union.

Social and Community Service - expenses incurred by the cooperative in its social community involvement including solicitations and donations to charitable institutions.

OTHER ITEMS

Project Subsidy - refers to the amount deducted from Project subsidy fund to subsidize project expenses. This shall appear in the statement of operation as a contra account to Subsidized Project

Donation and Grant Subsidy - refers to an amount deducted from Donations and Grants account to subsidize depreciation funded by donations and grants.

Optional Fund Subsidy - refers to an amount deducted from Optional Fund to subsidize depreciation funded by Optional Fund and/or community development expense.

Subsidized Project Expenses - refers to a portion of the Project Subsidy Fund expended for training, salaries and wages and other activities subsidized by donations and grants.

INCOME TAXES

The Cooperative Code states that a Cooperative transacting business only with its members is exempt from all government taxes. However, should the cooperative exceed the limits as set forth in the Cooperative Code, it will adopt the accounting standards for income taxes as stated in the Framework.

INCOME RECOGNITION

As a rule, cooperatives adopt the accrual basis of accounting. However, for credit and other cooperatives, recognition of revenues is on a modified accrual basis; i.e., interest income, fines, penalties and surcharges shall be recognized when earned and actually collected. This is so because only interest income, fines, penalties and surcharges on loans receivable that has been realized (i.e., earned and collected) shall be the basis of the income available for distribution to its members through interest on share capital and patronage refund.

Also, due to the cash-based income distribution scheme of a cooperative as well as the inherent limitations of small-scale countryside credit cooperatives, it cannot adopt the effective interest method in recognizing interest income on loans receivable.

3. MANAGEMENT'S SIGNIFICANT ACCOUNTING JUDGMENTS AND ESTIMATES

3.1 Judgments

The preparation of the Cooperative's financial statements in conformity with Philippine Financial Reporting Framework for Cooperatives 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.

3.2 Estimates

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.

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:

Land Improvements	50 years
Building	50 years
Building Improvement	50 years
Office Equipment	1-3 years
Office Furniture and Fixtures	1-5 years
Transportation Equipment	3-5 years
Consumer Equipment	3-5 years

The foregoing estimated useful lives and depreciation method are reviewed from time to time to ensure that these are consistent with the expected economic benefits of the property and equipment.

Impairment of Non-financial Assets

The Cooperative is required to perform an impairment review when certain impairment indicators are present. Purchase accounting requires extensive use of accounting estimates and judgment to allocate the purchase price to the fair market values of the assets and liabilities.

Determining the fair value of property, plant and equipment, investments and intangible assets, which require the determination of future cash flows expected to be generated from the continued use and ultimate disposition of such assets, requires the Cooperative to make estimates and assumptions that can materially affect the financial statements. Future events could cause the Cooperative 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 Cooperative's financial condition and results of operations.

The preparation of the estimated future cash flows involves significant judgment and estimations. While the Cooperative believes that its assumptions are appropriate and reasonable, significant changes in these assumptions may materially affect the Cooperative'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.

Revenue is recognized when it is probable that the economic benefits associated with the transaction will flow to the Cooperative and the amount of revenue can be measured reliably. Revenues from transactions of the Cooperative are recognized on a modified accrual basis.

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 risk 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 established 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 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. These include savings deposits as well as time deposits in Commercial Banks, as well as Cooperative Banks and Cooperative Federations.

Management believes that the interest rate risk for deposits in Cooperative Banks and Cooperative Federations is mitigated by active participation in the governing body of these Banks and Federations of which the Coop is a member. Further, the Cooperative has been able to maintain a notable net interest margin.

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:

	Notes	2019	2018
Cash on Hand		1,728,266.42	1,506,993.88
Savings Deposit:			
Cash in Bank:			
Metro South Coop Bank		-	5,700,946.90
Banco de Oro		36,466,045.18	20,628,988.60
Metro Bank & Trust Co.		26,659,033.58	17,868,882.34
Bank of the Phil. Island		4,493,786.09	4,139,641.86
Maybank		442,167.91	438,830.56
Land Bank of the Phils.		1,623,112.56	1,609,325.15
Security Bank		1,234,325.43	724,197.53
Union Bank of the Phils.		849,466.97	883,494.79
Asia United Bank		4,292,724.30	3,421,283.82
China Bank		5,357,444.40	3,473,286.68
Philippine National Bank		10,079,269.70	4,630,087.84
Time Deposit:			
Cash in Cooperative Federations:			
NATCCO Central Fund Loan		256,472,669.62	253,791,843.13
MASS SPECC Central Fund		5,000,000.00	10,108,561.64
Federation of PSDC		18,057,533.70	22,021,473.87
Paranaque Federation of Credit Coop		36,000.00	1,636,000.00
Philippine Coop Central Fund Federation		141,255,308.62	74,000,000.00
BF Traders		5,466,220.76	6,000,000.00
Metro South Cooperative Bank		29,534,296.10	-
Cash in Banks:			
Metro South Cooperative Bank		-	110,211,826.74
Network Consolidated Coop Bank		142,143,964.13	87,659,494.58
CURODA TSC		1,500,000.00	-
Petty Cash Fund		200,000.00	200,000.00
Revolving Fund		1,364,000.00	4,364,000.00
Total Cash and Cash Equivalents		694,255,635.47	635,019,159.91

Cash in banks as well as time deposits earn interest at rates based on daily bank deposits rates.

Time deposits in Cooperative Federations earn interest at 3-7% per annum.

6. FINANCIAL ASSETS AT COST

This account consists of the following:

	2019	2018
Philippine Coop Central Fund	1,095,126.89	1,100,000.00
CLIMBS Equity Mutual Fund	10,000,000.00	10,000,000.00
Sunlife Asset Management (Mutual Fund)	4,000,000.00	4,000,000.00
Total Financial Assets at Cost	15,095,126.89	15,100,000.00

7. LOANS and RECEIVABLES

This account consists of the following:

	2019	2018
Accounts Receivable - Trade	-	-
Loans Receivable:		
Current		
Due within this year	3,730,951.51	3,235,567.13
Due after this year	771,662,209.00	651,528,045.15
Total Current	775,393,160.51	654,763,612.28
Restructured	-	-
Past Due (Loan balance with 1 day or more missed payment)	204,015,808.85	197,300,742.38
With arrears	49,451,141.98	32,546,703.84
1-30 days	12,984,493.00	11,837,515.19
31-60 days	7,866,275.76	6,196,571.35
61-90 days	6,677,585.87	3,080,238.09
91-365 days	21,922,787.35	11,432,379.21
over 12 months	5,542.88	73,731.61
matured loans	82,665,046.61	80,452,080.59
with 20% del. Inst.	46,340,510.79	47,763,588.87
Restructured with arrears		
1-30 days	-	-
31-60 days	-	-
61-90 days	-	-
91-365 days	-	-
over 12 months	-	-
matured loans	25,553,566.59	36,464,637.47
with 20% del. Inst.	-	-
Loans in Litigation	11,673,632.38	13,525,586.77
Total Loans and Receivables	991,082,601.74	865,589,941.43
Less: Allowance for probable Losses on Loans	65,259,058.35	66,412,540.31
Loans Receivable , Net	925,823,543.39	799,177,401.12
Total loans receivable per general ledgers	991,082,601.74	865,589,941.43
Total loans receivable per subsidiary Ledger	990,913,471.02	865,217,315.10
Difference (Subsidiary ledgers over general Ledger)	169,130.72	372,626.33

The Cooperative, in its effort to comply with the requirements of the Cooperative Development Authority in setting up the required provision as per PAR, has established a long-term program in order to increase its Allowance for probable losses on Loans to the required amount. Further, it has endeavored to restructure its long outstanding loans receivable in order to ease the burden of its member-borrowers, thereby helping them in the payment of their loan obligations.

Allowance for Probable Losses is computed as follows:

	2019	2018
Beginning Balance	66,412,540.31	66,181,319.40
Add (less): Probable Loss on Loans Receivable	15,000,000.00	7,500,000.00
Payment from written off account	743,883.23	7,520,611.95
CLPP from loans below P 50,000.00	3,333,279.04	2,404,668.10
Allowance from written off account	(20,230,644.23)	(17,194,059.14)
	65,259,058.35	66,412,540.31

Analysis of the total Portfolio-at- Risk shows the net exposure of the Cooperative as follows:

Total Portfolio- at- Risk	215,689,441.23	210,826,329.15
Less: Share Capital	96,612,752.64	80,981,535.53
Savings Deposits of members with arrears	26,540,309.06	8,489,668.57
Collaterals	66,648,531.57	70,300,005.21
Actual Exposure due to uncovered loans	25,887,847.96	51,055,119.84
Less: Allowance for Probable Losses	65,259,058.35	66,412,540.31
Net exposure / (excess over net exposure)	(39,371,210.39)	(15,357,420.47)

8. OTHER RECEIVABLES

This account consists of the following:

	Notes	2019	2018
Cash Advances to Officers and Employees		750,032.39	617,282.72
Escuela de San Dionisio Inc.	27	11,636,400.11	9,573,230.27
Staff		2,311,307.75	642,710.41
Enabling Solution Inc.		2,246,666.74	2,316,666.74
Loan Balance - Deceased Member		287,593.92	287,593.92
Court Fee		3,110,476.22	2,727,438.22
Rental Fees		76,625.00	76,250.00
Others-Unadjusted Savings Deposit		56,500.00	56,500.00
Tuition Fee		16,300.00	16,300.00
Social Fund Receivable		13,287.00	13,287.00
Returned Check		1,200.00	1,100.00
Botica		3,518,245.15	516,308.36
CLPP		24,414,878.83	18,394,465.67
Other Receivables(others)		1,293,528.91	4,223,844.01
Resigned staff		12,013.34	14,163.34
Advances to Meralco		43,190.00	680,427.77
Due from Chopstop		-	1,106,244.71
Due from Satellite Las Piñas		180,099.63	16,965.90
Trias		81,690.00	327,221.12
COOP NATCCO Party List		30,000.00	-
Accounts under Litigation		51,643.71	-
Total		50,131,678.70	41,608,000.16

The fair values of trade and other receivables have not been disclosed as, due to their short duration, management considers the carrying amounts recognized in the balance sheet to be a reasonable approximation of their fair values.

9. INVENTORY

This account consists of the following:

	2019	2018
Drugstore	3,367,929.80	5,478,839.92
Value Chain	1,545,911.46	128,121.74
Consumer:		
SDCC Book	370,762.33	458,980.98
Stamps	-	14.00
Total Inventory	5,284,617.59	6,065,956.64

10. UNUSED OFFICE SUPPLIES

This account consists of the following:

	2019	2018
Credit (various divisions)	610,602.65	815,283.50
Botica de San Dionisio	11,285.99	9,269.75
Satellite Office	192,746.86	82,174.00
Total Unused Office Supplies	814,635.50	906,727.25

11. PREPAID EXPENSES

This account consists of the following:

	2019	2018
Prepaid tax	2,530,512.70	2,342,977.54
Insurance- Credit	896,454.30	1,007,317.25
Rent	-	1,875.00
Communication	33,604.47	-
Prepaid expenses- Head Office Supplies	567,671.95	832,430.04
Promotional Expense	70,366.67	-
Safety Deposit Box	1,250.01	-
Total Prepaid Expenses	4,099,860.10	4,184,599.83

12. FINANCIAL ASSETS - LONG-TERM

This account consists of the following:

	2019	2018
FINANCIAL ASSETS AT COST		
National Coop Mutual Fund of the Philippines., Inc.	4,000,500.00	4,000,500.00
Metro South Cooperative Bank	31,625,000.00	31,000,000.00
Coop Life Insurance & Mutual Benefit Services	19,618,517.41	19,855,013.27
NATCCO Central Fund	2,820,581.64	2,713,749.63
Metro Manila Savings Cooperative	114,454.97	102,807.28
Coop Health Management Federation	20,154,091.92	20,154,091.92
Coop Insurance System of the Philippines	26,093,227.54	22,396,023.31
National Publishing Cooperative	50,000.00	50,000.00
Philippine Cooperative Center	580,077.84	529,280.22
Paranaque City Union of Cooperatives	11,000.00	11,000.00
NCR Union of Cooperatives	550.00	550.00
Philippine Cooperative Service, Inc.	500.00	500.00
Federation of Peoples Sustainable Development Coop.	389,000.00	256,574.94
Paranaque City Credit Surety Fund	1,000,000.00	1,000,000.00
Network Consolidated Coop Bank	10,510,000.00	10,510,000.00
Villa Amor Holdings	10,927,000.00	10,927,000.00
Meralco	214,810.00	214,810.00
Meralco	12,400.00	12,400.00
PLDT	21,200.00	21,200.00
Nueva Segovia Consortium Cooperative	10,000.00	-
FINANCIAL ASSETS AT AMORTIZED COST		
Coop NATCCO Party List	1,619,406.24	1,619,406.24
Paranaque Federation of Credit Cooperative	191,705.78	191,705.78
R & B Insurance (CISP)	15,000,000.00	15,000,000.00
Total Financial Assets - Long-term	144,964,023.34	140,566,612.59

13. PROPERTY , PLANT AND EQUIPMENT

This account consists of the following:

2019							
	Land	Land Improvements	Building & Improvements	Furniture, Fixture & Office Equipment	Transportation Equipment	Leasehold Improvements	Total
AT COST							
At January 1	35,910,000.00	951,660.05	28,107,984.80	44,146,445.48	5,391,076.74	11,973,067.94	126,480,235.01
Appraisal Increment(Note 27)							-
Additions-Credit Operations			618,391.25	6,483,884.78	1,401,690.00		8,503,966.03
Additions-Botica				49,200.00			49,200.00
Additions-Satellite				589,057.15		91,424.38	680,481.53
Additions-Satellite LP							-
Additions-Satellite Botica LP				57,697.09			57,697.09
Additions-Value Chain					-		-
Adjustment				(271,743.75)	(490.00)	(66,424.38)	(338,658.13)
At December 31	35,910,000.00	951,660.05	28,726,376.05	51,054,540.75	6,792,276.74	11,998,067.94	135,432,921.53
ACCUMULATED DEPRECIATION							
January 1	-	620,380.57	14,749,677.64	29,956,398.60	4,148,238.66	2,045,610.59	51,520,306.06
Additions-Credit Operations		106,548.26	835,669.36	2,852,806.23	524,597.50		4,319,621.35
Additions-Botica			127,830.00	82,940.53			210,770.53
Additions-Satellite				584,554.39	10,839.96	489,490.61	1,084,884.96
Additions-Satellite LP				466,549.69	17,980.80	324,470.64	809,001.13
Additions-Satellite Botica LP				330,994.55		194,666.28	525,660.83
Additions-Value Chain				30,668.16			30,668.16
				(458.33)			(458.33)
Adjustment		-		(458.33)		(97,792.73)	(98,251.06)
At December 31	-	726,928.83	15,713,177.00	34,303,995.49	4,701,656.92	2,956,445.39	58,402,203.63
NET BOOK VALUE	35,910,000.00	224,731.22	13,013,199.05	16,750,545.26	2,090,619.82	9,041,622.55	77,030,717.90

2018							
	Land	Land Improvements	Building & Improvements	Furniture, Fixture & Office Equipment	Transportation Equipment	Leasehold Improvements	Total
AT COST							
At January 1	540,925.00	802,160.05	27,744,984.80	34,902,103.98	4,975,572.74	6,800,698.54	75,766,445.11
Appraisal Increment(Note 27)	35,369,075.00						35,369,075.00
Additions-Credit Operations		149,500.00	363,000.00	4,788,831.13	325,600.00	-	5,626,931.13
Additions-Botica				230,837.50			230,837.50
Additions-Satellite				473,664.74	43,504.00	35,000.00	552,168.74
Additions-Satellite LP				2,281,977.92	46,400.00	3,190,706.40	5,519,084.32
Additions-Satellite Botica LP				1,441,123.01		1,946,663.00	3,387,786.01
Additions-Value Chain				85,956.00			85,956.00
Adjustment				(58,048.80)			(58,048.80)
At December 31	35,910,000.00	951,660.05	28,107,984.80	44,146,445.48	5,391,076.74	11,973,067.94	126,480,235.01
ACCUMULATED DEPRECIATION							
January 1	-	391,068.77	13,596,455.21	27,105,817.62	3,937,973.29	1,474,734.45	46,506,049.34
Additions-Credit Operations		229,532.64	1,025,392.43	2,048,481.65	196,428.61		3,499,835.33
Additions-Botica			127,830.00	64,541.48			192,371.48
Additions-Satellite				516,357.17	10,839.96	379,503.32	906,700.45
Additions-Satellite LP				148,750.43	2,996.80	116,828.44	268,575.67
Additions-Satellite Botica LP				69,894.57		74,544.38	144,438.95
Additions-Value Chain				2,555.68			2,555.68
Adjustment		(220.84)					(220.84)
At December 31	-	620,380.57	14,749,677.64	29,956,398.60	4,148,238.66	2,045,610.59	51,520,306.06
NET BOOK VALUE	35,910,000.00	331,279.48	13,358,307.16	14,190,046.88	1,242,838.08	9,927,457.35	74,959,928.95

14. INVESTMENT PROPERTY

This account consists of the following:

2019					
	Real Properties Acquired	Other Building	Other Land	Indang and Sucat Prop	Total
AT COST					
At January 1	6,477,088.76	69,698,476.67	11,237,712.37	119,667,772.76	207,081,050.56
Additions	429,537.00	5,709,742.60	69,199,341.30	30,736,239.99	106,074,860.89
Transfers from Property and Equipment					-
Less: Disposal	(5,226,841.30)	(74,250.00)		(19,843.14)	(5,320,934.44)
At December 31	1,679,784.46	75,333,969.27	80,437,053.67	150,384,169.61	307,834,977.01
ACCUMULATED DEPRECIATION					
January 1	-	19,841,109.81	-	-	19,841,109.81
Additions-Credit Operations		2,623,365.36			2,623,365.36
At December 31	0.00	22,464,475.17	-	-	22,464,475.17
NET BOOK VALUE	1,679,784.46	52,869,494.10	80,437,053.67	150,384,169.61	285,370,501.84
2018					
	Real Properties Acquired	Other Building	Other Land	Indang and Sucat Prop	Total
AT COST					
At January 1	3,060,736.04	68,869,301.47	11,235,212.37	104,196,926.89	187,362,176.77
Additions	3,416,352.72	829,175.20	2,500.00	15,470,845.87	19,718,873.79
Transfers from Property and Equipment					-
Less: Disposal					-
At December 31	6,477,088.76	69,698,476.67	11,237,712.37	119,667,772.76	207,081,050.56
ACCUMULATED DEPRECIATION					
January 1	-	17,333,740.45	-	-	17,333,740.45
Additions-Credit Operations		2,507,369.36			2,507,369.36
At December 31	0.00	19,841,109.81	-	-	19,841,109.81
NET BOOK VALUE	6,477,088.76	49,857,366.86	11,237,712.37	119,667,772.76	187,239,940.75

15. OTHER NON-CURRENT ASSETS

This account consists of the following:

	2019	2018
Computerization cost	8,994,591.29	8,945,016.73
Reserve Fund deposit:		
Metro South Cooperative Bank	1,540,476.49	2,783,264.72
Metrobank & Trust Company	-	1,053,686.53
Maybank TD Reserve Fund	428,184.59	428,184.59
Codis Reserve Fund	2,292,997.80	2,292,997.80
Coop-NATCCO Reserve Fund	(191,827.92)	15,983,075.83
Planong Damayan Fund		
BPI Platinum -PDF	5,279,650.27	4,430,222.28
NATCCO Central Fund	21,728,701.76	21,073,257.97
Social Fund Loan Protection		
BPI TD SFLP Fund	724,353.55	720,841.08
Land & Building Fund	3,000,000.00	3,000,000.00
Others		
BDO Mega Savings	131,323.86	125,220.11
BDO Optimum - CIS	759,728.18	758,065.78
BDO - CIS Bayad Center	1,743,177.66	1,727,204.52
Land Bank C/A Lingap para sa mahirap	447,133.34	446,794.43
MWSS	100.00	100.00
PLDT	570.00	570.00
Meralco	44,150.00	44,150.00
Smart	360.00	360.00
Total-Other funds and deposits	37,929,079.58	54,867,995.64
Franchise Right	367,989.01	304,880.00
Security Deposit	190,480.00	190,480.00
Total Other Non-current Assets	47,482,139.88	64,308,372.37

16. DEPOSIT LIABILITIES

This account consists of the following:

	2019	2018
Time Deposits	340,138,852.71	452,273,987.44
Savings Deposits	376,532,379.19	369,764,859.05
Savings Deposits- Kaya	222,007.30	222,007.30
Koop-paluwagan	238,623.34	270,396.56
Edge Time Deposits	414,624,677.86	520,192,841.41
Kabalikat Time Deposits	274,081,592.81	-
Total Deposit Liabilities	1,405,838,133.21	1,342,724,091.76

17. LOANS PAYABLE

This account consists of the following:

	2019	2018
Loans Payable- Coops	1,910,787.83	1,804,365.79
Loans Payable-Bank	94,045,945.35	17,233,486.68
Total Loans Payable	95,956,733.18	19,037,852.47

Loans payable-short-term consists of the time deposits of the different cooperative at different rates(ranging 3.75% to 5.5% P.A. per annum) and terms(from 30 days to730 days).

Loans payable-long-term is loans from metro south cooperative bank with interest rates of 10%,12%, and 13% with the term of 10 years, 3 years and 7 years term.

18. OTHER CURRENT LIABILITIES

This account consists of the following:

	2019	2018
SSS/ECC/PhilHealth Prem. Payable	180,745.19	117,691.76
Withholding Tax Payable	(575,270.87)	(1,038,647.63)
Documentary Stamps Tax Payable	970.47	970.47
Accrued Expenses	3,190,985.92	1,733,274.68
Advances from Customer	140,680.00	-
Other Payables	70,191,845.38	8,534,771.97
Total Other Current Liabilities	73,129,956.09	9,348,061.25

19. MEMBERS' BENEFIT AND OTHER FUNDS PAYABLE

This account consists of the following:

	2019	2018
New Planong Damayan Fund	16,320,357.64	14,620,476.64
Social Fund Loan Protection	3,831,865.45	3,715,883.61
Coop Loan Protection Plan	24,853,227.75	20,592,692.21
Coop Health Care Fund	1,597,634.41	1,745,224.41
Project Subsidy Fund Payable	298,281.33	72,700.63
Total Members' Benefit and Other Funds Payable	46,901,366.58	40,746,977.50

20. SHARE CAPITAL

This account consists of the following:

	2019	2018
Paid-up share capital-common	488,995,658.54	428,100,397.43
Total Share Capital	488,995,658.54	428,100,397.43

21. STATUTORY FUNDS

This account consists of the following:

	2019	2018
Reserve Fund	63,406,818.61	63,111,316.24
Educational & Training Fund (Local)	1,806,144.09	1,557,090.88
Optional Fund-Land & Building	14,368,010.46	11,854,020.47
Community Development Fund	1,105,897.70	946,864.33
Total Statutory Funds	80,686,870.86	77,469,291.92

22. OTHER INCOME

This account consists of the following:

	2019	2018
Rent Income-Escuela de San Dionisio	5,829,716.18	4,485,885.43
Membership Fees	407,093.00	375,800.00
Dividend	474,987.06	490,865.00
Seminar Fee	356,400.00	685,639.89
Others	260,959.03	195,327.19
ID Fee	49,300.00	56,960.00
Xerox	23,041.25	26,805.45
Commission	10,739.87	12,395.30
Reflexology	2,660.00	4,250.00
Returned Checks	8,700.00	3,000.00
Pretermination TD	361,486.97	343,363.90
Passbook	4,300.00	8,980.00
Total Other Income	7,789,383.36	6,689,272.16

23. ADMINISTRATIVE COST

This account consists of the following:

	2019	2018
Salaries and Wages	29,641,135.01	26,933,345.19
Employees' Benefits	10,025,555.32	8,818,562.72
Provision for probable losses on loans	15,000,000.00	7,500,000.00
Members' Benefit Expenses	12,917,504.32	12,186,779.57
Depreciation and amortization	10,058,432.62	7,536,570.24
Miscellaneous Expense	4,099,592.01	4,253,302.34
Power, Light and Water	4,323,976.21	4,310,036.21
Retirement Benefit Expense	3,922,474.42	2,904,396.53
General Support Services Expense	3,308,749.14	2,537,794.86
Office Supplies	5,050,818.40	3,460,642.75
SSS/ECC/PhilHealth/Pag-ibig Contributions	2,502,989.22	1,944,439.89
Trainings and Seminars	2,124,377.03	2,633,592.05
General Assembly Meeting Expense	4,311,213.56	3,164,517.80
Professional Fees	1,312,620.00	813,055.58
Travel and Transportation	1,168,891.82	1,207,486.17
Representation Expense	1,474,517.69	1,194,065.00
Repairs and Maintenance	2,356,598.89	1,696,645.69
Meeting and Conferences	1,398,206.85	1,591,753.98
Insurance Expense	1,133,207.10	946,497.11
Communication Expense	896,266.99	820,067.94
Promotional Expense	850,793.77	3,090,843.45
Officers' Honorarium and Allowances	105,100.00	102,800.00
Affiliation Fees	19,000.00	42,125.00
Taxes and Licenses	607,184.25	561,218.24
Periodicals, magazines, subscriptions	20,094.00	20,220.00
Rental Expenses	1,427,198.77	1,321,705.37
Bank Charges	1,011,706.13	397.00
Incentives and Allowances	91,054.75	62,110.00
Social Services Expenses	2,123,707.37	1,317,429.57
Certifications and Recognitions	208,724.49	-
Selling/Marketing Cost	-	116,666.67
Gas, Oil, and Lubricants	781,211.12	595,605.14
Total Administrative Cost	124,272,901.25	103,684,672.06

23.1. LEASES

The following are the significant commitments and contingencies involving the Cooperative:

Operating lease commitments

Cooperative as lessee

The Cooperative, as an occupant-lessee, has existing operating lease agreements with certain lessors. The leases have terms ranging from one to ten years, with renewal options, including a provision for increase in rental every 2nd year after the renewal of lease contract.

Future minimum lease rentals payable under operating leases as lessee for the year ending December 31, 2018 are as follows:

	2019	2018
Within one year	1,427,198.77	1,321,705.37
	1,427,198.77	1,321,705.37

Cooperative as Lessor

The minimum lease rentals receivable under operating lease as lessor for the year ending December 31, 2018:

	2019	2018
Rental income due within one year	5,829,716.18	4,485,885.43

24. 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 in the following manner:

- a. Reserve Fund - at least ten percent (10%) shall be set aside for the reserve fund. The reserve fund shall be used for the stability of the cooperative and to meet net losses in its operation.
- b. Educational and Training Fund - ten percent (10%) for the education and training fund. Half of the amount transferred to the education and training fund annually under this subscription may be spent by the cooperative for education and training and other purposes; 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.
- c. Optional Fund - This is seven percent (7%) of the cooperative's net surplus.
- d. Community Development Fund - This is computed at three percent (3%) of the cooperative's net surplus.
- e. Interest on Share Capital and Patronage Refunds - After deduction of the statutory accounts, 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. Interest on Share Capital shall be allocated in proportion to the individual members' average share monthly, while patronage refund is divided according to their individual patronage; i.e., volume of loans availed.

25. RETIREMENT BENEFITS

Republic Act (RA) No. 7641 (New Retirement Law) took effect on January 7, 1993. Under the new law, the Cooperative is required to provide minimum retirement benefits to qualified retiring employees. The management allotted 15% of the total Basic Pay of the Employees per month. The retirement programs of employees were managed and maintained on a separate account at Metrobank.

26. RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. This includes: (a) individuals owning, directly or indirectly through one or more intermediaries, control or are controlled by, or under common control with, the Company; (b) associates; and (c) individuals owning, directly or indirectly, an interest in the voting power of the Company that gives them significant influence over the Company and close members of the family of any such individual.

The following are the Company's transactions with related parties:

a. Salaries of key management personnel

	Note	2019	2018
Chief Executive Officer		746,180.18	729,622.70

b. Investment in Subsidiaries/ Joint Venture

These represents equity investments by the Cooperative to its subsidiaries as follows:

	Note	2019	2018
Escuela de San Dionisio- equity investment		2,550,100.00	2,550,100.00
ChopStop Franchise Operations		-	5,311,167.35
TOTAL		2,550,100.00	7,861,267.35

The carrying amounts of these investments reflect the fair values as of balance sheet date.

c. Receivables from Subsidiaries

	Note	2019	2018
Escuela de San Dionisio	8	11,636,400.11	9,573,230.27
ChopStop Franchise Operations	8	-	1,106,244.71
TOTAL		11,636,400.11	10,679,474.98

These receivables are unsecured, have no definite term and are due and demandable anytime. No provision for probable losses was recorded for these receivables.

27. UNREALIZED GAINS/LOSSES

This consists of the following:

	2019	2018
Revaluation Reserves- Land	35,369,075.00	35,369,075.00
TOTAL	35,369,075.00	35,369,075.00

28. EVENTS AFTER BALANCE SHEET DATE

There were no events after December 31, 2019, that would need further adjustment or disclosure.

29. COMMITMENTS AND CONTINGENCIES

There were no significant commitments and contingencies involving the Cooperative as of Balance Sheet date.

30. GOING CONCERN

There were no going concern issues that have to be disclosed involving the Cooperative as of Balance Sheet date.

31. RECLASSIFICATION

Certain accounts in 2018 were reclassified to conform with the 2019 presentation of the Cooperative's financial statements.

32. SUPPLEMENTARY INFORMATION REQUIRED AS PER BIR RR 15-2010

The following information on taxes, duties and license fees paid or accrued during the taxable year is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements.

A. OUTPUT VAT			
2019	VATABLE	ZERO RATED	EXEMPT
TOTAL REVENUES			26,456,245.87
OUTPUT VAT RATE	12%	0%	
TOTAL OUTPUT VAT	-	-	-

The Cooperative is exempt from Value Added Tax, by virtue of the implementing rules and regulations of RA 9520, which states that Cooperatives that transact with members only shall be exempt from both income tax and value added tax.

B. INPUT VAT

Because the Cooperative is an entity which transacts with members only, Input Vat paid by the Cooperative forms part of the cost of the goods or service purchased.

C. TAXES AND LICENSES

Details of the Cooperative's Taxes and Licenses, either paid or accrued are as follows:

	2019	2018
Mayors' Permit and Business Taxes	15,675.43	56,047.00
Withholding tax shouldered by SDCC	419,439.90	446,746.18
Vehicle Registration/sticker	24,568.92	56,365.06
ISO Accreditaion	142,500.00	-
Working Permit/Clearance	5,000.00	-
BIR Registration for Satellite Office	-	2,060.00
TOTAL TAXES AND LICENSES	607,184.25	561,218.24

D. WITHHOLDING TAXES

Details of the Company's withholding taxes, either paid or accrued, are as follows:

	2019	2018
Withholding tax on Compensation and Benefits	1,232,872.98	971,640.20
Expanded Withholding Tax	838,194.18	445,725.75
TOTAL	2,071,067.16	1,417,365.95

33. SUPPLEMENTARY INFORMATION REQUIRED BY THE BIR UNDER RR 19-2011

Net sales/Revenues/Receipts/Fees

Details of the net sales/revenues/receipts/fees earned during the year are as follows:

	2019		
	Exempt	Special Rate	Regular Rate
Revenue	164,791,445.18	xx	xx
Total	164,791,445.18	xx	xx

Cost of Service

Details of the cost of service incurred during the year are as follows:

	2019		
	Exempt	Special Rate	Regular Rate
Interest Expense on Time Deposits	9,254,023.44	xx	xx
Interest Expense on Kabalikat Time Deposits			
Interest Expense on Savings Deposits	2,172,660.54	xx	xx
Interest Expense on Koop-paluwagan	509.46	xx	xx
Interest Expense on Leap Deposit	-	xx	xx
Interest Expense on Edge Deposit	-	xx	xx
Interest Expense on Borrowings	976,176.77	xx	xx
Total	12,403,370.21	xx	xx

Details of the other income earned during the year are as follows:

	2019		
	Exempt	Special Rate	Regular Rate
Service Fees	-	xx	xx
Rent Income-Escuela de San Dionisio	5,829,716.18	xx	xx
Membership Fees	407,093.00	xx	xx
Fines, penalties and surcharges	-	xx	xx
Dividend	474,987.06	xx	xx
Seminar Fee	356,400.00	xx	xx
Others	260,959.03	xx	xx
ID Fee	49,300.00	xx	xx
Xerox	23,041.25	xx	xx
Commission	10,739.87	xx	xx
Reflexology	2,660.00	xx	xx
Returned Checks	8,700.00	xx	xx
Passbook	4,300.00	xx	xx
Pre-termination of TD	361,486.97	xx	xx
Prior Period Adjustments	2,368,525.01	xx	xx
Total Other Income	10,157,908.37	xx	xx

Itemized deductions

Details of the itemized deductions incurred during the year are as follows:

	2019		Regular Rate
	Exempt	Special Rate	
Salaries and Wages	29,641,135.01	xx	xx
Employees' Benefits	10,025,555.32	xx	xx
Provision for probable losses on loans	15,000,000.00	xx	xx
Members' Benefit Expenses	12,917,504.32	xx	xx
Depreciation and amortization	10,058,432.62	xx	xx
Miscellaneous Expense	4,099,592.01	xx	xx
Power, Light and Water	4,323,976.21	xx	xx
Retirement Benefit Expense	3,922,474.42	xx	xx
General Support Services Expense	3,308,749.14	xx	xx
Office Supplies	5,050,818.40	xx	xx
SSS/ECC/PhilHealth/Pag-ibig Contributions	2,502,989.22	xx	xx
Training and Seminars	2,124,377.03	xx	xx
General Assembly Meeting Expense	4,311,213.56	xx	xx
Professional Fees	1,312,620.00	xx	xx
Travel and Transportation	1,168,891.82	xx	xx
Representation Expense	1,474,517.69	xx	xx
Repairs and Maintenance	2,356,598.89	xx	xx
Social Services Expense	2,123,707.37	xx	xx
Meeting and Conferences	1,398,206.85	xx	xx
Insurance Expense	1,133,207.10	xx	xx
Communication Expense	896,266.99	xx	xx
Promotional Expense	850,793.77	xx	xx
Officers' Honorarium and Allowances	105,100.00	xx	xx
Affiliation Fees	19,000.00	xx	xx
Taxes and Licenses	607,184.25	xx	xx
Periodicals, magazines, subscriptions	20,094.00	xx	xx
Rental Expenses	1,427,198.77	xx	xx
Bank Charges	1,011,706.13	xx	xx
Incentives and Allowances	91,054.75	xx	xx
Certifications and Recognitions	208,724.49		
Selling/Marketing Cost	-	xx	xx
Gas, Oil, and Lubricants	781,211.12	xx	xx
	124,272,901.25	xx	xx

FINANCIAL RATIOS

As of December 31, 2019 and 2018
(Amounts in Philippine Pesos)

	DECEMBER 2019	%	DECEMBER 2018	%
I. LIQUIDITY RATIO				
1. Quick Ratio				
<u>Cash + Receivables</u>	<u>1,670,210,857.57</u>		<u>1,475,804,561.19</u>	
Current Liabilities	1,599,936,993.30	104.39%	1,394,313,108.75	105.84%
2. Current Ratio				
<u>Current Assets</u>	<u>1,695,505,097.64</u>		<u>1,502,061,844.91</u>	
Current Liabilities	1,599,936,993.30	105.97%	1,394,313,108.75	107.73%
3. Past Due Ratio				
<u>Total Amount Due from Receivables</u>	<u>215,689,441.23</u>		<u>210,826,329.15</u>	
Total Outstanding Receivable	990,913,471.02	21.77%	865,589,941.43	24.36%
II. PROFITABILITY				
1. Return on Investment				
Net Surplus After Allocation of <u>Statutory Funds</u>	<u>21,548,485.61</u>		<u>18,685,082.14</u>	
Average Share Capital	458,548,027.99	4.70%	426,883,482.94	4.38%
2. Net Income Margin				
Net Surplus Before Allocation of <u>Statutory Funds</u>	<u>35,914,142.69</u>		<u>31,141,803.57</u>	
Total Gross Revenue	174,949,353.55	20.53%	157,497,514.93	19.77%
3. Overall Profitability				
Net Surplus After Allocation of <u>Statutory Funds</u>	<u>21,548,485.61</u>		<u>18,685,082.14</u>	
Total Gross Revenue	174,949,353.55	12.32%	157,497,514.93	11.86%

III. SOLVENCY RATIO

1. Debt to Total Assets Ratio

<u>Total Liabilities</u>	<u>1,646,838,359.88</u>		<u>1,435,060,086.25</u>	
Total Assets	2,252,902,580.60	73.10%	1,976,997,966.92	72.59%

IV. FINANCING COST VS INCOME FROM INVESTMENT

<u>Interest Expense on Savings Deposit</u>	<u>2,173,170.00</u>		<u>1,236,381.69</u>	
Total Savings Deposits	376,993,009.83	0.58%	370,257,262.91	0.33%
<u>Interest Expense on Time Deposit</u>	<u>12,589,139.61</u>		<u>21,434,643.61</u>	
Total Time Deposit	1,028,845,123.38	1.22%	972,466,828.85	2.20%
<u>Interest Expense on Deposit</u>	<u>14,762,309.61</u>		<u>22,671,025.30</u>	
Total Deposits	1,405,838,133.21	1.05%	1,342,724,091.76	1.69%
<u>Income/Interest from Investment</u>	<u>26,456,245.87</u>		<u>26,828,785.79</u>	
Total Investment	854,314,785.71	3.10%	786,121,772.50	3.41%

IV. PERFORMANCE OF MEMBERSHIP GROWTH

<u>Actual increase in number of members</u>	<u>2044</u>	73.00%	<u>1856</u>	68.74%
Target increase in number of members	2800		2700	

Prepared by:



MARILYN M. MENDOZA
Accounting Head

Checked by:



VIVIAN C. ALCANTARA
OSS- Group Head

Certified true and correct by:



MARICRIS D. BAUTISTA
Chief Operations Officer

**STATEMENT OF MANAGEMENT'S RESPONSIBILITY
FOR ANNUAL INCOME TAX RETURN**

The Management of **ESCUELA DE SAN DIONISIO, INC.** is responsible for all information and representations contained in the Annual Income Tax Return for the fiscal year ended May 31, 2019. Management is likewise responsible for all information and representations contained in the financial statements accompanying the Annual Income Tax Return covering the same reporting period. Furthermore, the Management is responsible for all information and representations contained in all the other tax returns filed for the reporting period, including, but not limited, to the value added tax and/or percentage tax returns, withholding tax returns, documentary stamp tax returns, and any and all other tax returns.

In this regard, the Management affirms that the attached audited financial statements for the year ended May 31, 2019 and the accompanying Annual Income Tax Return are in accordance with the books and records of **ESCUELA DE SAN DIONISIO, INC.** complete and correct in all material respects. Management likewise affirms that:

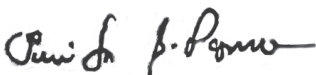
- a. the Annual Income Tax Return has been prepared in accordance with the provisions of the National Internal Revenue Code, as amended, and pertinent tax regulations and other issuances of the Department of Finance and the Bureau of Internal Revenue;
- b. any disparity of figures in the submitted reports arising from the preparation of financial statements pursuant to financial accounting standards and the preparation of the income tax return pursuant to tax accounting rules has been reported as reconciling items and maintained in the company's books and records in accordance with the requirements of Revenue Regulations No. 8-2007 and other relevant issuances;
- c. the **ESCUELA DE SAN DIONISIO, INC.** has filed all applicable tax returns, reports and statements required to be filed under Philippine tax laws for the reporting period, and all taxes and other impositions shown thereon to be due and payable have been paid for the reporting period, except those contested in good faith.



JERRILYN L. PILAR, DPA
Chairperson/ President



EVELYN R. LUCHING
Chief Executive Officer



TERESITA S. PASCUA
Treasurer

Signed on August 01, 2019.

STATEMENT OF MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL STATEMENTS

The management of **ESCUELA DE SAN DIONISIO, INC.** is responsible for the preparation and fair presentation of the financial statements including the schedules attached therein, for the years ended May 31, 2019 and 2018, in accordance with the prescribed financial reporting framework indicated therein, 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 Company'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 Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the company's financial reporting process.

The Board of Directors reviews and approves the financial statements including the schedules attached therein, and submits the same to the members.

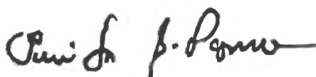
Ma. Elma L. Ilagan-Ame, the independent auditor and appointed by the board of directors, has examined the financial statements of the company in accordance with Philippine Standards on Auditing, and in her report to the members, has expressed her opinion on the fairness of presentation upon completion of such audit.



JERRILYNN L. PILAR, DPA
Chairperson/ President



EVELYN R. LUCHING
Chief Executive Officer



TERESITA S. PASCUA
Treasurer

Signed on August 01, 2019

M. I. AME ACCOUNTING OFFICE

STATEMENT REQUIRED BY SECTION 8-A, REVENUE REG. NO. V-20

**TO THE STOCKHOLDERS AND THE BOARD OF DIRECTORS
ESCUELA DE SAN DIONISIO, INC.
0530 Quirino Avenue, San Dionisio, Parañaque City**

I have audited the financial statements of **ESCUELA DE SAN DIONISIO, INC.** for the fiscal year ended May 31, 2019, on which I have rendered my report dated August 01, 2019.

In compliance with Section 8-A, Revenue Regulation V-20, I am stating the following:

1. That the taxes paid or accrued by the above taxpayer for the year ended May 31, 2019 are shown in the schedule of taxes and licenses attached to the income tax return.
2. That I am not related by consanguinity or affinity to the Management and Members of the Board of Directors;
3. That I, as the Principal/ Managing Director of M. I. Ame Accounting Office, or my staff, have no financial interest to the Corporation or any family relationships with its management.

Ma. Elma L. Ilagan-Ame

MA. ELMA L. ILAGAN-AME

CPA No. 79047

TIN No. 134-550-503-000

PTR No. CAV1751044, January 04, 2019, Trece Martires City, Cavite

BOA Reg. No. 0195 (December 31, 2016 to December 31, 2019)

SEC Accreditation No. 0448-AR-3 (Group C) (May 16, 2019 to May 15, 2022)

BIR Accreditation No. 09-002142-001-2017 (valid until November 27, 2020)

CDA Accreditation No. 0001 (November 18, 2016 to November 17, 2019)

01 August 2019

M. I. AME ACCOUNTING OFFICE

SUPPLEMENTAL STATEMENT OF INDEPENDENT AUDITOR

**TO THE STOCKHOLDERS AND THE BOARD OF DIRECTORS
ESCUELA DE SAN DIONISIO, INC.
0530 Quirino Avenue, San Dionisio, Parañaque City**

I have audited the financial statements of **ESCUELA DE SAN DIONISIO, INC.** for the fiscal year ended May 31, 2019, on which I have rendered the attached report dated August 01, 2019.

In compliance with SRC Rule 68, I am stating that the Company has 1 stockholder owning 100 or more shares as of May 31, 2019.

Ma. Elma L. Amo

MA. ELMA L. ILAGAN-AME

CPA No. 79047

TIN No. 134-550-503-000

PTR No. CAV1751044, January 4, 2019, Trece Martires City, Cavite

BOA Reg. No. 0195 (December 31, 2016 to December 31, 2019)

SEC Accreditation No. 0448-AR-3 (Group C) (May 16, 2019 to May 1,5 2022)

BIR Accreditation No. 09-002142-001-2017 (valid until November 27, 2020)

CDA Accreditation No. 0001 (November 18, 2016 to November 17, 2019)

01 August 2019

INDEPENDENT AUDITOR'S REPORT

**TO THE STOCKHOLDERS AND THE BOARD OF DIRECTORS
ESCUELA DE SAN DIONISIO, INC.
0530 Quirino Avenue, San Dionisio, Parañaque City**

Opinion

We have audited the financial statements of **ESCUELA DE SAN DIONISIO, INC.**, which comprise the statements of financial position as at May 31, 2019 and 2018, and the statements of income, statements of changes in equity and statements of cash flows for the years then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Escuela De San Dionisio, Inc as at May 31, 2019 and 2018, and of its financial performance and its cash flows for the years then ended in accordance with Philippine Financial Reporting Standards for Small Entities.

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Corporation in accordance with the *Code of Ethics for Professional Accountants in the Philippines*, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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 PFRS for Small Entities, 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 Corporation'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 Corporation or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our 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 our 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 exists. 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, we exercise professional judgment and maintain professional skepticism throughout the audit. We 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 our 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 omissions, 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 Corporation'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 Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.

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

Report on Other Legal and Regulatory Requirements

My audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes and licenses, taxable revenue and deductible expenses in the related notes to the financial statements are presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Furthermore, the supplementary information on the attached schedule showing the reconciliation of the retained earnings available for dividend declaration as of May 31, 2019, along with the other supplementary information required by the Securities and Exchange Commission are presented for purposes of additional analysis. Those supplementary information are the responsibility of management and have been subjected to the auditing procedures applied in our audit of the basic financial statements. In our opinion, those supplementary information are fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Ma. Elma L. Am

MA. ELMA L. ILAGAN-AME

CPA No. 79047

TIN No. 134-550-503-000

PTR No. CAV1751044, January 4, 2019, Trece Martires City, Cavite

BOA Reg. No. 0195 (December 31, 2016 to December 31, 2019)

SEC Accreditation No. 0448-AR-3 (Group C) (May 1, 2016 to May 1, 2019)

BIR Accreditation No. 09-002142-001-2017 (valid until November 27, 2020)

CDA Accreditation No. 0001 (November 18, 2016 to November 17, 2019)

01 August 2019

ESCUELA DE SAN DIONISIO, INC.
0530 Quirino Avenue, San Dionisio, Parañaque City

STATEMENTS OF FINANCIAL POSITION

As of May 31, 2019 and 2018

(Amounts in Philippine Pesos)

	Notes	2019	2018
<u>ASSETS</u>			
CURRENT ASSETS			
Cash	2,5	31,045,133.01	28,371,936.26
Trade and other receivables	2,6	2,586,864.04	2,606,252.40
Inventories and supplies	2,7	324,419.07	410,046.79
Prepayments	2,8	857,758.02	523,215.90
Total Current Assets		34,814,174.14	31,911,451.35
NON-CURRENT ASSETS			
Property and equipment, net	2,9	1,380,104.38	1,223,913.43
Other Non-Current assets, net	2,10	131,871.94	144,482.88
Total Non-Current Assets		1,511,976.32	1,368,396.31
TOTAL ASSETS		36,326,150.46	33,279,847.66
<u>LIABILITIES AND EQUITY</u>			
LIABILITIES			
CURRENT LIABILITIES			
Trade and other payables	2,11	19,590,516.74	16,868,088.66
Dividends Payable	2, 12	475,018.68	490,897.64
Tax Liabilities	2,13	14,586.80	16,409.33
Total Current Liabilities		20,080,122.22	17,375,395.63
TOTAL LIABILITIES		20,080,122.22	17,375,395.63
SHARE CAPITAL	2,14	2,550,200.00	2,550,200.00
RETAINED EARNINGS- FREE	2,15	2,493,962.44	2,493,962.44
RETAINED EARNINGS- APPROPRIATED	2,15	11,201,865.80	10,860,289.59
TOTAL EQUITY		16,246,028.24	15,904,452.03
TOTAL LIABILITIES AND EQUITY		36,326,150.46	33,279,847.66

See Accompanying Notes to Financial Statements.

ESCUELA DE SAN DIONISIO, INC.
0530 Quirino Avenue, San Dionisio, Parañaque City

STATEMENTS OF INCOME
For the years ended May 31, 2019 and 2018
(Amounts in Philippine Pesos)

	Notes	2019	2018
REVENUES	2,16	13,931,996.90	13,846,054.78
COST OF SERVICES	2,17	19,767,725.79	18,761,525.90
GROSS PROFIT		(5,835,728.89)	(4,915,471.12)
OTHER INCOME (EXPENSES)	2,18	8,582,639.29	8,483,915.94
TOTAL INCOME		2,746,910.40	3,568,444.82
ADMINISTRATIVE EXPENSES	2,19	1,930,315.51	1,882,140.29
NET INCOME BEFORE TAX		816,594.89	1,686,304.53
INCOME TAX EXPENSE	2, 13.1,13.3	-	102,908.93
NET INCOME		816,594.89	1,583,395.60

See Accompanying Notes to Financial Statements.

ESCUELA DE SAN DIONISIO, INC.
0530 Quirino Avenue, San Dionisio, Parañaque City

STATEMENTS OF CHANGES IN EQUITY
For the years ended May 31, 2019 and 2018
(Amounts in Philippine Pesos)

	Notes	2019	2018
SHARE CAPITAL	2,14		
Authorized capital- Php 3,000,000.00 at Php 100.00 divided into 30,000 shares			
Balance at beginning of year		2,550,200.00	2,550,200.00
Receipts from Payment of Subscription			-
Balance at end of year		2,550,200.00	2,550,200.00
RETAINED EARNINGS, FREE	2,15		
Balance at beginning of year		2,493,962.44	2,493,962.44
Add: Net Income		816,594.89	1,583,395.60
Appropriations	15.3	(816,594.89)	(1,583,395.60)
Balance at end of year		2,493,962.44	2,493,962.44
RETAINED EARNINGS, APPROPRIATED	2,15, 15.3		
Balance at beginning of year		10,860,289.59	9,767,791.63
Add: Appropriations for the year		816,594.89	1,583,395.60
Less: Dividends		(475,018.68)	(490,897.64)
Balance at end of year		11,201,865.80	10,860,289.59
TOTAL EQUITY		16,246,028.24	15,904,452.03

See Accompanying Notes to Financial Statements.

ESCUELA DE SAN DIONISIO, INC.
0530 Quirino Avenue, San Dionisio, Parañaque City

STATEMENTS OF CASH FLOWS
For the years ended May 31, 2019 and 2018
(Amounts in Philippine Pesos)

	2019	2018
CASH FLOWS FROM OPERATING ACTIVITIES		
Net Income	816,594.89	1,583,395.60
Adjustments to reconcile net income to net cash provided by operating activities		
Depreciation and amortization	514,276.25	562,874.89
<i>Operating income before working capital changes</i>	<i>1,330,871.14</i>	<i>2,146,270.49</i>
Change in assets and liabilities		
Decrease (Increase) in:		
Trade and other receivables	19,388.36	942,276.75
Inventories and supplies	85,627.72	(157,312.90)
Prepayments	(334,542.12)	(44,686.78)
Increase (Decrease) in:		
Trade and other payables	2,722,428.08	(973,794.87)
Dividends payable	(15,878.96)	(183,777.89)
Income tax paid	(1,822.53)	(70,411.82)
Net cash provided by (used in) operating activities	3,806,071.69	1,658,562.98
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisition of property and equipment	(622,856.26)	(286,412.75)
Increase (Decrease) in Non-Current assets	(35,000.00)	(30,000.00)
Net cash provided by (used in) investing activities	(657,856.26)	(316,412.75)
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends declared	(475,018.68)	(490,897.64)
Net cash provided by (used in) financing activities	(475,018.68)	(490,897.64)
NET INCREASE (DECREASE) IN CASH	2,673,196.75	851,252.59
ADD: CASH, JUNE 1	28,371,936.26	27,520,683.67
CASH, MAY 31	31,045,133.01	28,371,936.26

See Accompanying Notes to Financial Statements.

1. CORPORATE INFORMATION

The **ESCUELA DE SAN DIONISIO, INC. (EDSD)** was organized on March 1, 2004 and was issued a Certificate of Incorporation on April 23, 2004 by the Securities and Exchange Commission (SEC) with authority to operate from the Department of Education. This school, while registered with SEC, is wholly owned and operated by the San Dionisio Credit Cooperative (SDCC), a multi-purpose cooperative duly registered with the Cooperative Development Authority. The EDSD is engaged in providing quality education for Nursery, Kindergarten, Preparatory and High School. It lives by the motto: “Excellence and equity in education.. in the spirit of cooperativism.”, and it operates by the cooperate value of service before profit.” It seeks to make quality education affordable to ordinary people of ordinary means. This school is operated by SDCC in the sense that the members of its Board of Directors are elected by the SDCC pursuant to the EDSD By-Laws and the Corporation Code. For this reason, this school is people oriented and it practices the cooperative principles to the extent possible especially in the quality education services and very, very low rates it charges to its students. Hence, any comparison of the EDSD’s tuition fees and other school charges with any neighboring private school will readily show that EDSD rates are much lower despite the fact that all its room are air-conditioned and its education services uses state-of-the-art technologies.

The EDSD’s registered office address, which is also its principal place of business, is at Quirino Avenue, San Dionisio, Paranaque City.

The financial statements of the company for the fiscal year ended May 31, 2019 were authorized for issue by the Company’s Board of Directors on August 1, 2019.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

2.1 Basis of Preparation

The financial statements of the Company have been prepared on a fair value measurement and are presented in Philippine Pesos, which is the Company’s functional and presentation currency. All values represent absolute amounts except when otherwise indicated.

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.

2.2 Statement of Compliance

The accompanying financial statements have been prepared in accordance with Philippine Financial Reporting Standards for Small Entities.

The significant accounting policies and practices of the Company are set forth to facilitate the understanding of the financial statements.

Financial Assets

Financial assets include cash, trade & other receivables, and financial instruments held at amortized cost.

Cash

Cash are stated at face value. Cash includes cash in bank and petty cash fund. Cash in bank in savings accounts earn interest at the respective bank deposit rates and these are deposits held at call with banks. Petty cash funds are intended as working funds for a small amount of expenses such as periodicals, reproduction cost, transportation, etc. Cash equivalents, if any, may consist of short-term, highly liquid debt instruments that are readily convertible to known amounts of cash with original maturities of three months or less and that are subject to an insignificant risk of change in value.

Trade and other receivables

Trade receivables are recognized initially at its transaction price. They are subsequently measured at amortized cost less provision for impairment. A provision for impairment of account receivables is established when there is objective evidence that the company will not be able to collect all amounts due according to the original terms of the receivables.

Other receivables are stated at amortized cost less provision for impairment. Impairment is considered when there is objective evidence that the Company will not be able to collect the debts.

Inventories and Unused Supplies

Inventories are assets which are held for sale in the ordinary course of business in the process of production for sale or in form of materials or supplies to be consumed in the production process or in rendering of services. Inventories are valued at lower of cost and net realizable value. Unused supplies are carried at cost.

Prepayments

Prepayments are carried at its transaction cost. Prepayments consist of prepaid insurance and prepaid taxes.

Property and Equipment

Property and equipment are stated at cost, excluding the costs of day-to-day servicing, less accumulated depreciation and amortization and any impairment in value.

The initial cost of property and equipment comprises its purchase price and any directly attributable costs of bringing the asset to its working condition and location for its intended use. Expenditures incurred after the property and equipment have been put into operations, such as repairs and maintenance and overhaul costs, are normally charged to operations in the period the costs are incurred. In situations where it can be clearly demonstrated that the expenditures have resulted in an increase in the future economic benefits expected to be obtained from the use of an item of property, and equipment beyond its originally assessed standard of performance, the expenditures are capitalized as additional costs of property and equipment. Cost also includes any asset retirement obligation and interest on borrowed funds used. When assets are sold or retired, their costs and accumulated depreciation, amortization and impairment losses, if any, are eliminated from the accounts and any gain or loss resulting from their disposal is included in the statement of operations of such period.

Depreciation and amortization are calculated on a straight-line basis over the useful lives of the assets.

The useful life of each of the property and equipment is estimated based on the period over which the asset is expected to be available for use. Such estimation is based on a collective assessment of industry practice and experience with similar assets.

The assets' residual values, useful lives and depreciation and amortization method are reviewed, and adjusted if appropriate, if there is an indication that there has been a significant change since the last annual reporting date.

An item of property and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the item) is included in the statement of operations in the year the item is derecognized.

Other Non-Current Assets

Other Non-current assets include computerization cost and books. Books and computerization costs are measured at cost less accumulated depreciation and amortization and any impairment in value.

Financial Liabilities

Financial liabilities include accounts payable.

Financial liabilities are recognized when the Company becomes a party to the contractual provisions of the instrument.

Trade and Other payable

Accounts payable are liabilities to pay for goods or services that have been received or supplied and have been invoiced or formally agreed with the supplier. Accounts payable are not interest bearing and are stated at their nominal value.

Accounts payable are measured initially at their nominal values and subsequently recognized at amortized costs less settlement payments.

Other payable represents statutory obligations such as SSS, PhilHealth and HDMF payable. They also include various advances and accruals. They are measured at their transaction costs.

Dividends Payable

Dividends payable represents unpaid dividends and are recorded at their carrying amounts as of Balance Sheet date.

Income Tax Payable

The tax currently payable for the year is computed using the 10% Special Tax Rate for Proprietary Educational Institutions. Taxable profit differs from net profit as reported in the statements of operations, because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The reconciliation of the Company's liability, if any, for current tax is also calculated using 10% special tax rate.

Impairment of Financial Assets

The Company assesses at each balance sheet date whether there is objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that has occurred after the initial recognition of the asset (an incurred 'loss event') and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or the group of financial assets that can be reliably estimated. Evidence of impairment may include indications that the borrower or a group of borrowers is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganization and where observable data indicate that there is measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

Derecognition of Financial Assets and Financial Liabilities

Financial assets

A financial asset (or, where applicable a part of financial asset or part of a group of similar financial assets) is derecognized when:

- the rights to receive cash flows from the asset have expired;
- the Company retains the right to receive cash flows from the asset, but has assumed an obligation to pay them in full without material delay to a third party under a pass-through arrangement; or
- the Company has transferred its rights to receive cash flows from the asset and either (a) has transferred substantially all the risks and rewards of the asset, or (b) has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

Financial Liabilities

A financial liability is derecognized when the obligation under the liability is discharged, cancelled or expired. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the statement of income.

Offsetting Financial Instruments

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the asset and settle the liability simultaneously. This is not generally the case with master netting agreements, and the related assets and liabilities are presented gross in the balance sheet.

Impairment of Non-Financial Assets

The Company does not conduct an annual review; instead review is made only if there is an indication that there has been a significant change since the last annual reporting date. An asset's recoverable amount is calculated as the higher of the asset's or cash-generating unit's fair value less costs to sell and its value in use or its net selling price and is determined for an individual asset, unless the asset does not generate cash inflows that are largely independent of those assets or groups of assets. Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is written down to its recoverable amount. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessment of the time value of money and the risks specific to the asset. Impairment losses are recognized in the statements of income in those expense categories consistent with the function of the impaired asset.

An assessment is made when there has been a significant change since the last annual reporting date as to whether there is an indication that previously recognized impairment losses may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated. A previously recognized impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognized. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation and amortization, had no impairment loss been recognized for the asset in prior years. Such reversal is recognized in the statements of income unless the asset is carried at revalued amount, in which case the reversal is treated as revaluation increase. After such a reversal, the depreciation charge is adjusted in future periods to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

Share Capital

Share capital is determined using the nominal value of shares that have been issued and fully paid.

The costs of acquiring Company's own shares are shown as a deduction from equity attributable to the Company's equity holders until the shares are cancelled or reissued. When such shares are subsequently sold or reissued, any consideration received, net of directly attributable incremental transaction costs and the related income tax effects is included in equity attributable to the Company's equity holders.

Retained Earnings

Retained earnings include all current and prior period results as disclosed in the statement of comprehensive income.

Revenue and cost recognition

Revenues

Revenue is recognized when it is probable that the economic benefits associated with the transaction will flow to the Company and the amount of the revenue can be measured reliably.

(a) Rendering of Services

Revenue from services rendered is recognized at the time it is earned. The liability method of recognition is followed for all income from school operations.

(b) Finance Revenues

Finance revenues comprise interest income on deposits.

Sale

Income from sales primarily consists of sales of books, uniforms and supplies are recognized when there is substantial proof of transfer of ownership. It is measured at the fair value of the consideration received or receivable.

(d) Direct Costs and Administrative Expenses

Expenses and costs directly attributable to the performance of services to the clients are recognized in the statement of activities when incurred and can be measured reliably. The company follows the matching principle on when to recognize revenue, costs and expenses.

Employee Benefits

Short-term Benefits

The Company recognizes a liability net of amounts already paid and an expense for services rendered by employees during the accounting period. Short-term benefits given by the Company to its employees include compensation, social security contributions, short-term compensated absences,

Termination Benefits

Termination benefits are payable when employment is terminated by the Company before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits. The Company recognizes termination benefits when it is demonstrably committed to either: (a) terminating the employment of current employees according to a detailed formal plan without possibility of withdrawal; or (b) providing termination benefits as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than 12 months after the balance sheet date are discounted to present value.

Compensated Absences

Compensated absences are recognized for the number of paid leave days (including holiday entitlement) remaining at the balance sheet date. They are included in Trade and Other Payables account in the balance sheet at the undiscounted amount that the Company expects to pay as a result of the unused entitlement.

Retirement Benefit Obligations

Pension benefits are provided to employees through a defined benefit plan, as well as several defined contribution plans. A defined benefit plan is a pension plan that defines an amount of pension benefit that an employee will receive on retirement, usually dependent on one or more factors such as age, years of service and salary. The legal obligation for any benefits from this kind of pension plan remains with the Company, even if plan assets for funding the defined benefit plan have been acquired. Plan assets may include assets specifically designated to a long-term benefit fund, as well as qualifying

insurance policies. The Company's defined benefit pension plan covers all regular full-time employees. The pension plan is tax-qualified, noncontributory and administered by a trustee. The liability recognized in the balance sheet for defined benefit pension plans is the present value of the defined benefit obligation (DBO) at the balance sheet date less the fair value of plan assets, together with adjustments for unrecognized actuarial gains or losses and past service costs. The DBO is calculated annually by independent actuaries using the projected unit credit method. The present value of the DBO is determined by discounting the estimated future cash outflows using interest rates of high quality corporate bonds that are denominated in the currency in which the benefits will be paid and that have terms to maturity approximating to the terms of the related pension liability. Actuarial gains and losses are recognized in full in other comprehensive income.

Provisions

Provisions are recognized when the Company has a present obligation (legal or constructive) as a result of past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimate. When the effect of the time value of money is material, the amount of a provision is the present value of the expenditures expected to be required to settle the obligation. Where the Company expects a provision to be reimbursed, the reimbursement is recognized as a separate asset but only when the reimbursement is virtually certain.

Contingencies

Contingent liabilities are not recognized in the financial statements. They are disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. A contingent asset is not recognized in the financial statements but disclosed when an inflow of economic benefits is probable.

Events after the End of the Reporting Period

Post-year-end events up to the date of the auditor's report that provide additional information about the Company's position at the balance sheet date (adjusting events) are reflected in the financial statements. Post-year-end events that are not adjusting events are disclosed in the notes to financial statements when material.

Related Parties

Related party relationships exist when one party has the ability to control, directly or indirectly through one or more intermediaries, the other party or exercise significant influence over the other party in making financial and operating decisions. This includes: (1) individual owning, directly or indirectly through one or more intermediaries, control, or are controlled by, or under common control with the Company; (2) associates; and (3) individuals owning, directly or indirectly, an interest in the voting power of the Company that gives them significant influence over the Company and close members of the family of any such individual.

The key management personnel of the Company and post-employment benefit plans for the benefit of Company's employees are also considered to be related parties.

Income Taxes

As a private proprietary educational institution, the Company shall be taxed at 10% Special tax rate as stated in National Internal Revenue Code (NIRC).

3. MANAGEMENT'S SIGNIFICANT ACCOUNTING JUDGMENT AND ESTIMATE

3.1 Judgments

The preparation of the Company's financial statements in conformity with PFRS for Small Entities requires management to make estimates and assumptions that affect the amounts reported in the Company's financial statements and accompanying notes. The estimates and assumptions used in the Company's financial statements are based upon management's evaluation of relevant facts and circumstances as of the date of the Company'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.

3.2 Estimates

In the application of the Company's accounting policies, management is required to make judgements, 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 recognised 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.

- **Estimated Useful Lives of Property and Equipment**

The Company estimates the useful lives of property and equipment based on the period over which the property and equipment are expected to be available for use. The estimated useful lives of the property and equipment are reviewed if there is an indication that there has been a significant change since the last annual reporting date 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 and equipment. In addition, the estimation of the useful lives of property 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 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:

<u>Asset</u>	<u>Estimated Useful Life</u>
Other Equipment	1- 10 years
Transportation Equipment	1-10 years
Furniture and Fixture	1-10 years
Office Equipment	1- 10 years
Leasehold Improvement	1- 10 years

The foregoing estimated useful lives and depreciation method are reviewed if there is an indication that there has been a significant change since the last annual reporting date to ensure that these are consistent with the expected economic benefits of the property and equipment.

- **Impairment of Non-Financial Assets**

The Company assesses the value of property 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 Company'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.

- **Pension Benefits**

The determination of the obligation and cost for pension benefits is dependent on the selection of certain assumptions used by actuaries in calculating such amounts. Those assumptions, which include among others, discount rates and rates of compensation increase, are indicated in the corresponding notes to financial statements. Actual results that differ from the assumptions are accumulated and amortized over future periods and therefore, generally affect the recognized expense and recorded obligation in such future periods. While the Company believes that the assumptions are reasonable and appropriate, significant differences in the actual experience or significant changes in the assumptions may materially affect the pension obligation.

4. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Company is exposed to capital, credit, and liquidity risks that arise in the normal course of its business. Its risk and control framework includes a focus on minimizing negative effects on the Company's financial performance. These risks are addressed through corporate policies and procedures approved by the Board.

Capital risk

The Company's capital structure consists of debt, cash, and equity. This structure is managed and balanced through issuance of new shares, share buy backs and the issuance of new debt or the redemption of existing debt.

Credit risk

Credit controls are established throughout the Company to monitor credit limits on clients, assess the credit worthiness of new and current clients and promptly follow up overdue accounts. Due to the diversified client base of the Company, no major concentrations of credit risk exist.

Liquidity risks

In order to minimize liquidity risk, the Company maintains sufficient cash and has the availability of funding through an adequate amount of committed credit facilities.

5. CASH

Cash includes the following components as of May 31:

	2019	2018
Petty Cash Fund	5,000.00	5,000.00
Cash in Bank:		
BDO S/A	4,464,664.21	3,946,567.14
May Bank S/A	158,322.43	145,021.20
SDCC S/A	1,986,553.54	1,364,975.27
Landbank S/A	2,020,664.02	1,409,486.84
SDCC Time Deposit	22,409,928.81	21,500,885.81
Total Cash	31,045,133.01	28,371,936.26

Cash in banks as well as time deposits earn interests at rates based on daily bank deposit rates.

6. TRADE AND OTHER RECEIVABLES

This account consists of the following:

	2019	2018
Trade receivables-Tuition fees	2,221,402.59	2,322,836.53
Allowance for probable losses	(440,567.34)	(440,567.34)
Net Realizable value	1,780,835.25	1,882,269.19
Other Receivables	517,412.43	527,000.64
Cash advance for operations	288,616.36	196,982.57
Total Trade and Other Receivables	2,586,864.04	2,606,252.40

7. UNUSED SUPPLIES AND INVENTORIES

This account consists of the following

	Notes	2019	2018
Inventories	18.1	324,419.07	410,046.79
Total Unused Supplies and Inventories		324,419.07	410,046.79

8. PREPAYMENTS

This account consists of the following

	Notes	2019	2018
Prepaid expenses		760,360.69	412,450.87
Withholding tax refundable		-	88,039.70
Tax creditable	13.1	97,397.33	22,725.33
Total Prepayments		857,758.02	523,215.90

The carrying values of these assets are believed to be a reasonable approximation of their fair values.

9. PROPERTY AND EQUIPMENT

This account consists of the following:

	Furniture, Fixtures and Office Equipment	Other Equipment	Transportation Equipment
Year ended May 31, 2019			
Opening Net Book Value, June 1, 2018	868,392.49	73,314.70	258,039.68
Addition	599,550.60	23,305.66	-
Depreciation	(310,278.85)	(15,766.38)	(129,020.04)
Carrying Amount	1,157,664.24	80,853.98	129,019.64

	Leasehold Improvement	Total
Year ended May 31, 2019		
Opening Net Book Value, June 1, 2018	24,166.56	1,223,913.43
Addition	-	622,856.26
Depreciation	(11,600.04)	(466,665.31)
Carrying Amount	12,566.52	1,380,104.38

	Furniture, Fixtures and Office Equipment	Other Equipment	Transportation Equipment
At May 31, 2019			
Cost	8,781,494.89	740,557.26	1,290,200.00
Accumulated Depreciation	(7,623,830.65)	(659,703.28)	(1,161,180.36)
Carrying Amount	1,157,664.24	80,853.98	129,019.64

	Leasehold Improvement	Total
At May 31, 2019		
Cost	427,100.00	11,239,352.15
Accumulated Depreciation	(414,533.48)	(9,859,247.77)
Carrying Amount	12,566.52	1,380,104.38

	Furniture, Fixtures and Office Equipment	Other Equipment	Transportation Equipment
Year ended May 31, 2018			
Opening Net Book Value, June 1, 2017	924,949.07	79,508.42	387,059.72
Addition	256,360.00	30,052.75	-
Depreciation	(312,916.58)	(36,246.47)	(129,020.04)
Carrying Amount	868,392.49	73,314.70	258,039.68

	Leasehold Improvement	Total
Year ended May 31, 2018		
Opening Net Book Value, June 1, 2017	50,525.08	1,442,042.29
Addition	-	286,412.75
Depreciation	(26,358.52)	(504,541.61)
Carrying Amount	24,166.56	1,223,913.43

	Furniture, Fixtures and Office Equipment	Other Equipment	Transportation Equipment
At May 31, 2018			
Cost	8,181,944.29	717,251.60	1,290,200.00
Accumulated Depreciation	(7,313,551.80)	(643,936.90)	(1,032,160.32)
Carrying Amount	868,392.49	73,314.70	258,039.68

	Leasehold Improvement	Total
At May 31, 2018		
Cost	427,100.00	10,616,495.89
Accumulated Depreciation	(402,933.44)	(9,392,582.46)
Carrying Amount	24,166.56	1,223,913.43

10. OTHER NON-CURRENT ASSETS

This account consists of following:

2019	Books	Computerization	Total
Net Book Value, June 1, 2018	52,715.83	91,767.05	144,482.88
Add: Acquisitions	-	35,000.00	35,000.00
Less: Amortizations	-	(47,610.94)	(47,610.94)
Net Book Value, May 31	52,715.83	79,156.11	131,871.94

2018	Books	Computerization	Total
Net Book Value, June 1, 2017	52,715.83	120,100.33	172,816.16
Add: Acquisitions	-	30,000.00	30,000.00
Less: Amortizations	-	(58,333.28)	(58,333.28)
Net Book Value, May 31	52,715.83	91,767.05	144,482.88

11. TRADE AND OTHER PAYABLES

This account consists of following:

	2019	2018
Unearned Tuition Fees	7,013,309.62	6,842,362.59
SSS/Philhealth/Pag ibig premium payable	7,084.81	21,974.12
Rent expense payable	11,589,914.56	9,348,586.24
Employee retirement fund payable	25,619.18	18,483.79
Accrued Expenses- others	64,867.20	64,867.26
Donations payable	27,477.60	27,477.60
Other Payables	862,243.77	544,337.06
Total Trade and Other Payables	19,590,516.74	16,868,088.66

The fair values of accounts payable and accrued expenses have not been disclosed as, due to their short duration, management considers the carrying amounts recognized in the balance sheet to be a reasonable approximation of their fair values.

12. DIVIDENDS PAYABLE

This account consists of following:

	Notes	2019	2018
Balance at the beginning of the year		490,897.64	674,675.53
Add: Dividends declared during the year	15.1	475,018.68	490,897.64
Less: Payments made during the year		490,897.64	674,675.53
Balance at the end of the year		475,018.68	490,897.64

The Board of Directors intend to distribute these dividends as soon as cash is available.

13. TAX LIABILITIES

This account consists of following:

	Notes	2019	2018
Expanded withholding tax payable		14,586.80	16,409.33
Total Tax liabilities		14,586.80	16,409.33

13.1 INCOME TAX PAYABLE

The following table presents information to calculate income tax due for the year:

	2019	2018
NET INCOME BEFORE TAX	816,594.89	1,686,304.53
ADD(Less) Permanent Differences:		
Interest income from deposits	(921,750.53)	(657,215.24)
Net Income Subjected to Tax	(105,155.64)	1,029,089.29
	-	
INCOME TAX DUE Special tax rate (10%)	-	102,908.93
Less: Quarterly Payments made during the year	74,672.00	-
Prior years' tax credits		
Prior years excess credits	22,725.33	125,634.26
Total Tax Credit/Payments	97,397.33	125,634.26
Income Tax Payable (Tax creditable)	8	(97,397.33)
		(22,725.33)

13.2 New Tax Regulations

Effective July 2008, Republic Act 9504 was approved giving corporate taxpayers an option to claim itemized deduction or optional standard deduction (OSD) equivalent to 40% of gross sales. Once the option to use OSD is made, it shall be irrevocable for the taxable year for which the option was made.

In 2019 and 2018, the Company opted to continue claiming itemized standard deductions.

13.3 The following are the Components of tax expense (income) as reported in the income statements:

	Notes	2019	2018
Reported In Income Statements			
Special income tax- at 10%	13.1	-	102,908.93
Total		-	102,908.93

14. SHARE CAPITAL

This account consists of following:

	2019	2018
Authorized capital- Php 3,000,000.00 at Php 100.00 divided into 30,000 shares		
Balance at the beginning of the year	2,550,200.00	2,550,200.00
Add: Receipts from subscriptions	-	-
Balance at the end of the year	2,550,200.00	2,550,200.00

15. RETAINED EARNINGS

This account consists of following:

	2019	2018
Retained Earnings, Free		
Balance at the beginning of the year	2,493,962.44	2,493,962.44
Add: Net Income	816,594.89	1,583,395.60
Appropriations	(816,594.89)	(1,583,395.60)
Balance at the end of the year	2,493,962.44	2,493,962.44
	Notes	2018
Retained Earnings, Appropriated		
Balance at the beginning of the year		10,860,289.59
Add: Appropriations	15.2	816,594.89
Less: Dividends declared during the year		(475,018.68)
Balance at the end of the year		11,201,865.80

15.1 Dividends

This account consists of following:

	Notes	2019	2018
Dividends declared		475,018.68	490,897.64
Total Dividends declared	12,15	475,018.68	490,897.64

On August 24, 2018, the Board of Directors declared dividends to the stockholders amounting to P 475,018.68. These remain unpaid as of May 31, 2019.

15.2 Appropriations

This account consists of following:

	Notes	2019	2018
Appropriation for dividends		244,978.47	475,018.68
Appropriation for school expansion and improvements		571,616.42	1,108,376.92
Total Appropriations	15	816,594.89	1,583,395.60

The Board of Directors appropriated retained earnings amounting to P 244,978.47 as dividends for 2018-2019 and P 571,616.42 for the school expansion and improvements as per Board Resolution dated August 2019.

16. REVENUES

This account consists of following:

	2019	2018
Tuition Fees	13,822,446.90	13,667,554.78
Summer Fee	109,550.00	178,500.00
Total Revenues	13,931,996.90	13,846,054.78

17. COST OF SERVICES

This account consists of following:

	Notes	2019	2018
Salaries and wages	21.1	6,917,154.86	6,027,824.61
Employees Benefits	21.1	2,422,990.61	2,116,389.70
SSS/HD MF/Philhealth	21.1	618,818.43	565,555.46
Library and other materials		218,962.50	225,147.37
Power, light and water		2,276,804.10	2,208,425.46
Fellowship, Cultural and other Activities		1,059,152.17	1,350,572.35
Insurance		46,432.59	23,669.20
Rent		3,938,240.28	3,828,844.70
Repairs and maintenance		433,064.08	610,734.33
Professional fees		1,160,684.63	1,128,783.33
Depreciation and amortization	17.1	514,276.25	562,874.89
Miscellaneous direct expenses		161,145.29	112,704.50
Total Cost of Services		19,767,725.79	18,761,525.90

17.1 DEPRECIATION AND AMORTIZATION

This account consists of following:

	Notes	2019	2018
Depreciation	9,17	466,665.31	504,541.61
Amortization	10,17	47,610.94	58,333.28
Total depreciation and amortization		514,276.25	562,874.89

18. OTHER INCOME (EXPENSES)

This account consists of following:

	Notes	2019	2018
Miscellaneous fee		5,943,251.71	6,013,420.45
Miscellaneous fees- Others		744,262.04	917,754.72
Income from book , supplies and uniforms	18.1	973,375.01	895,525.53
Interest Income from Deposits		921,750.53	657,215.24
Total other income		8,582,639.29	8,483,915.94

18.1 INCOME FROM SALE OF BOOKS, SUPPLIES AND UNIFORMS

This account is computed as follows:

	Notes	2019	2018
Net Sales		3,409,732.75	3,386,616.00
Cost of Sales			
Beginning Merchandise Inventory		410,046.79	252,733.89
Add: Net Purchases		2,350,730.02	2,648,403.37
Total Goods Available for Sale		2,760,776.81	2,901,137.26
Less: Ending Merchandise Inventory	7	324,419.07	410,046.79
Cost of Sales		2,436,357.74	2,491,090.47
Gross Income from sale of books, supplies and uniforms		973,375.01	895,525.53

19. ADMINISTRATIVE EXPENSES

This account consists of the following:

	Notes	2019	2018
General support services		726,552.00	726,552.00
Trainings, seminars and conferences		235,502.46	263,712.15
Supplies		59,194.02	87,478.25
Communication		82,924.70	109,566.00
Transportation		46,777.31	51,345.11
Taxes and licenses		357,466.39	284,870.00
Medical and dental expense		10,620.81	10,415.91
Periodicals, Magazines and Subscriptions		6,272.00	6,824.00
Representation		30,383.50	27,316.13
EDSD Employees Retirement Fund Expense	21.2	374,622.32	314,060.74
Total administrative expense		1,930,315.51	1,882,140.29

20. RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. This includes: (a) individuals owning, directly or indirectly through one or more intermediaries, control or are controlled by, or under common control with, the Company; (b) associates; and (c) individuals owning, directly or indirectly, an interest in the voting power of the Company that gives them significant influence over the Company and close members of the family of any such individual.

The following are the related party transactions of the Company:

a. Due to Related Parties

As of May 31, 2019 and 2018 this consists of unpaid rentals to San Dionisio Credit Cooperative, its Parent, amounting to P 11,589,914.56 and P 9,348,586.24 respectively.

b. Key Management Personnel Compensation and Benefits

There are no key management personnel receiving compensation as well as other employee benefits.

21. EMPLOYEE BENEFITS

21.1 Salaries and Employee Benefits Expense

Details of salaries and employee benefits are presented below:

	Notes	2019	2018
Short-term employee benefits:			
Salaries and Wages	17	6,917,154.86	6,027,824.61
Employees Benefits	17	2,422,990.61	2,116,389.70
SSS, Philhealth and Pag-ibig Fund Contributions	17	618,818.43	565,555.46
Total Short-term employee benefits		9,958,963.90	8,709,769.77
Long-term employee benefits:			
Retirement obligation	21.2	374,622.32	314,060.74
Total		10,333,586.22	9,023,830.51

21.2 EMPLOYEE RETIREMENT BENEFIT OBLIGATION

The Company maintains a wholly funded, tax-qualified non-contributory retirement plan that is being administered by a trustee covering all regular full-time employees. Actuarial valuations are made periodically to update the retirement benefit costs and amount of contributions. Last actuarial valuation was done on July 10, 2008, to be amortized equally over the succeeding nine (9) years.

Based on the actuarial valuation, the funding method used was the "Entry-Age-Normal" cost method, where the accrued liability is the present value of all benefits less the present value of all future normal cost contributions. Accrued liability was determined at P 564,115.00 as of the valuation date, July 10, 2008.

As of May 31, 2019, fair value of the plan assets of the retirement fund was computed at P 2,906,621.42.

The plan assets consist of savings deposit, both for 2019 and 2018.

The amounts of retirement benefits expense recognized in the income statements are as follows:

	Notes	2019	2018
Amortization of Accrued Liability		-	5,223.28
Current Service Costs		374,622.32	308,837.46
Total Retirement Expense	19,21	374,622.32	314,060.74

For the determination of the retirement benefit obligation, the following actuarial assumptions were used:

Discount rate	8%
Salary increase rate	6%
Normal Cost Rate	5.29%

Assumptions regarding future mortality are based on published statistics and mortality tables. The average age for the male was 27.61 years and for the females, 35.01 years. The average length of service for the male was 8.37 years, for the female, 33.28 years, and for both, 32.61 years.

21.3 Tax Angle

Since the Company is subject to income tax, and the retirement plan is a tax-qualified plan, Company contributions for current service cost are considered 100% tax deductible, while those pertaining to past service (amortization of the transition liability, past service cost and actuarial gains or losses; interest cost; and the expected return on plan assets) are deductible to the extent of 10%, the other 90% being spread equally over the next succeeding nine (9) years.

Further, the income from the Trust Fund from its investments is fully exempt from income tax (Sec. 32 (b) (6) (a) of the Tax Code of 1997).

Ultimately, when the benefits are distributed to the retirees, these benefits are tax-exempt under certain conditions.

22. EVENTS AFTER BALANCE SHEET DATE

There were no events after balance sheet date that would require a disclosure or adjustment on the financial statements of the Company.

23. COMMITMENTS AND CONTINGENCIES

There were no significant commitments and contingencies involving the Company as of Balance Sheet date.

24. GOING CONCERN

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.

There were no going concern issues that need to be disclosed involving the Company.

25. RECLASSIFICATION

Certain accounts in 2018 were reclassified to conform with the 2019 presentation of financial statements.

ESCUELA DE SAN DIONISIO, INC.
0530 Quirino Avenue, San Dionisio, Parañaque City

RECONCILIATION OF RETAINED EARNINGS AVAILABLE FOR DIVIDEND DISTRIBUTION
As of May 31, 2019

	2019
Unappropriated Retained Earnings, as adjusted to available for dividends distribution, beginning	2,493,962.44
Add: Net Income actually earned /realized during the period	
Net income during the period closed to Retained Earnings	816,594.89
Less: Non-actual/unrealized income net of tax	
Equity in net income of associate/joint venture	
Unrealized foreign exchange gain – net (except those attributable to Cash and Cash Equivalents)	
Fair value adjustment	
Unrealized actuarial gain	
Fair value adjustment of Investment Property resulting to gain	
Adjustment due to deviation from PFRS/GAAP-gain	
Other unrealized gains or adjustments to the retained earnings as a result of certain transactions	
accounted for under the PFRS	
Add: Non-actual losses	
Depreciation on revaluation increment (after tax)	
Adjustment due to deviation from PFRS/GAAP – loss	
Loss on fair value adjustment of investment property (after tax)	
Net Income Actually earned during the period	
Add(Less):	
Dividend declarations during the period	
Appropriations	(816,594.89)
Reversals appropriations	
Effects of prior period adjustments	
Treasury shares	
TOTAL RETAINED EARNINGS, END AVAILABLE FOR DIVIDEND DISTRIBUTION	2,493,962.44

26. SUPPLEMENTARY INFORMATION REQUIRED AS PER BIR RR 15-2010

The following information on taxes, duties and license fees paid or accrued during the taxable year is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements.

A. OUTPUT VAT

2019	VATABLE	ZERO RATED	EXEMPT	TOTAL
REVENUES			13,931,996.90	13,931,996.90
OTHER REVENUES			8,582,639.29	8,582,639.29
TOTAL REVENUES				22,514,636.19
OUTPUT VAT RATE	12%	0%	-	-
TOTAL OUTPUT VAT	-	-	-	-

The Company is a private educational institution committed to deliver quality education to elementary and secondary students. Therefore, its revenues, derived from the tuition fees of its enrollees, as well as donations from its benefactors, are all exempt from VAT.

B. INPUT VAT:

Being a VAT- exempt entity, the Company treats its INPUT VAT as part of the Cost of Goods or Services Purchased.

C. TAXES AND LICENSES

Details of the Company's Taxes and Licenses, either paid or accrued are as follows:

Presented under Administrative Expenses:

	2019
BIR Annual Registration	500.00
Vehicle registration renewal	18,533.98
Business Permit	297,518.70
Total Taxes and Licenses	316,552.68

D. WITHHOLDING TAXES

Details of the Company's withholding taxes, either paid or accrued, are as follows:

	2019
Expanded withholding tax	378,249.61
Withholding taxes on compensation	-
Total	378,249.61

27. SUPPLEMENTARY INFORMATION REQUIRED BY THE BIR UNDER RR 19-2011

Fees

Details of the Escuela De San Dionisio, Inc.'s revenues earned during the year are as follows:

	Exempt	2019 Regular	Special Rate
Tuition Fees			13,931,996.90
Total Fees			13,931,996.90

Direct Costs

Details of the Escuela De San Dionisio, Inc.'s direct cost earned during the year are as follows:

	Exempt	2019 Regular	Special Rate
Salaries and wages			6,917,154.86
Employees Benefits			2,422,990.61
SSS/HDMF/Philhealth			618,818.43
Library and other materials			218,962.50
Power, light and water			2,276,804.10
Fellowship, Cultural and other Activities			1,059,152.17
Insurance			46,432.59
Rent			3,938,240.28
Advertising			-
Repairs and maintenance			433,064.08
Professional fees			1,160,684.63
Depreciation and amortization			514,276.25
Miscellaneous direct expenses			161,145.29
			19,767,725.79

Details of the Escuela De San Dionisio Inc.'s other income earned during the year are as follows:

	Exempt	2019 Regular	Special Rate
Miscellaneous fees			5,943,251.71
Miscellaneous-Others			744,262.04
Income from books, supplies and uniform			973,375.01
Total			7,660,888.76

Itemized deductions

Details of the Escuela De San Dionisio Inc.'s itemized deductions incurred during the year are as follows:

	Exempt	2019 Regular	Special Rate
General support services			726,552.00
Trainings, seminars and conferences			235,502.46
Supplies			59,194.02
Communication			82,924.70
Transportation and representation			46,777.31
Taxes and licenses			357,466.39
Medical and dental expense			10,620.81
Periodicals, Magazines and Subscriptions			6,272.00
Representation			30,383.50
EDSD Employees Retirement Fund Expense			374,622.32
Total			1,930,315.51

SAN DIONISIO CREDIT COOPERATIVE
HIGHLIGHTS OF OPERATION
As of December 31, 2019

	December 31, 2019	December 31, 2018	VARIANCE	%
	A	B	A-B	
A. Share Capital	488.99 M	428.10 M	60.89 M	14.22%
B. Savings Deposits	376.99 M	370.26 M	6.73 M	1.82%
C. Time Deposit	1,028.84 M	972.46 B	56.38 M	5.80%
Regular	340.14 M	452.27 M	(112.13) M	-24.79%
Edge	414.62 M	520.19 M	(105.57) M	-20.29%
Kabalikat	274.08 M	- M	274.08 M	-
D. Total assets	2.25 B	1.97 B	0.28 B	14.21%
E. Total Loan Receivable	925.82 M	840.78 M	85.04 M	10.11%
F. Membership:				
Regular member	21372	20011	1361	6.80%
Special depositor	9318	9150	168	1.84%
Adult depositor	1355	1297	58	4.47%
Associates	74	77	-3	-3.90%
Aflatoun	3970	3916	54	1.38%
G. Portfolio At Risk (Adjusted)	21.77%	24.37%	-2.60%	-10.67%
Return on Assets (ROA)	1.59%	1.58%	0.01%	0.63%
* Inflation Rate December 2019	2.5%	5.10%		

HIGHLIGHTS OF OPERATION
For the period ended, December 31, 2019

I. Total Revenue	174,949,353.55	157,497,514.93	17,451,838.62	11.08%
J. Financing Cost	14,762,309.61	22,671,025.30	(7,908,715.69)	-34.88%
K. Administrative Cost:			-	
Employees	46,183,208.72	40,600,744.33	5,582,464.39	13.75%
Officers	1,503,306.85	1,694,553.98	(191,247.13)	-11.29%
Members	17,228,717.88	15,351,297.37	1,877,420.51	12.23%
Operation	59,357,667.80	46,038,076.38	13,319,591.42	28.93%
Total Administrative Cost	124,272,901.25	103,684,672.06	20,588,229.19	19.86%
Fin. & Administrative Cost	139,035,210.86	126,355,697.36	12,679,513.50	10.03%
L. Net Surplus	35,914,142.69	31,141,817.57	4,772,325.12	15.32%
M. Loans Granted:			-	
Actual:	962,283,947.13	810,211,445.85	152,072,501.28	18.77%
Budget	890,000,000.00	900,000,000.00	(10,000,000.00)	-1.11%
Inc./(Dec.)	72,283,947.13	(89,788,554.15)	162,072,501.28	-180.50%
N. Average monthly loans granted:			-	
Actual	80,190,328.93	67,517,620.49	12,672,708.44	18.77%
Budget	74,166,666.67	75,000,000.00	(833,333.33)	-1.11%
Inc./(Dec.)	6,023,662.26	(7,482,379.51)	13,506,041.77	-180.50%
O. Loan Collection:			-	
Regular/Appliance/Rice	836,646,059.53	744,338,388.54	92,307,670.99	12.40%
Budget	654,282,662.21	746,189,876.52	(91,907,214.31)	-12.32%
Inc./(Dec.)	182,363,397.32	(1,851,487.98)	184,214,885.30	-9949.56%
P. Average monthly loan collection:			-	
Regular/Appliance/Rice	69,720,504.96	62,028,199.05	7,692,305.92	12.40%
Budget	54,523,555.18	62,182,489.71	(7,658,934.53)	-12.32%
Inc./(Dec.)	15,196,949.78	(154,290.67)	15,351,240.44	-9949.56%
Q. Interest collected on loan			-	
Regular/Appliance/Rice	118,698,467.52	102,481,794.90	16,216,672.62	15.82%
Budget	108,323,657.25	101,154,054.07	7,169,603.18	7.09%
Inc./(Dec.)	10,374,810.27	1,327,740.83	9,047,069.44	681.39%

Prepared By:

MARILYN M. MENDOZA
Accounting Head

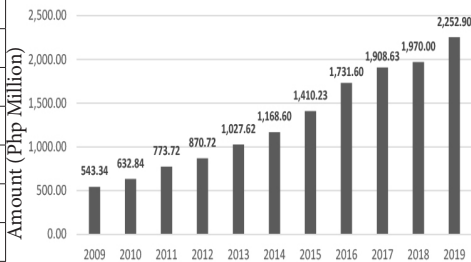
Checked by:

VIVIAN C. ALCANTARA
OSS-Group Head

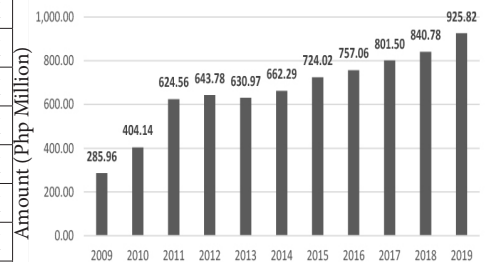
Certified true and correct by:

MARICRIS D. BAUTISTA
Chief Operations Officer

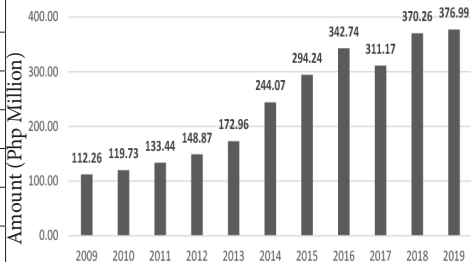
Total Assets		
2009	543.34	M
2010	632.84	M
2011	773.72	M
2012	870.72	M
2013	1,027.62	M
2014	1,168.60	M
2015	1,410.23	M
2016	1,731.60	M
2017	1,908.63	M
2018	1,970.00	M
2019	2,252.90	M



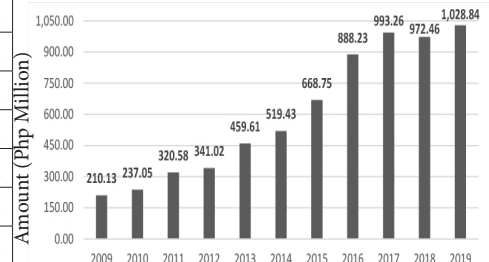
Loans Receivable		
2009	285.96	M
2010	404.14	M
2011	624.56	M
2012	643.78	M
2013	630.97	M
2014	662.29	M
2015	724.02	M
2016	757.06	M
2017	801.50	M
2018	840.78	M
2019	925.82	M



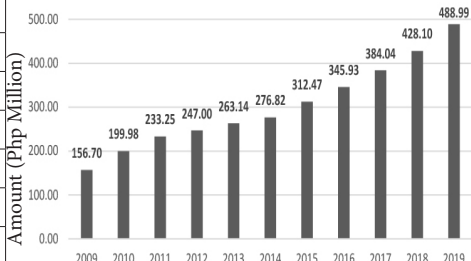
Savings Deposit		
2009	112.26	M
2010	119.73	M
2011	133.44	M
2012	148.87	M
2013	172.96	M
2014	244.07	M
2015	294.24	M
2016	342.74	M
2017	311.17	M
2018	370.26	M
2019	376.99	M



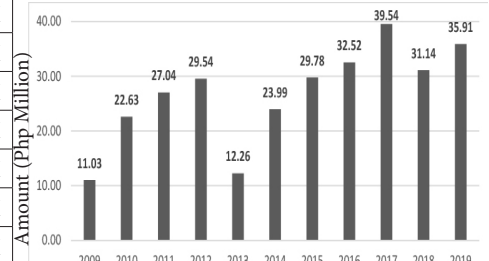
Time Deposit		
2009	210.13	M
2010	237.05	M
2011	320.58	M
2012	341.02	M
2013	459.61	M
2014	519.43	M
2015	668.75	M
2016	888.23	M
2017	993.26	M
2018	972.46	M
2019	1,028.84	M



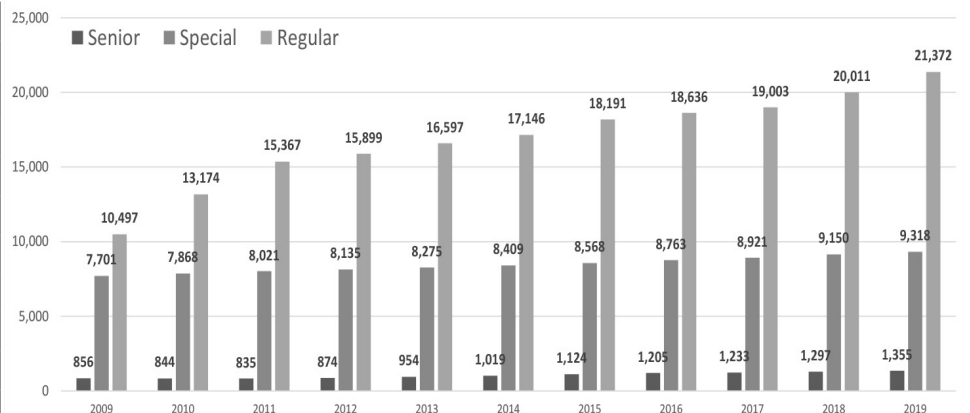
Share Capital		
2009	156.70	M
2010	199.98	M
2011	233.25	M
2012	247.00	M
2013	263.14	M
2014	276.82	M
2015	312.47	M
2016	345.93	M
2017	384.04	M
2018	428.10	M
2019	488.99	M



Net Surplus		
2009	11.03	M
2010	22.63	M
2011	27.04	M
2012	29.54	M
2013	12.26	M
2014	23.99	M
2015	29.78	M
2016	32.52	M
2017	39.54	M
2018	31.14	M
2019	35.91	M



Membership	Senior	Special	Regular
2009	856	7,701	10,497
2010	844	7,868	13,174
2011	835	8,021	15,367
2012	874	8,135	15,899
2013	954	8,275	16,597
2014	1,019	8,409	17,146
2015	1,124	8,568	18,191
2016	1,205	8,763	18,636
2017	1,233	8,921	19,003
2018	1,297	9,150	20,011
2019	1,355	9,318	21,372



Ulat sa mga Kasaping Pumanaw at Benepisyong natanggap / Report on the Deceased Members and Benefits Received

ULAT SA MGA KASAPING PUMANAW AT BENEPISYONG NATANGGAP

ACCT. NO.	PANGALAN/NAME	PETSA NG KAMATAYAN DATE OF DEATH	PLANONG DAMAYAN MUTUAL AID PLAN	NATITIRANG UTANG NA SAGOT NG CLPP / REMAINING LOAN CHARGED TO CLPP
1. 19-09050	ERLINDA M. MADRID	12/29/18	58,000.00	486,254.52
2. 18-08556	MARY ANN C. GONZALES	12/27/18	58,000.00	137,494.25
3. 05-02221	ADELAIDA S. SUMAWANG	12/29/18	58,000.00	75,427.77
4. 24-11993	DULCE MONINA T. MORO	01/05/19	58,000.00	
5. 09-04144	AMPARO L. PATERO	01/06/19	58,000.00	
6. 53-27611	VICTORIANO S. SUMAWANG	01/06/19	NE	
7. 25-12038	JENNIFER LAURA R. PARAISO	06/02/18	NE	
8. 41-21573	JUDITH G. CANDELARIA	01/07/19	58,000.00	
9. 07-03263	LUZVIMINDA G. ANGELES	01/18/19	58,000.00	37,887.00
10. 51-26652	ALEX S. ZAPANTA	01/02/19	NE	
11. 45-23793	CORAZON R. MARQUEZ	01/17/19	NE	
12. 01-00164	MELINDA D. MAGDARAOG	01/18/19	58,000.00	
13. 05-02197	AURORA J. NERY	12/07/18	58,000.00	
14. 35-18670	SABINA M. BAUTISTA	01/21/19	58,000.00	80,520.92
15. 24-11996	HENRY D. RAGAS	01/08/19	58,000.00	
16. 47-24696	ERNESTO F. JACOBO	01/18/19	NE	85,276.37
17. 55-28952	ROGER N. SEMINIANO	01/18/19	NE	118,315.10
18. 41-21789	BENJAMIN D. DEL CASTILLO	01/20/19	NE	
19. 02-00749	MAURICIO D. RAYMUNDO	02/09/19	58,000.00	
20. 45-23889	ELEUTERIO M. CRISTOBAL	02/09/19	NE	
21. 07-03140	EFREN S. MIRANDA	02/13/19	58,000.00	
22. 03-01427	ESTELA R. DE CASTRO	02/10/19	58,000.00	
23. 40-21302	ANTONIO O. DADOR	02/14/19	58,000.00	51,504.45
24. 33-17412	MARINA A. ALATRACA	02/17/19	58,000.00	
25. 12-05794	LOLITA D. ILAGAN	02/15/19	58,000.00	121,046.81
26. 20-09551	LUISITO R. MANALO	02/26/19	NE	
27. 19-09378	ENGRACIA D. MARQUEZ	02/24/19	58,000.00	
28. 29-15029	CARLITA N. CARATAY	02/21/19	NE	
29. 06-02534	CARMEN D. DIAZ	02/23/19	58,000.00	
30. 08-03610	SOTERA O. RAMOS	02/01/19	58,000.00	
31. 04-01779	EVANGELINE B. AQUINO	07/28/18	TERMINATED	
32. 09-04114	GUNDINA E. SANTOS	03/03/19	58,000.00	
33. 07-03430	CARIDAD L. VENTURA	02/25/19	58,000.00	
34. 36-19231	REBECCA S. ALLANIGUE	03/15/19	NE	
35. 19-09045	PERSEVERANDO B. BARBUDO	03/05/19	58,000.00	
36. 12-05849	MA. TERESITA L. SUYAO	03/13/19	58,000.00	75,800.00
37. 10-04939	MONICA V. ABENALES	05/20/18	58,000.00	
38. 06-02867	RODOLFO B. SANTOS	03/14/19	58,000.00	
39. 07-03161	ASUNCION R. CRUZ	09/12/18	58,000.00	
40. 01-00072	ROGELIO C. CRUZ	04/12/18	58,000.00	
41. 21-10421	ERLINDA B. SANTOS	04/05/19	58,000.00	
42. 36-19340	JOEL M. MAQUINANA	04/09/19	NE	75,000.00
43. 22-10644	DOMINGO H. SAMSON	04/20/19	58,000.00	
44. 48-25207	GERONIMO C. TICZON	04/20/19	NE	
45. 08-03897	IRENE G. DOMINGO	04/20/19	-	
46. 15-07440	GLICERIA L. SORIA	04/17/19	58,000.00	
47. 36-19433	ELIZABETH C. YBAÑEZ	04/25/19	NE	
48. 09-04026	RICARDO S. SANTOS	04/22/19	58,000.00	56,250.00
49. 02-00712	TERESITA R. ORIS	04/19/19	58,000.00	
50. 70-01702	BERNARDO D. LUAY	05/05/19	NE	
51. 50-26232	CHRISTY MARIE S. BUENAVENTURA	03/09/19	NE	42,096.54
52. 24-11875	ANANIAS M. SANTIAGO	05/10/19	58,000.00	
53. 12-05816	HERMINIA S. SUFICIENCIA	05/06/19	58,000.00	87,741.01
54. 03-01108	MANUEL C. ALLANIGUE	05/12/19	58,000.00	
55. 32-16833	BELINDA D. MEJIA	04/29/19	58,000.00	46,388.86
56. 70-01382	ZENAIDA L. GARRIDO	05/14/19	58,000.00	
57. 04-01836	RODOLFO P. ORIS	05/18/19	NE	
58. 27-13038	CESAR P. RAMIREZ	05/24/19	58,000.00	
59. 08-03662	DELIA C. SAN AGUSTIN	05/25/19	58,000.00	106,555.52
60. 08-03971	LOURDES V. MAÑALAC	05/13/19	58,000.00	
61. 02-00627	NATIVIDAD H. ARAGON	05/03/19	58,000.00	
62. 35-18573	ROGELIO G. CAILLO	06/04/19	NE	
63. 05-02340	RUFINA S. DIÑO	06/08/19	58,000.00	802,883.64
64. 40-21407	ABRAHAM M. GURREA	06/04/19	NE	
65. 11-05321	CORAZON S. CRUZ	06/10/19	58,000.00	
66. 54-28424	PACIENCIA B. VIZCARRA	06/16/19	58,000.00	50,000.00
67. 43-22940	FLORA F. MERCENE	06/18/19	58,000.00	
68. 49-25845	GERALDINE C. DOCTOR	05/31/19	NE	
69. 70-01574	EDGAR P. DE JESUS	04/28/19	NE	
70. 48-25012	NORY J. EMBAT	06/26/19	NE	
71. 48-25016	BIENVENIDO H. ARGETE	06/27/19	NE	
72. 30-15963	MARY JANE G. CARBONELL	07/06/19	58,000.00	225,227.09
73. 14-06973	CESAR G. BUFETE	07/10/19	58,000.00	15,748.31
74. 25-12029	ROBERTO T. RODRIGUEZ	06/27/19	NE	

ACCT. NO.	PANGALAN/NAME	PETSA NG KAMATAYAN DATE OF DEATH	PLANONG DAMAYAN MUTUAL AID PLAN	NATTITIRANG UTANG NA SAGOT NG CLPP / REMAINING LOAN CHARGED TO CLPP
75.	06-02612	PLACIDA R. ADAN	07/16/19	58,000.00
76.	44-23338	ANTONIO B. FABRIGAS JR.	07/11/19	NE
77.	01-00033	HERMINIO C. HERNANDEZ	07/25/19	58,000.00
78.	47-24692	MAGDALENA C. MARQUEZ	07/28/19	NE
79.	50-26136	MERCY P. JABAR	07/30/19	58,000.00
80.	04-01567	ELIZABETH E. CAIDAS	08/03/19	58,000.00
81.	03-01184	MARCELINO V. MATIAS	07/29/19	-
82.	47-24772	MELANY M. GERODIAS	07/29/19	NE
83.	32-16608	GIL R. TANGCO	08/12/19	58,000.00
84.	51-26751	JOHNY D. VERGARA	08/11/19	NE
85.	11-05357	CARLOS S. VIDUYA	08/10/19	58,000.00
86.	19-09149	CLARITA C. SANTIAGO	08/24/19	58,000.00
87.	13-06242	CAROLINA B. FALLARME	08/16/19	58,000.00
88.	49-25573	ROSAMIL C. LAYOS	08/24/19	58,000.00
89.	49-25768	SOLITA L. DELA CRUZ	08/27/19	NE
90.	22-10995	ALFRED C. SARMIENTO	08/02/19	NE
91.	19-09131	ROMEO M. MERCADO	09/14/19	58,000.00
92.	26-12653	CARMELITA C. MAGTAÑGOB	09/16/19	58,000.00
93.	18-08830	JULITA D. RODRIGUEZ	09/19/19	58,000.00
94.	39-20811	MARJORIE S. AMAMIO	09/10/19	58,000.00
95.	22-10691	RAMIL C. DUATIN	09/20/19	58,000.00
96.	19-09124	LUCIA C. TAÑGI	09/28/19	58,000.00
97.	09-04041	LOURDES B. HILARIO	10/28/18	NE
98.	13-06316	NORMAN D. MAGDARAOG	09/28/19	58,000.00
99.	37-19543	DENNIS D. BORRES	10/05/19	58,000.00
100.	14-06619	PRISCILLA R. MABLES	10/05/19	58,000.00
101.	33-17684	CARLOS H. DACURAWAT	09/21/19	NE
102.	57-29907	EDNA T. TUAZON	09/30/19	NE
103.	01-00087	RICARDO F. BAUTISTA	10/12/19	58,000.00
104.	02-00884	ELIZABETH J. GUERRERO	01/04/15	58,000.00
105.	28-14795	ANGUSTIA T. JOSE	10/16/19	58,000.00
106.	01-00432	VILLACENCIO R. MIJARES	10/27/19	58,000.00
107.	26-12759	MODESTO G. TAMONDONG	10/25/19	58,000.00
108.	19-09205	JOSE FELIXBERTO E. JOVES	11/06/19	58,000.00
109.	03-01371	ALFREDO B. RAMOS	11/09/19	58,000.00
110.	26-12989	RUPERTO G. CASTRO	11/06/19	58,000.00
111.	70-02630	NOIR ARMANI A. DE GUSMAN	08/08/19	NE
112.	70-01057	JOEL M. TOLENTINO	11/15/19	NE
113.	03-01027	EVANGELINA J. MONSOD	11/12/19	58,000.00
114.	54-28461	EMILIANO G. FRANCISCO	11/15/19	NE
115.	12-05976	JUDITH M. GIRON	11/20/19	58,000.00
116.	11-05066	URBANO E. AGUSTIN	11/16/19	58,000.00
117.	05-02341	FABIOLA D. TOMAS	11/23/19	NE
118.	02-00560	OFELIA R. CACANINDIN	11/26/19	58,000.00
119.	25-12103	BELLANA C. MANAHAN	11/30/19	58,000.00
120.	24-11551	DWIGHT EZEQUIEL S. ESPINAS	12/16/19	58,000.00
121.	70-02539	LUCITA T. BERNAS	12/16/19	NE
122.	11-05159	FORTUNATA R. TRAZO	12/14/19	58,000.00
123.	44-23314	LUIS F. GENODIA	12/17/19	58,000.00
124.	12-05509	TERESITA F. TABORA	12/17/19	58,000.00
125.	27-13100	TERESITA A. ESPIRITU	12/18/19	58,000.00
126.	70-02065	ESPERANZA G. MANALO	10/25/19	-
127.	33-17426	MARGARITA C. MINGAO	12/24/19	58,000.00
TOTAL			4,930,000.00	4,857,248.87

PAALALA:

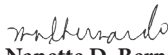
1. NE – Not Enrolled
2. Ang Coop Loan Protection Plan o CLPP ay panagot sa balanse ng utang na hindi dilingkwente sa pagbabayad ng kasaping namatay.
3. Bilang ng mga kasaping naka-enroll sa Bagong Planong Damayan:

Plan 500	6502
Plan 5000 (lifetime)	1831
Kabuuan	8333

Checked by:


Marilyn M. Mendoza
 Accounting Head

Audited by:


Ma. Nanette D. Bernardo
 Audit Program Management Head

Certified true and correct by:


Maricris D. Bautista
 Chief Operations Officer


Vivian D. Alcantara

Operations Support Services Group Head


Cielito L. Garrido, MBA
 Chief Executive Officer

Board of Directors



Top : Left to Right

Leonardo, Garibaldi O., DBA; Ramos, Charlie A., Jr.; Cruz, Glenn C.; Jose, Normandy G.;
Mendoza, Apolonio M., Jr.;

Bottom : Left to Right

Martinez, Ofeliza V.; Sapungan, Rosalina G.; Garrido, Cielito L. MBA; Dela Cruz, Renato G.;
Santos, Marife S.; Dajang, Jocelyn T.; Ferrer, Olivia G.;

Board of Directors



Dela Cruz, Renato G.
Chairperson



Cruz, Glenn C.
Vice-Chairperson



Dajang, Jocelyn T.
Director



Ferrer, Olivia G.
Director



Jose, Normandy G.
Director



Leonardo, Garibaldi O., DBA
Director



Mendoza, Apolonio M., Jr.
Director



Ramos, Charlie A., Jr.
Director



Santos, Marife S.
Director



Martinez, Ofeliza V.
Secretary



Sapungan, Rosalina G.
Treasurer



Garrido, Cielito L., MBA
Ex-Officio Director /
Chief Executive Officer

Board of Directors with the Committee Chairpersons and the Key Management Staff



SDCC OFFICERS

Election Committee



Left to Right

Juaneza, Rebecca A.	- Secretary
Cuadrato, Salvador, V.	- Chairperson
Santos, Asuncion R.	- Vice-Chairperson

Audit Committee



Left to Right

Cornilla, Consolacion T.	- Secretary
Alcantara, Zenaida A. CPA, MBA, CrFA	- Chairperson
Borromeo, Erlinda F.	- Vice-Chairperson

Credit Committee



Aberion, Veronica T.
Chairperson



Gonzaga, Leonila V.
Vice-Chairperson



Sarmiento, Jesse M.
Secretary



Mateo, Milagros M.
Understudy

Ethics Committee



Orcullo, Regina T.
Chairperson



Tinasas, Romeo T.
Vice-Chairperson



Ferrer, Marilou C.
Secretary

Mediation & Conciliation Committee



Cruz, Damaso L., Jr.
Chairperson



Vizcarra, Reynaldo H.
Vice-Chairperson

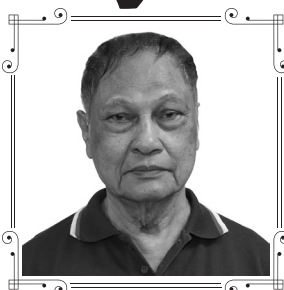


Pinpin, Lorna S.
Secretary

Advisory Council



Santiago, Arsenio G., M.D
Honorary Chairperson



Cruz, Perseverando L.
Chairperson



Cruz, Evangeline A.
Secretary

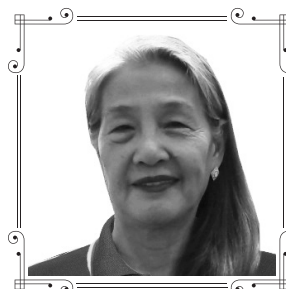
Advisory Council



Abracia, Efrain E., Ph.D
Member



Cruz, Lucila A.
Member



De Jesus, Adelaida L.
Member



Lansangan, Antonio S.
Member

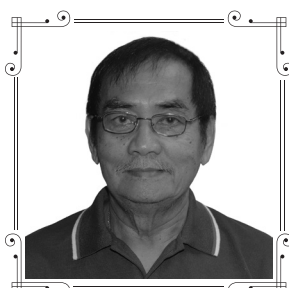


Pascual, Asuncion L.
Member



Perida, Felipe L., Jr.
Member

Pamunuan ng Kapulungan ng mga Pook-Tulungan Lider



Ventura, Roberto L.
Chairperson



Cayaban, Leonila E.
Vice-Chairperson



Macabuag, Angel C.
Secretary



Carpio, Julita M.
Treasurer



Afloro, Jasmin F.
Auditor



Balana, Josephine B.
Educ. & Info. Officer



Santos, Rosa R.
Sgt. At Arms

Education & Training Committee



Cruz, Glenn C.
Ex-Officio Chairperson



Garcia, Maria Evelyn R.
Chairperson



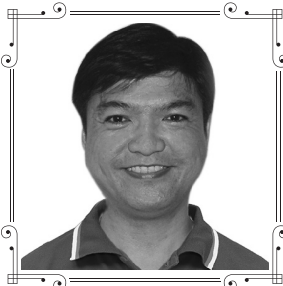
Lecaros, Ma. Luisa D.
Vice-Chairperson



Dizon, Carmen S.
Secretary



Ferreros, Almarien S.
Assistant Secretary



Esperanza, Alejandro G., Ed.D
Member



Raden, Leonida L.
Member



Luching, Evelyn R.
Ex-Officio Member

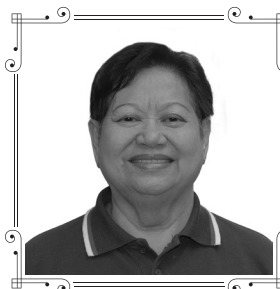
Speakers' Bureau



Luching, Evelyn R.
Chairperson



Balana, Josephine B.
Member



Carpio, Julita M.
Member



Cruz, Junelyn T.
Member



Ferrer, Marilou C.
Member



Guiwan, Alex B.
Member



Gonzaga, Leonila V.
Member



Legaspi, Clarita G.
Member



Muni, Mercedita S.
Member

Speakers' Bureau



Perida, Felipe L., Jr.
Member



Tiglao, Teresita D.
Member

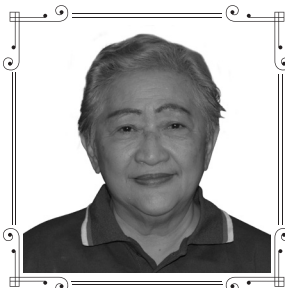


Tinasas, Romeo T.
Member



Garcia, Maria Evelyn R.
Ex-Officio Member

Committee on Organizational Strengthening



Estrella, Marilyn J.
Chairperson



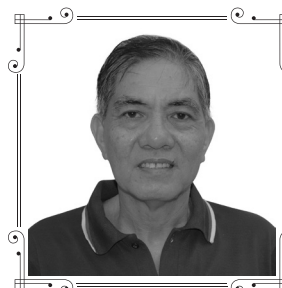
Cerrada, Margarita DV., Ph.D.
Vice-Chairperson



Enriquez, Merriam Jael B., Ph.D.
Vice-Chairperson

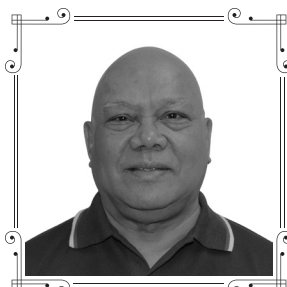


Dela Justa, Cynthia D.
Secretary



De Leon, Edward G.
Member

Committee on Business Development & Social Services



Cortez, Fernando S.
Chairperson



Ablaza, Marjorie P.
Vice-Chairperson (Business)

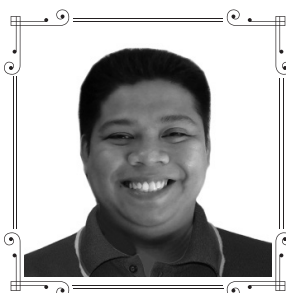


Guiwan, Alex B.
Vice-Chairperson (Employment)



Dagal, Ana Maria Cecilia L.
Vice-Chairperson (Food)/Secretary

Committee on Business Development & Social Services



Cariaga, Denzel Edward V.
Member



Del Valle, Victoria S.
Member



Porcia, Luis D.
Member

Enterprise Improvement Committee



Macatangay, Orico S.
Chairperson



Perido, Bonifacio T.
Vice-Chairperson



Gutierrez, Josephine Maria S.
Secretary



Orlina, Kenneth Martin B.
Member

SHEPHERD COMMITTEE

Safe Haven Environment Protection Holistic Energetic Response to Disasters



Gorgonia, Lani E.
Chairperson



Gonzales, Ramon G.
Vice-Chairperson



Adlawan, Atilano C., Jr.
Member



Andal, Gina B.
Member



Arzaga, Douglas Arthur R.
Member



Engr. Bugayong, Alfredo S.
Member

SHEPHERD COMMITTEE

Safe Haven Environment Protection Holistic Energetic Response to Disasters



Cruz, Edison V.
Member



Domine, Evangeline A.
Member



Gorgonia, Alberto B., Jr.
Member



Sope, Rodel R.
Member

Community Emergency Response Team



Alabado, May Ann M.
Member



Alcantara, Vivian D.
Member



Arzaga, Douglas Arthur R.
Member



Bautista, Ronaldo P.
Member



Dona, Aurora M.
Member



Flores, Jocelyn D.
Member



Gonzales, Ramon G.
Member



Gorgonia, Alberto B., Jr.
Member



Gorgonia, Lani E.
Member



Lopez, Luzviminda B.
Member



Mayo, Leonida A.
Member



Raza, Regina A.
Member



Santiago, Adelyn
Member



Tayab, Jeffrey G.
Member



Tupaz, Mario M.
Member



Valencia, Maricel G.
Member

SDCC OFFICERS

Construction Committee



Arch. San Miguel, Alfredo S.
Chairperson

Gender and Development Committee



Santos, Virginia B.
Chairperson



Santos, Nonila S.
Vice-Chairperson



Lee, Anarica C.
Secretary



Dela Cruz, Felicitas E.
Member



Ferrer, Lamberto C.
Member

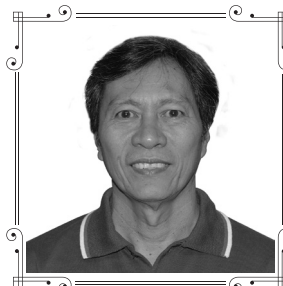


Vizcarra, Gemma C.
Member

Sports Committee



Santos, Jerry M.
Chairperson



Espiritu, Andrew L.
Vice-Chairperson

Sports Committee



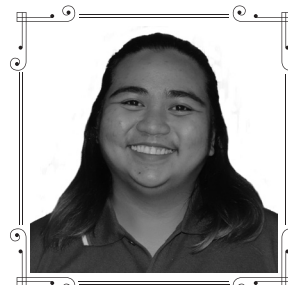
Cruz, Junelyn T.
Member



Austriaco, Marilou S.
Member



Firman, Shiela D.
Member



Santos, Ernielyn Marie B.
Member

Risk Management Committee



Pilar, Danilo N., Ph.D
Chairperson

Investment, Research and Development Committee



Engr. Salvador, Raymond Joseph L.
Chairperson



Sapungan, Rosalina G.
Co-Chairperson

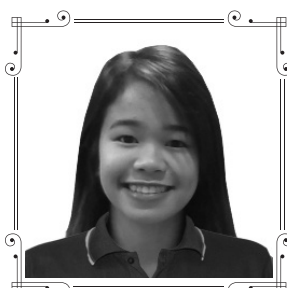


Allanigue, Edwin B.
Chairperson, Sub-Committee
on Current Investment



De Leon, Maria Nelia Rafaela G.
Chairperson, Sub-Committee
on Future Investment

Youth Committee



Ferrer, Jean Lamelle E.
Vice-Chairperson



Magdaraog, Gylianne G.
Secretary



Garcia, Maria Evelyn R.
Consultant



Macatangay, Orico S.
Consultant

Coop Ambassador (Dual Membership)



Dandan, Elvira S.

Amendments Committee



Dela Cruz, Renato G.
Chairperson



Cruz, Glenn C.
Vice-Chairperson



Garrido, Cielito L., MBA
Secretary



Dajang, Jocelyn T.
Member



Ferrer, Olivia G.
Member



Jose, Normandy G.
Member



Leonardo, Garibaldi O., DBA
Member



Mendoza, Apolonio M., Jr.
Member



Ramos, Charlie A., Jr.
Member



Santos, Marife S.
Member



Dandan, Elvira S.
Member



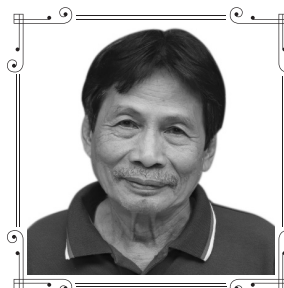
Cruz, Damaso L., Jr.
Member



Luching, Evelyn R.
Member



Alcantara, Zenaida A., CPA, MBA, CrFA
Member



Cuadrato, Salvador V.
Member

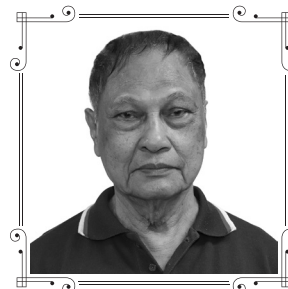
Amendments Committee



Aberion, Veronica T.
Member



Orcullo, Regina T.
Member



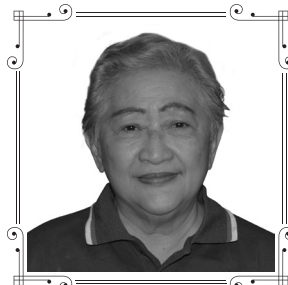
Cruz, Perseverando L.
Member



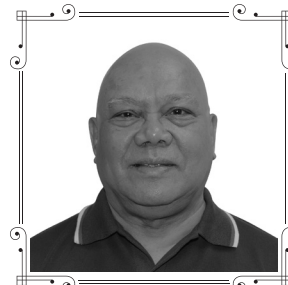
Ventura, Roberto L.
Member



Garcia, Maria Evelyn R.
Member



Estrella, Marilyn J.
Member



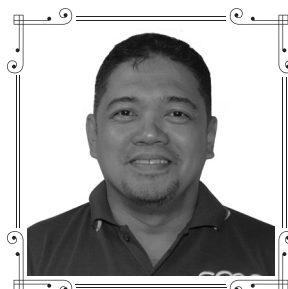
Cortez, Fernando S.
Member



Pilar, Danilo N., Ph.D
Member



Gorgonia, Lani E.
Member



Macatangay, Orico S.
Member



Santos, Virginia B.
Member



Santos, Jerry M.
Member



Engr. Salvador, Raymond Joseph L.
Member



Pilar, Jerrilynn L., DPA
Member



Atty. Cos, Allan B.
Legal Counsel



Atty. Guevarra, Melanie O.
Legal Counsel



Atty. Farol, Engelberto A.
Legal Counsel

SDCC Chorale



Top : Left to Right

Layug, Ramon T.; Londonio, Mario M.; Londonio, Mary Ann M.; Fernandez, Bernardita A.; Manuel, Enrico F.; Manuel, Luz A.; Cruz, Evangeline A.; Cruz, Yolanda Y.; Ramos, Elizabeth E. Ferrer, Olivia G.; Carabeo, Ernesto S.; Cortez, Jerick M.;

Bottom : Left to Right

San Miguel, Lillian S.; Ichinohe, Erlinda B.; Lopez, Purificacion V.; De Leon, Rosalina S.; Buenaventura, Estrelita D.; Santos, Olivia M.; Evangelista, Norma D.; Uson, Jean R.;

The Management



Garrido, Cielito L., MBA
Chief Executive Officer



Bautista, Maricris D.
Chief Operations Officer / Quality Management Representative

Executive Secretariat Services



Cortezo, Esmeralda D.
Executive Secretariat
Services Officer



Fabros, Ma. Darrenz G.
Recording Secretary to the
Board of Directors



Marquito, Marianne O.
Executive Secretary (Contractual)

Treasury



Daynolo, Ma. Francisca C.
Treasury Officer

Risk/Compliance/ Data Privacy

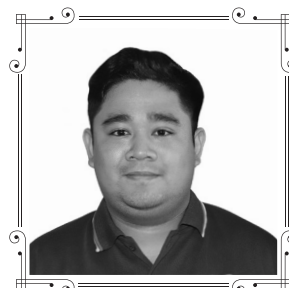


Magdaraog, Evangeline G.
Acting Risk/ Compliance/Data Privacy Officer/
Document Custodian of the Cooperative

Occupational, Environment, Health, Security and Safety



Comanda, Pernie T., CSP
Occupational, Environment,
Health, Security and
Safety Officer



Encarnacion, Richard Glenn P., RN
Staff Nurse

Human Resource Management



Canicosa, Sarah Len C.
HR Officer

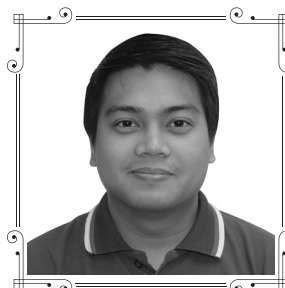


Caballero, Janice F.
HR Compensation and
Benefits Administrator Assistant



Mercado, Ruies F.
HR Talent Acquisition Assistant

Management Information System (M.I.S.)



Barcial, Juan Miguel S.
MIS Head



Manook, Everlyn C.
Database Administrator



Sentillas, Melvin Romeo L.
ICT Network and
Infrastructure Administrator



Ceniza, Marichu M.
Systems Analyst

Management Information System (M.I.S.)



Saez, Jeremae L.
ICT Specialist



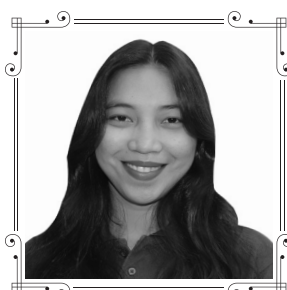
Ramos, Jaime Mario G.
ICT Specialist (Contractual)



Cardona Ted Aron C., Jr.
Database Specialist



Hernandez, Jon Marc M.
Database Specialist



Anuat, Anne Marinella S.
Junior Programmer



Barrientos, Earl Joshua V.
Junior Programmer



Espiel, Princess Emmanuelle R.
Junior Programmer

Audit Program Management



Bernardo, Ma. Nanette D.
Audit Program Management Head



Garcia, Jess Dominicus J.
Social / Performance Auditor

Operations Support Services (O.S.S.) Group



Alcantara, Vivian D.
Operations Support Services Group Head

Records Management & Administrative Services



Bautista, Ronaldo P.
Records Management &
Admin Services Officer



Cruz, Jose Noel L.
Records Management
Coordinator

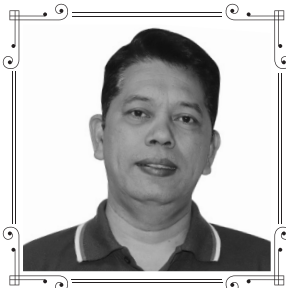


Ret, Ronaldo V.
Records Management & Admin
Services Support Staff/Driver

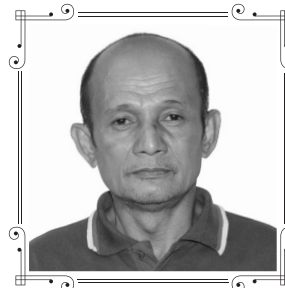


Penolia, Rico D.
Records Management & Admin
Services Support Staff/Driver

Property Management & Building Administrative Services



Alcantara, Ronaldo M.
Property & Building Admin
Coordinator II



Orioque, Ricky M.
Property and Building Admin
Coordinator



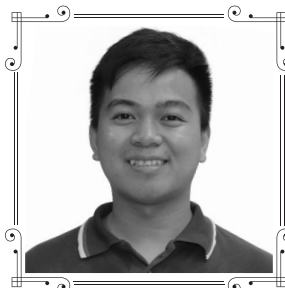
Bajar, Junior Teddy G.
Property and Building Admin
Support Staff/ Utility Staff



Abaigar, Arjay Ray T.
Utility Support Staff



Montalban, Jeran G.
Utility Support Staff



Pioquid, Rommel B.
Utility Support Staff



Santos, Alan D.
Utility Support Staff

Property Management & Building Administrative Services



Tendero, Jason M.
Utility Support Staff



Thomas, Alexander D.
Utility Support Staff



Villanueva, Mark Christopher P.
Utility Support Staff

Accounting



Mendoza, Marilyn M.
Accounting Head



Espiritu, Marinel S.
Accounting Assistant



Llamas, Miriam R.
Accounting Assistant



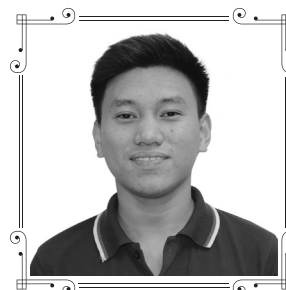
Riano, Christine Ann P.
Accounting Assistant



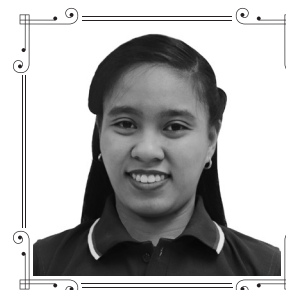
Lombrio, Jerson C.
Accounting Support Staff



Bofil, Evan Mae H.
Accounting Support Staff



Belaos, John Loyd B.
Accounting Support Staff



Abrio, Reabelle Z.
Accounting Support Staff (Contractual)

Enterprise Operations Management (E.O.M) Group



Salvador, Emmy R.
Enterprise Operations Management Group Head

Satellite Operations



Yeban, Nelson D., Jr.
Satellite Operations
Head- Sucat



Dela Peña, Maria Cecilia D.
Satellite Operations
Head- LPC

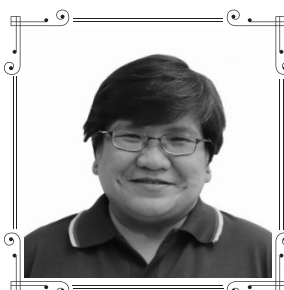


Suyat, Evangeline B.
Technical Assistant to
Satellite Operations- Sucat /
Assistant Document Custodian



Ocampo, Terry Ann Q.
Technical Assistant to
Satellite Operations- LPC

Account Management



Santiago, Ferlinda M.
Account Management Head / Loan Product Officer (Concurrent)



Lopez, Catherine P.
Deposit & Other Product Officer



Cortezo, Roque T.
Account Specialist II

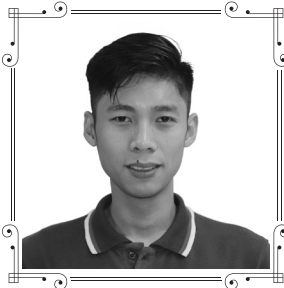


Anoba, Joseph Alden C.
Account Specialist



Balistoy, John Norman A.
Account Specialist

Account Management



Estrella, Kenneth S.
Account Specialist



Grageda, John Warrie S.
Account Specialist



Maghirang, Ronaldo C.
Account Specialist



Mancio, Glen R.
Account Specialist



Rodriguez, Jojo S.
Account Specialist



Ruiz, Richard A.
Account Specialist



Tulipas, June Mark B.
Account Specialist



Valerio, Vince O.
Account Specialist



Abaca, John-Michael M.
E.O.M.-A.M. Support Staff
(Satellite Office- Sucat)



Aldana, Ana Lorraine S.
E.O.M.-A.M. Support Staff



Figueroa, Meriam J.
E.O.M.-A.M. Support Staff
(Satellite Office- LPC)



Nery, Khristine Cassandhra G.
E.O.M.-A.M. Support Staff
(Satellite Office- Sucat)

Credit Administration & Loan Servicing



Candelaria, Cherrylyn C.
Credit Administration & Loan Servicing Head



Cruz, Armando Jr., R.
Credit Administration Officer



Garcia, Roberto E.
Loan Servicing Officer

Credit Administration & Loan Servicing

SDCC STAFF



Ferrer, Gloria T.
Appraiser



Naoe, James Abraham B.
Appraiser



Vasquez, Jason M.
Appraiser



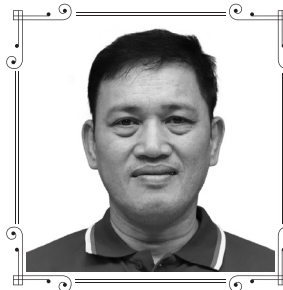
Jabiñar, Glydel T.
Account Specialist



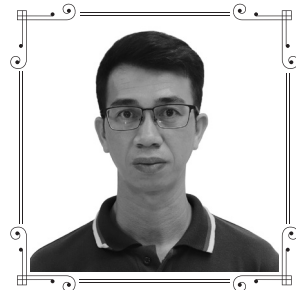
Abella, Jose Marlon M.
Collector



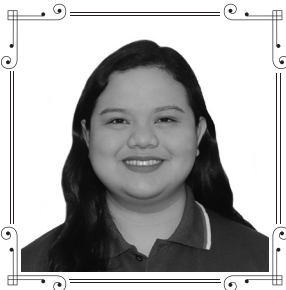
Espiritu, Galicano M., III
Collector



Landicho, Justino C.
Collector



Martin, Roy D.
Loan Documentation Coordinator



Austria, Kimberly Rose A.
EOM-CALS Support Staff
(Satellite Office- LPC)



Balte, Kristine Joy O.
EOM-CALS Support Staff
(Satellite Office- Sucat)



Bonggat, Almira L.
E.O.M.-C.A.L.S. Support Staff
(Satellite Office- LPC)



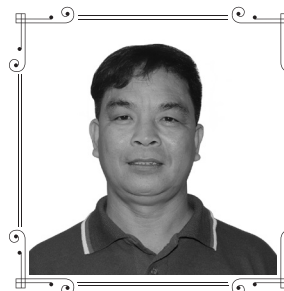
Cruz, Cristriana O.
E.O.M.-C.A.L.S. Support Staff
(Satellite Office-Sucat)



Dimaapi, Marshelle Mae S.
E.O.M.-C.A.L.S. Support Staff



Gadon, Editha D.
E.O.M.-C.A.L.S. Support Staff



Zamora, Norman C.
Legal Assistant

Cash Operations



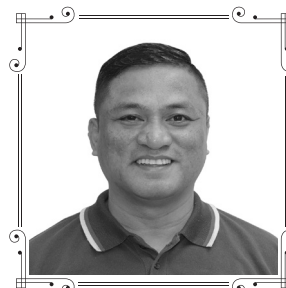
Nuñez, Mary Ann M.
Cash Operations Head



Villacorte, Elvira J.
Cashier (Main Office)



Guzman, Arlene R.
Cashier (Satellite Office-Sucat)



Rabotaso, Ferdinand Q.
Cashier (Satellite Office- LPC)



Cundangan, Jan Michael C.
Cash Operations Coordinator
(Satellite Office-LPC)



Legaspi, Noriza O.
Cash Operations Coordinator
(Satellite Office- Sucat)



Abareta, Denise T.
Teller / Petty Cash Custodian
(Main Office)



Bordaje, Marjerie G.
Teller (Satellite Office- Sucat)



Faustino, Jenalyn C.
Teller (Satellite Office- LPC)



Guerrero, Mikee Jayzel D.
Teller (Opening of Account
- Main Office)



Lico, Risa B.
Teller-Bayad Center
(Main Office)



Nanas Reyniel P.
Teller (Bayad Center
- Main Office)



Pelegrino, Niezel J.
Teller (Satellite Office- LPC)



Sangab, Bianca Monique T.
Teller (Main Office)



Santos, Ryshan F.
Teller (Main Office)



Tutor, Angel Rose Z.
Teller- Bayad Center
(Satellite Office-Sucat)

Cash Operations



Dordas, Christine V.
Cash Operations Support Staff
(Satellite Office- LPC)



Lopez, Patrisha Anne R.
Cash Operations Support Staff
(Main Office)



Medalla, Melissa R.
Cash Operations Support Staff
(Satellite Office- Sucat)(Contractual)

Communication & Knowledge Center Management Group



Dofitas, Ia B., MPA
Communication & Knowledge Center Management Group Head

Members and Leaders Training and Development



Rañola, Maricel M.
Member and Leader Training
& Development Officer



Jose, Susana N.
Member and Leader Training
& Development Support Staff



Dela Cruz, Jerzene Mc Chell G.
Training Assistant (Contractual)

Market Research and Business Development

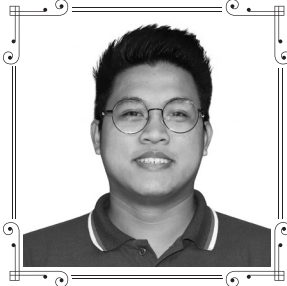


Almario, Catherine C.
Market Research and Business
Dev't Administrative Coordinator



Manalili, Marie Rita Bettina Gerardine M., RND
Market Research and Business Dev't
Administrative Assistant

Communications and Publications



Despogado, Fredrick D.
Communications &
Publications Assistant

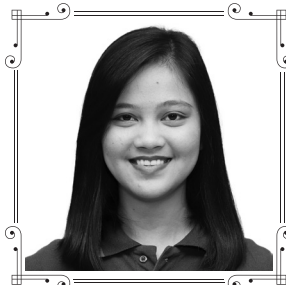


Gonzales, Jamen M.
Communications &
Publications Assistant



Ferrer, Agatha Romelle G.
Social Media Assistant (Contractual)

Marketing



Lacerna, Joy Marie C.
Marketing Administrative
Assistant

Membership Development & Member Support Services Group



Ferrer, Elena E., RSW
Membership Development and Member Support Services Group Head

Member Records Administration



Cuadrato, Joanna D.
Member Records
Administration Officer



Domingo, Angelica S.
Member Records
Administration Support Staff

Membership & Member Services



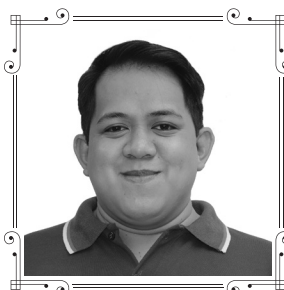
Gamboa, Jeanette U.
Membership and Member
Services Officer



Abocado, Jesus A.
Membership and Member
Services Coordinator



Llamas, Michael P.
Membership and Member
Services Coordinator



Sison, Rafael P., RN
Membership and Member
Services Coordinator



Calma, Magnolia G.
Membership & Member
Services Assistant

Membership Campaign



David, Melani B.
Membership Campaign
Coordinator



Dela Justa, Kimberly D.
Membership Campaign
Support Staff



Bernardo, Soledad J.
Membership Campaign
Support Staff

Business Management Group



Esperanza, Joanna I., RSW
Business Management Group Head

Botica de San Dionisio (Main Branch)



Dela Cruz, Elizabeth D., R.Ph.
Botica Operations Officer



Apostol, Rial S.
Botica Store Supervisor



Gimena, Rosana B.
Convenience Store Coordinator



Nebria, Blesilda V.
Pharmacy Assistant



Guerra, Annabelle G.
Pharmacy Assistant



Adriano, Mary Kris L.
Botica Operations Assistant



Monteclaro, Mike A.
Botica Operations Support Staff



Basco, Victor M.
Convenience Store Assistant



Magalang, Dianne Christine L.
Botica Operations
Assistant(Reliever)

Botica de San Dionisio (Las Piñas Branch)



Caseñas, Johna M., R.Ph.
Pharmacy Officer



Gonzales, Reynaldo P., Jr.
Botica Operations Coordinator

Value Chain Distribution Unit



Bato, Victor C.
Warehouse/ Receiving
Coordinator



Tacaisan, Rowel P.
Value Chain Sales Assistant



Ranillo, Maverick Ian M.
(TRIAS) Accounting/ Admin
Staff (Project Based Contractual)

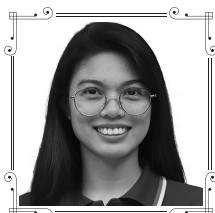
Former Employees



Alam, Imelda D.



Bertiz, Andy Fel M.



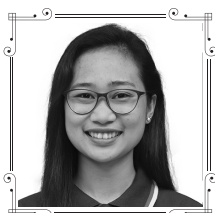
Cayabyab, Maricor D.



Chua, Joanes T.



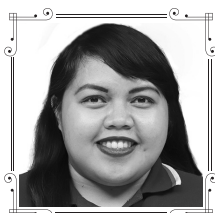
De Leon, Edgie Boy R.



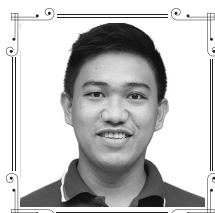
Garilao, Marisen C.



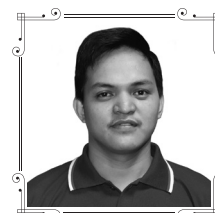
Guhit, Josefina M.



Gutierrez, Carmina Agustina R.



Laguda, Louie John C.



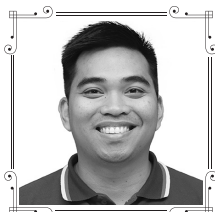
Leyson, Armando V., Jr.



Manila Hanna Marie M.



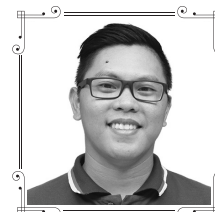
Muni, Ma. Eloisa S.



Orola, Alfredo Bernardo P.



Silva, Lawrenz Angelo S.



Sioson, Anthony A.

Consultants



Atty. Cos, Allan B.
Legal Counsel



Atty. Farol, Engelberto A.
Legal Counsel



Atty. Guevarra, Melanie O.
Legal Counsel



Atty. Guevarra, Alexander O., Jr., RN
Legal Counsel



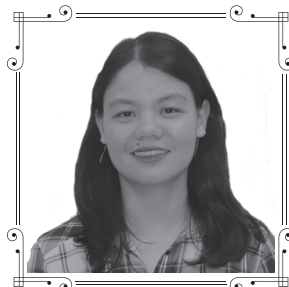
Pilar, Danilo N., Ph.D.
QMS Consultant



Agonoy, Jaquelin J.
Technical Assistant to
QMS Consultant



Espiritu, Hernando H.
HR Consultant



Frias, Bernadette Jean D.
Data Privacy Consultant



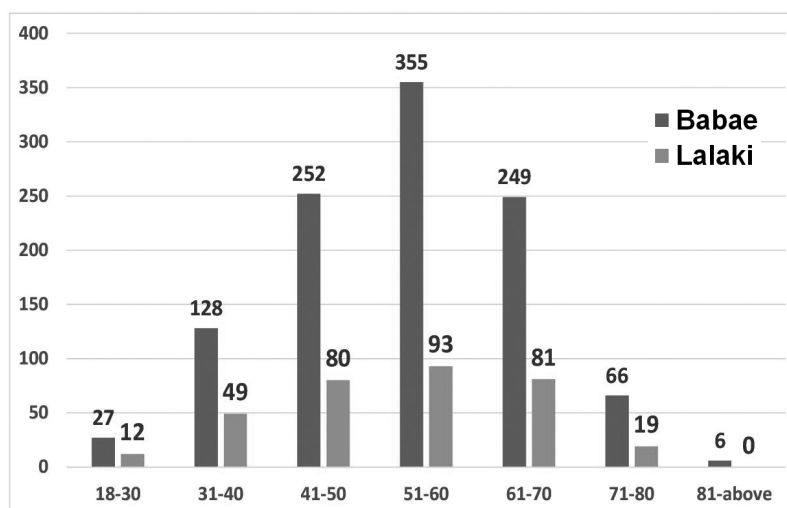
Guerrero, Mark Joseph D., MBA, CPA, CFC
Accounting Consultant



Chou, Andrew Y., Msc, MPH, PMP
CUSO Consultant

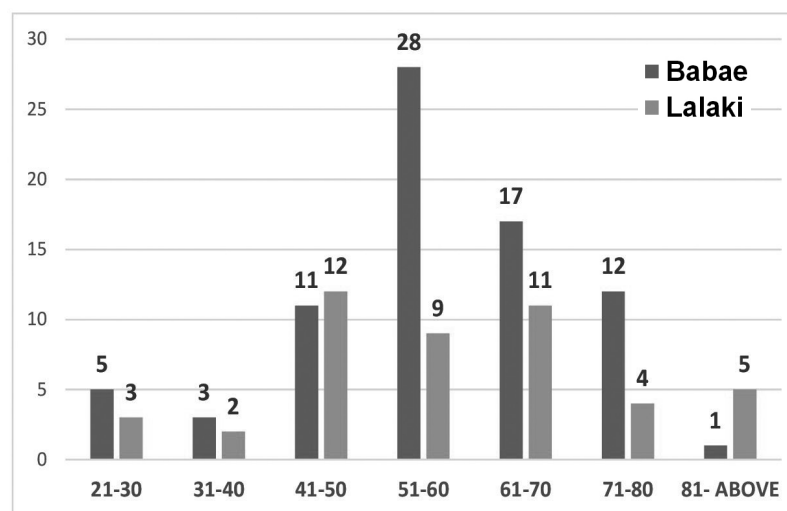
POOK-TULUNGAN LIDER (POOK-TULUNGAN LEADER)

EDAD	BABAE	LALAKI	BILANG	%
18-30	27	12	39	2.8%
31-40	128	49	177	12.5%
41-50	252	80	332	23.4%
51-60	355	93	448	31.6%
61-70	249	81	330	23.3%
71-80	66	19	85	6.0%
81-ABOVE	6	0	6	0.4%
TOTAL	1083	334	1417	100.0%



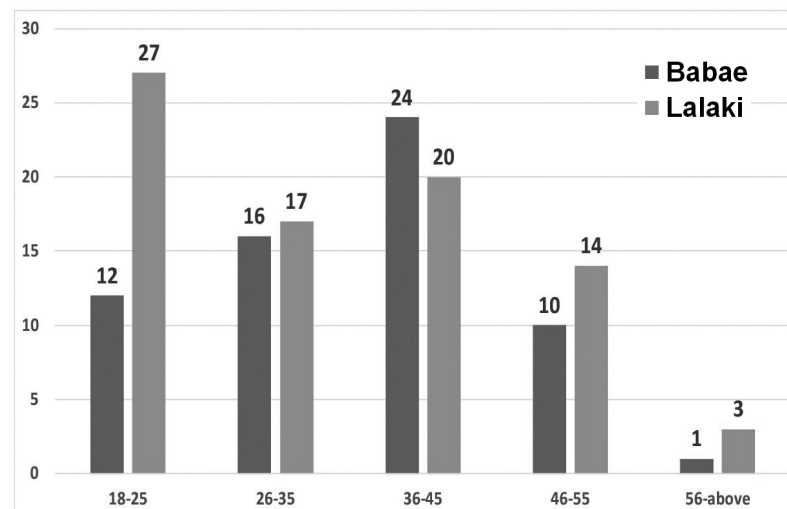
OPISYALES NG SDCC (SDCC OFFICERS)

EDAD	BABAE	LALAKI	BILANG	%
18-30	5	3	8	6.50%
31-40	3	2	5	4.07%
41-50	11	12	23	18.70%
51-60	28	9	37	30.08%
61-70	17	11	28	22.76%
71-80	12	4	16	13.01%
81-ABOVE	1	5	6	4.88%
TOTAL	77	46	123	100%



KAWANI NG SDCC (SDCC STAFF)

EDAD	BABAE	LALAKI	BILANG	%
18-25	12	27	39	27%
26-35	16	17	33	23%
36-45	24	20	44	31%
46-55	10	14	24	17%
56-ABOVE	1	3	4	3%
total	63	81	144	100%

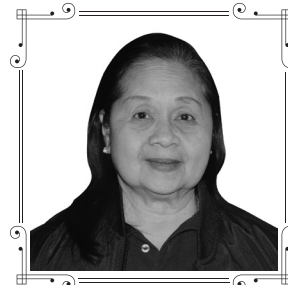


Escuela de San Dionisio

Board of Directors



Pilar, Jerrilynn L., DPA
President/Chairperson



Jose, Nenita J.
Vice-President/
Vice-Chairperson



Santos, Pilita R.
Corporate Secretary



Pascua, Teresita S.
Treasurer



Cruz, Glenn C.
Director



Crisostomo, Mariquita S.
Director



Lopez, Mariquit M.
Director



Salvador, Alicia C.
Director



Samson, Brenda B.
Director



Luching, Evelyn R.
Chief Executive Officer



De Leon, Alicia L.
School Head

Administration



Luching, Evelyn R.
Chief Executive Officer



De Leon, Alicia L.
School Head



Dela Cruz, Irine P.
Registrar



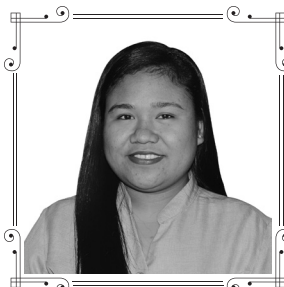
Salvador, Maria Agnes D.
Guidance Counselor
(Pre-School-Grade 6)



Samporna, Rosalie T.
Guidance Counselor
(Grade 7- Grade 10)



Lagman, Riza Ferrer
Officer In Charge
Accounting Department



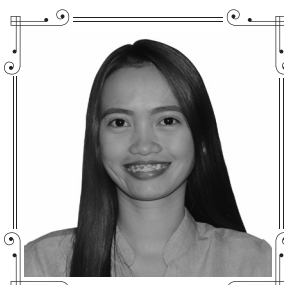
Gagan, Irine Joy L.
Cost Accountant



Pascual, Ranila A.
Logistic Staff



Romualdo, Ma. Lourdes G.
Nurse



Valeriano, Celeste G.
Librarian



De Paz, Ramon M.
Utility



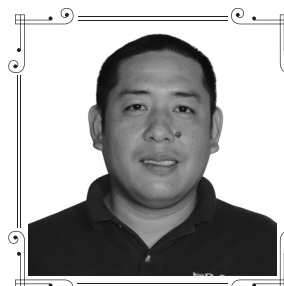
Araña, Chona S.
Utility



Narciso, Jessica J.
Utility



Peralta, Emma E.
Utility



Sakay, J-Mer D.
Utility/Driver

Pre School Teachers



Arevalo, Honeylyn L.



Hernandez, Rachel Ann L.



Quisias, Jennlyn M.

Grades 1 to 3 Teachers



Amar, Marivie F.



Borsoto, Shiela F.



Comendador, Maria Meldly E.



Ferreras, Mary Ann F.



Fetalver, Cherry Abigale F.



Sagaysay, Pevy C.

Grades 4 to 6 Teachers



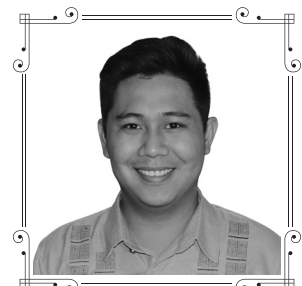
Allanigue, Adeline L.



Bersales, Venus B.



Garcia, Jennifer A.



Javinar, Rommel E.

Grades 4 to 6 Teachers



Pastoral, Michelle S.



Revilla, Melody R.



Rioflorido, Kimberly R.



Zarate, Roldan M., II

Grades 7 to 10 Teachers



Brito, John Rom-nie M.



Cabauatan, Robert S.



Danan, Celia V.



Glorioso, Dunstan S.



Jesalva, Egbert V.



Ladera, Jessica C.



Lopez, Crisval V.



Lusuegro, Marissa J.



Mallari, Arianne Joy M.



Portento, Chin-chin M.



Ugali, Jessica M.



Vasay, Rizalyn L.



Zarate, Jeffrey M.

Security Guards



Albao, Alvin
Main Office



Magbago, Jayson
Main Office



Odivilas, Jessie
Main Office



Rendon, Jeffrey
Main Office



Remulta, Daniel
Main Office (Reliever)



Ajas, Roy
Satellite Office - Sucat



Molina, Jayson
Satellite Office - Sucat



Rondina, Ryan
Satellite Office - Sucat



Amoranto, Ronnie
Satellite Office - LPC



Arganda, Mark Vincent
Satellite Office - LPC



Garcia, Christian
Satellite Office - LPC



Botica de San Dionisio - Main Branch



Botica de San Dionisio - LPC Branch



Vasay, Marcelino
Escuela de San Dionisio



Largo, Bernard
Escuela de San Dionisio

JANUARY



Basic Leadership Training for Pook-Tulungan Leaders



Memorandum of Agreement with Brgy. Pulang Lupa Uno, Las Piñas City



Fire Victims at Pulang Lupa Uno, Las Piñas



Visitors from Central Market Development Cooperative



Visitors from MSU-IIT National Multi-Purpose Cooperative

FEBRUARY



Pook-Tulungan Leaders Orientation



Visitors from AWEM Multi-Purpose Cooperative



1st Quarter Pook-Tulungan Meeting

MARCH



58th Annual General Election



58th Annual Representative Assembly



Visitors from Gumaca Coco Consumer Cooperative



International Aflatoun Day



Aflatoun Global Money Week

APRIL



Induction and Oath-taking of the Newly Elected Officers



CPR Mannequin Donation for Parañaque City Health Office



SDCC Staff Lenten Recollection



Visitors from Jose Panganiban National High School Multi-Purpose Cooperative



4th Aflatoun Kids Summer Camp

MAY



Brigada Eskwela 2019



Disaster Awareness Seminar for Pook-Tulungan Members

JUNE



Office Bearer Course



SDCC Speakers' Bureau Re-Tooling



JULY



SDCC's Anniversary Offering: Simultaneous Hands-Only Cardiopulmonary Resuscitation(CPR) Campaign for SDCC members and non-members family



SDCC's 58th Anniversary



AUGUST



Cooperative Consultation Forum

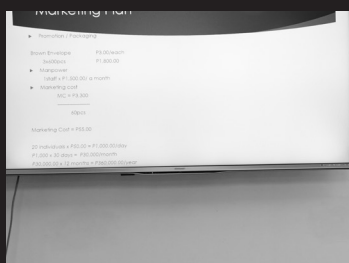


Urban Gardening in Partnership with Brgy. San Isidro



SDCC Sportsfest with Disaster Preparedness Orientation

SEPTEMBER

[illegible]

OCTOBER



Cooperative Month





Mini Job Fair in partnership with City Government of Parañaque, PESO & DOLE

NOVEMBER



Inter-Cooperative Bowling Tournament



Angels of God 2019



Peanut Butter & Candy Making for Members



Big Brother-Small Brother Program Between San Dionisio Credit Cooperative (SDCC) and Cubao Rosario Sta. Lucia Transport Services Cooperative (CURODA TSC)

DECEMBER



58th SPECIAL REPRESENTATIVE ASSEMBLY
(Ika-58 na Espesyal na Pulong ng mga Kinatawan ng mga Pook-Tulungan)



Awarding of ISO 9001:2015 Certificate



58th Special Representative Assembly

Certificate

Standard **ISO 9001:2015**
Certificate Registr. No. **01 100 1934963**

Certificate Holder: **San Dionisio Credit Cooperative**
0554 Quirino Ave., San Dionisio,
Paranaque City, 1700, Philippines

including the locations according to annex

Scope: Provision of Loan Services, Deposit Services, Pharmaceutical Products and Consumer Goods, Bayad Center and other credit-related services

Proof has been furnished by means of an audit that the requirements of ISO 9001:2015 are met.

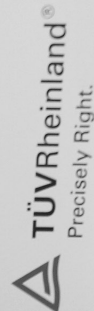
Validity: The certificate is valid from 2019-11-29 until 2022-11-28.
First certification 2019

2019-12-02


TÜV Rheinland Cert GmbH
Am Grauen Stein - 51105 Köln



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Annex to certificate

Standard **ISO 9001:2015**
Certificate Registr. No. **01 100 1934963**

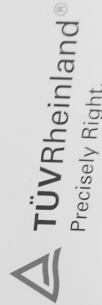
No.	Location	Scope
/01	San Dionisio Credit Cooperative 0554 Quirino Ave., San Dionisio, Paranaque City, 1700, Philippines	Provision of Loan Services, Deposit Services, Pharmaceutical Products and Consumer Goods, Bayad Center and other credit-related services
/02	San Dionisio Credit Cooperative Satellite Office, Dr. A Santos Ave., Cor. Santos Compound, San Isidro, Paranaque City 1700 Philippines	Provision of Loan Services, Deposit Services, Consumer Goods, Bayad Center and other credit-related services
/03	San Dionisio Credit Cooperative Satellite Office, 101 Zapote, Alabang Road, Pampuna Uno, Las Piñas City 1740 Philippines	Provision of Loan Services, Deposit Services, Pharmaceutical Products and Consumer Goods, Bayad Center and other credit-related services

2019-12-02


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Page 1 of 1

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Data Privacy

Privacy Statement:

Your personal data and privacy is important to us, which is why we at SDCC would like to comply with privacy laws and privacy obligations, concerning the collection, use, share, disclosure, storage and disposal of related personal information in compliance to the standard prescribed by RA 10173 (Data Privacy Act of 2012).

SECTION	WHAT CAN YOU FIND THERE?	HOW IT WAS PROCESSED
INFORMATION COLLECTED	<u>PERSONAL INFORMATION (PI):</u> Name, Present & Old Address, Contact Details <u>WE ALSO COLLECT SENSITIVE PERSONAL INFORMATION (SPI):</u> Occupation, Income, Employment Records and Status, Family Background, Spouse Background, Family monthly Income, marital status, Government ID's, age, religious belief, individual's health, education, sex, pictures and Individual's financial statement (e.g. current deposits, loans, including loans to other FI's)	• INTERVIEW • APPLICATION FORMS Purposes: 1. Identifications 2. Credit checking and Verifications 3. For your Qualification to other SDCC products aside from our loan services 4. Company's Protection
INFORMATION USED	Our legitimate interest and also for those of a third party	Compliance with legal or regulatory obligations.
INFORMATION DISCLOSED/SHARED	• SDCC share your information to provide the service to you, to comply with your request or with our third parties; • We may share your information with others including other SDCC group of companies and any of our service providers or anyone who were under an obligation to disclose information to or where it's in the public interest.	Pls. refer to Privacy Policy of SDCC Personal Data will be process through: • Data sharing agreement • Service level agreement • Non-Disclosure Agreement
INFORMATION SECURED	SDCC limit access to your personal data to those employees, liaison officer and other parties who have a business need to know. They will process your personal data on our instructions and they are subject to a duty confidentiality.	SDCC put in place appropriate security measures to prevent your personal data from being accidentally lost, used or accessed in an unauthorized way, altered or disclose.
INFORMATION STORED	We keep your information in line with our data retention policy. This enables us to comply with legal and regulatory requirements or use it where we need to for our legitimate purposes such as dealing with any inquiries.	ACTIVE FILES - We'll normally keep records/files for a period of 5 years. ARCHIVE-LIFETIME
INFORMATION DISPOSED	Records and member's file will be disposed after 5 years or after complying with any legal and regulatory requirements.	Only our Data Privacy Office is allowed to dispose your file. Process through a paper shredder and done inside our premises.
SDCC DATA PRIVACY OFFICE	IF YOU'D LIKE FURTHER INFORMATION ON ANYTHING WE'VE SAID IN THIS PRIVACY NOTICE OR TO CONTACT OUR DATA PRIVACY OFFICER, PLEASE DO NOT HESITATE TO CONTACT US AT 02-8826-1055; 02-8826-67-26; EMAIL ADD: info@sandionisiocredit.coop	

1.25%

MONTHLY INTEREST RATE
(based on diminishing balance)

AVAIL NOW!

PENSION LOAN



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CAPITAL BUILD UP LOAN

*Higher amount of Interest
on Capital and Patronage
Refund (ICPR)*

*Higher availment of
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AVAIL NOW!!

ANG ISTORYA NG SAN DIONISIO CREDIT COOPERATIVE

Ika-28 ng Hulyo 1961 ang naging pormal na pagsisimula ng SDCC matapos na pagtibayin ng dalawampu't walong (28) *founding members* ang *Articles of Cooperation* at *By-Laws* nito; subali't, noong ika-8 ng Setyembre 1961 lamang napahintulutan ng *Cooperative Administration Office (CAO)* ang pagpapatala nito bilang isang *Credit Cooperative*, na siyang naging kauna-unahan namang *credit union* na pang komunidad sa bansa.

Nagmula ito sa puso at diwa ng mga lalaki't babaeng, kahit mga nag-aaral pa at bago pa lang sa kani-kanilang propesyon, ay nakatuon na ang pansin sa bayan at mga bagay na pambalana. Nagsagawa sila ng mga gawaing pangkomunidad at palaging nagkaroon ng mga talakayang ukol sa pulitika, relihiyon at bayan. Sila ay nagbuo ng mga asosasyon upang mangalap ng tulong at kumilos para abutin ang layuning pinagkaisahan ng lahat. Sa mga gawaing ito ay unti-unti silang nagkaisa sa isang pananaw na magkaroon ng pamayanang nakatutugon sa sariling pangangailangan at nakatutulong sa paglago ng bansa.

Tiwala ang isang mahalagang salik na kailangang matamo ng SDCC sa simula. Marami ang pagdududa sapagkat ang konsepto ng kooperatiba ay isang bagong kaisipan para sa mga kabaryo. Isang organisasyong inihahain ang serbisyong hawakan ang salapi ng mga tao at pamahalaan ito ay pawang wala sa katinuan, dahil sa mga panahong iyon ay hindi pa ito nasubukan. Pinaalalahanan pa ng mga nagdududa ang mga "pioneers" ng SDCC na "walang humawak ng palayok na 'di naulingan." Hindi sila natinag, buo ang tiwalang ang konsepto ng kooperatiba ang sagot sa kanilang hinahanap-hanap.

Ang kalagayang lumalaking-bilang ng mga mahihirap sa paligid ang nagbunsod sa kanilang gawing gabi-gabi ang talakayan upang makahanap ng matitibay na solusyon. Bumaba ang inspirasyon sa kanilang kamping bilang mga *Rover Scouts* sa isla ng Corregidor noong Hunyo 1961 kasama si Fr. Francisco Wittezaele, katulong na pari ng Kura Paroko ng simbahan ng San Andres, na siyang kanilang naging masugid na kakampi; at si Fr. Walter Hogan ng *Institute of Social Order (ISO)*, na siya namang nagsusog sa kaisipang magbuo ng *credit union*. Iminungkahi ni Fr. Hogan na kanilang imbitahan ang kapwa Heswitang si Fr. Gaston Duchesneau, direktor ng ISO noong panahong iyon, sapagkat ang huli ay higit ang kaalaman ukol sa *credit union*. Ang matibay na paniniwala ng mga *Rover Scouts* sa "pag-ibig sa Diyos" at "pag-ibig sa bayan" ang siyang nagtulak sa kanilang magbuo ng *credit union*.

Pagkatapos ng kanilang mga pag-uusap sa Corregidor, muling nagtagpo ang grupo upang ayusin ang planong magtatag ng kooperatiba. Inimbitahan nila si Fr. Duchesneau upang magbigay liwanag ukol sa *credit union*. Si "Fr. Duke," ang panlambing na tawag sa kanya, ay nagbigay ng *credit union pre-membership seminar*, apat na oras bawat gabi, sa loob ng siyam na magkakasunod na Biyernes. Malinaw ang kanilang misyon: Gaganyakin nila ang mga kabaryo, lalo na ang mahihirap, na tulongan ang kanilang mga sarili sa pamamagitan ng *credit union*. Ito ang nakita nilang sagot sa matagal na paghahanap ng paraan para sa kaunlarang pangkabuhayan at pambayan.

Pagkatapos ng mga seminar, nagdesisyon silang itatag ang San Dionisio Credit Cooperative Union, Inc. (SDCCUI). Dalawampu't walong *pioneers*, na binuo ng dalawampu't anim (26) na *Rover Scouts* at dalawang (2) babae, ang nagtatag ng kooperatiba noong ika-28 ng Hulyo 1961 nang may panimulang kapital na ₱380.00. Ang unang tanggapan ay isang lamesa sa bilyaran ni Bb. Adoracion L. Marquez, isa sa mga *founders*. Ang mga unang opisyal ay sina Benedicto A. Allanigue, Pangulo; Jose T. Garcia, Ikalawang Pangulo; Ismael M. Allanigue, Kalihim; at Herminio C. Hernandez, Ingat-Yaman. Mga kasapi ng unang nahalal na Lupong Patnugutan ay sina Felino V. De Leon, Sr., Dr. Arsenio G. Santiago, at Antonio C. Guerrero.

Malaki ang naitulong ni Fr. Wittezaele sa pagdami ng mga bagong kasapi sa pamamagitan ng "pagkatok sa mga pintuan" upang maengganyo ang mga taong dumalo sa *pre-membership seminar*. Hinikayat niya ang mga mayayamang pamilya, ang simbahan at ang lokal na paaralan na mag-impok sa bagong *credit union*.

Sa kasalukuyan, ang SDCC ay nakatala sa *Cooperative Development Authority (CDA)* sa ilalim ng bagong *coop code* *Republic Act (RA) 9520*.

HISTORY OF SAN DIONISIO CREDIT COOPERATIVE

July 28, 1961 formally marked the beginning of SDCC after twenty-eight (28) *founding members* approved its *Article of Cooperation and By-laws*. However, it was not until September 8, 1961 when the *Cooperative Administration Office (CAO)* approved SDCC's registration as a *Credit Cooperative*, becoming the first community-type credit union in the country.

It started in the hearts and minds of men and women who, even as students and young professionals, train their sights on things, community and their attention on social matters. They organized community activities and regularly held discussions on politics, religion and social issues. They formed groups or association to mobilize support and to work on a common objective. These activities gradually shaped a shared vision of a community that was able to meet their own needs and contribute to nation building.

Trust is a critical factor that SDCC had to earn in the beginning. There was much doubt then because the co-operative idea was new to the community. An organization that proposed to collect money among the people and promised to manage it for them sounded almost crazy as it was untested then. The pioneers of SDCC were reminded by some cynics that "no one who holds the clay pot is not dirtied by it" (Walang humawak ng palayok na 'di naulingan). But they persisted, confident that the co-operative idea was the answer to what they were looking for.

It was the plight of the growing number of poor people in their neighborhood that turned the nightly discussions into a search for concrete solutions. The inspiration came during a camping trip of the Rover Scouts in the island of Corregidor in June 1961. The group was accompanied by Fr. Francisco Wittezaele, Assistant Parish Priest of St. Andrew's Church, who became an ardent supporter, and Fr. Walter Hogan of the Institute of Social Order (ISO) who brought up the idea of forming a credit union. Fr. Hogan suggested that they invite a fellow Jesuit and director of ISO at that time, Fr. Gaston Duchesneau, because the latter has more knowledge about credit unions. It was the Rover Scouts' strong belief in 'love of God' and 'love of country' that helped push the idea of forming a credit union.

Right after the meeting in Corregidor, the group again met to firm up plans to organize a co-operative. Fr. Duchesneau was invited to enlighten them on credit unions. "Fr. Duke," as he was fondly called, conducted the credit union pre-membership seminar at least four hours each night for nine consecutive Fridays. The mission was clear: They would mobilize people especially the poor to help themselves through the credit union. This was the answer to their long quest for economic and social advancement.

After the seminars, they decided to form San Dionisio Credit Cooperative Union, Inc. (SDCCUI). Twenty-eight(28) pioneers composed of twenty-six (26) Rover Scouts and two(2) women founded the cooperative on July 28, 1961 with an initial capital of P380.00. The co-operative first held office inside a billiard hall – a small table, actually owned by Ms. Adoracion L. Marquez, one of the founders. The first elected officers included Benedicto A. Allanigue, President; Jose T. Garcia, Vice-President; Ismael M. Allanigue, Secretary; and Herminio C. Hernandez, Treasurer. Members of the first elected Board of Directors were Felino V. de Leon, Sr., Dr. Arsenio G. Santiago, and Antonio C. Guerrero.

Fr. Wittezaele was most helpful in recruiting new members by "knocking on doors" to encourage people to attend the pre-membership seminar. He also encouraged wealthy families, the church, and the local school to put up their savings in the new credit union.

As of today, SDCC is registered at the Cooperative Development Authority (CDA) under the new coop code RA 9520.

58

YEARS OF CONTINUOUS SERVICE AND STILL COUNTING!

W I S E

- **Will** (marubdob na pagnanais at) &
- **Integrity** (malinis na integridad para) to
- **Serve** (maglingkod)
- **Efficiently, Effectively & Ethically** (sa tama, mabisa, at moral na pamamaraan)

M E N T O R

- **Morally Driven** (matuwid)
- **Experienced** (may akmang karanasan)
- **Nurturing** (mapag-aruga)
- **Trustworthy** (mapagkakatiwalaan)
- **Open** (bukas at walang tinatago)
- **Responsive** (mabilis tumugon)

ASPIRE & INSPIRE

Maghangad at Magsilbing Halimbawa

This is the brand that we would want to be associated with each member, officer and staff of San Dionisio Credit Cooperative wherever he/she goes. We would want him/her to be identified as somebody who has the will and integrity to serve efficiently, effectively and ethically.

Ito ang tatak na nais nating maiugnay sa bawat kasapi, opisyal, at mga kawani ng San Dionisio Credit Cooperative, saan man siya pumunta. Nais natin siyang makilala bilang isang tao na laging may marubdob na pagnanais at malinis na integridad na maglingkod sa kapwa niya sa tama, mabilis at moral na pamamaraan.

To be able to do this, it is important that he/she possess the following qualities: morally driven, experienced (especially in cooperative undertakings), nurturing, trustworthy, open and responsive.

Para maisakatuparan ito, mahalagang taglay niya ang mga sumusunod na katangian: matuwid, may akmang karanasan (lalo na sa mga gawaing pang-kooperatiba), mapag-aruga, mapagkakatiwalaan, bukas at walang itinatago sa kaniyang pakikisalamuha sa kapwa, at mabilis tumugon sa pangangailangan ng iba.

This does not mean that we are flaunting that we have those qualities. Rather, each one of us aspires to be such and we hope to be able to inspire others to be the same.

Hindi ibig sabihin ay hayagan nating ipinagmamalaki ng taglay nating lahat ang mga katangiang ito. Sa halip, ang bawat isa sa atin ay naghahangad lamang na makapag-angkin ng mga nabanggit na katangian at umaasang magsilbing magandang halimbawa para pamarisan ng iba.

SAN DIONISIO CREDIT COOPERATIVE

Founded July 28, 1961
0554 Quirino Avenue, San Dionisio, Parañaque City
Tel. no. : 8826-1055 / Telefax: 8826-6726
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