



NATCCO NETWORK

**BARBAZA MULTI-PURPOSE COOPERATIVE**



# 2018 ANNUAL REPORT



EMBARKING ECO-TOURISM AND  
EMBRACING DIGITALIZATION  
FOR SUSTAINABLE GROWTH

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## OUR VISION

Most trusted cooperative with united and empowered members.

## OUR MISSION

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

## CORE VALUES

Competence with  
Accountability and  
Responsibility towards  
Excellence in  
Service

## GOALS

for 2015-2019

- Establish strong and quality membership base.
- Enhance competence of officers and ensure leadership succession.
- Enhance competence and personal growth of staff and make our coop a rewarding workplace.
- Deliver integrated quality products and services.
- Improve coop performance based on COOP-PESO standards.
- Establish strong support system.
- Enhance and strengthen coop's advocacy programs.
- Establish and enhance BMPC's identity in its areas of coverage.



*Messages*

Republic of the Philippines  
**VICE PRESIDENT OF THE PHILIPPINES**  
Office of the Vice President



Greeting to Barbaza Multi-Purpose Cooperative as you come together for your 8th Representative Assembly and 54th Annual Assembly

Your cooperative continues in its efforts to improve the quality of life of Barbazeños and the communities that surround it. Balancing between business and social responsibilities while ensuring excellent service is no easy feat. May this gathering reignite in you the passion to serve our fellow Filipinos, especially those in the Margins.

Your theme, “Embarking Eco-Tourism and Embracing Digitalization for Sustainable Growth,” is a timely reminder as we push forward our efforts towards sustainable development. Let this celebration be a reminder of the value of unity in our shared vision of peace and progress.

May you have a meaningful event.

Mabuhay kayong lahat!

  
**HON. LENI ROBREDO**  
Vice President



Republic of the Philippines  
**SENATE OF THE PHILIPPINES**  
Office of the Senators

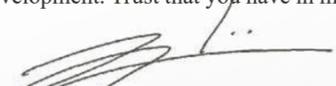


Greetings and welcome to the 54th Annual General Assembly of the Barbaza Multi-Purpose Cooperative!

Fifty-four years is no small feat, and for the cooperative to not only have lasted but also flourished for this long is testament to its invaluable impact on the community of Panay. It is inspiring, seeing Barbaza MPC’s journey from a small cooperative with a humble capital of Php625.00 to being the grand success that it is today, with ten branches and assets of over a billion pesos.

Truly, Barbaza MPC is proof that cooperativism can be our key to great progress and growth. Alongside its economic successes, it has remained remarkably committed to directing everything back to the community, through countless social development programs that uplift people across all sectors.

I thank Barbaza MPC for being our partner in helping the Filipino people help themselves. I have high hopes that this assembly will illuminate more innovative and inclusive approaches to sustainable development. Trust that you have in me an ally in your work toward better communities, and a better Philippines.

  
**HON. JUAN MIGUEL F. ZUBIRI**  
Senator



*Messages*

Republic of the Philippines  
**COOPERATIVE DEVELOPMENT AUTHORITY**  
Office of the President



Warm Cooperative Greetings!

My profound congratulations to Barbaza Multi-Purpose Cooperative on your 54th Annual General Assembly and 8th Representative Assembly with this year’s theme: *“Embarking Eco-Tourism and Embracing Digitalization for sustainable growth.”*

This is indeed another year of success with a very inspiring theme. May this celebration develop more innovations, programs and insights that will further strengthen your advocacies, empower your members and influence others to trust and value the cooperatives.

Through the years, the Barbaza MPC has been raising the bar of excellence and serves as a model for growth and sustainability to the increasing number of cooperatives in the country. You have a very significant role in bringing change, development and the advent technology to your members and to the community.

As a genuine cooperative you exemplify to the highest degree the true essence of service and pro-people enterprise for inclusive growth of your members. With your strong resolve to live up with the spirit of Cooperativism, I am confident that you will continue to grow significantly in terms of assets, income generation and population. I look forward to counting more cooperatives like you to rise to empower more people towards a better and stronger nation.

Cooperativism is the key towards capability-building, resiliency and empowerment. It is the sole remedial measure to put those in margins into the mainstream of development processes. It binds people with common advocacy to trust each other and put together their resources, ideas, potentials and experiences, believing that the “people united can never be defeated,” even by poverty.

On the same note, the Cooperative Development Authority (CDA) with its 16 Regional Offices continuously commit to deliver our strong resolve to give voice to the cooperative sector, especially the ordinary workers and the community, whether they be in private sector or in the government, by providing a model of services and social enterprise that adhere to the universally accepted principles of Cooperativism for **people, planet, prosperity and peace**.

Mabuhay and kooperatiba! Mabuhay ang Barbaza Multi-Purpose Cooperative!

  
**USEC. ORLANDO R. RAVANERA**  
Chairman



Republic of the Philippines  
**HOUSE OF REPRESENTATIVES**  
Quezon City



Warm Cooperative Greetings!

Congratulations to the members, officers & management of **Barbaza Multi-Purpose Cooperative** in the occasion of your **8th Representative Assembly** and **54th Annual Assembly** with the theme: *“Embarking Eco-Tourism and Embracing Digitalization for Sustainable Growth”*.

Your strong years of commitment have made the lives of the community to be much better. Your dedication to service is worth emulating. These are the very same commitment and dedication that our COOP NATCCO Party List enshrine in the halls of Congress for 21 years. I fervently hope that **Barbaza Multi-Purpose Cooperative** will continue to thrive and soar high. We always believe that the strength of the cooperative lies in the hands of the members. In the face of challenges, our collective spirit and efforts will eventually see us through success. As your representative in the 17th Congress, I am always grateful to your continued support and commitment. Without you, I won’t be here. Continue to be a blessing to everyone!

Congratulations and Mabuhay!

  
**HON. SABINIANO S. CANAMA**  
Representative, Coop- NATCCO Partylist



Messages



**NATIONAL CONFEDERATION OF COOPERATIVES (NATCCO)**  
Quezon City



812 member cooperatives of the NATCCO Network congratulate Barbaza Multi-Purpose Cooperative on its 54th General Assembly!

I appreciate greatly your theme for this year: “*Embarking Tourism & Embracing Digitalization for Sustainable Growth!*” It is bold and forward-looking. We are living in an interconnected world of technology, finance, trade, and people.

Your emphasis on the *Digital Economy* and Tourism reflect Barbaza MPC’s thrust to be responsive to the needs of members.

Just recently, leaders of the World Council of Credit Unions said: “Cooperatives must adopt digital technologies and computerization to attract youth as members and reach out to the needy.”

Flourishing in a digital economy requires not just the appropriate technologies; we need to have the necessary digital mindset. Co-ops should claim their space in the digital world, and your adopting technologies like *Kaya Payment Platform*, *eKoopBanker Plus*, and other services makes it clear you are in the cutting edge that is worth emulating.

As BMPC moves to the next level in the coming years, be assured that your NATCCO Network will always be at your side, providing cutting edge services that will enable you to better serve your members and overcome challenges of the *Digital Economy*.

With you in advancing co-operation . . .



**SYLVIA OKINLAY-PARAGUYA**  
Chief Executive Officer

**VISAYAS COOPERATIVE DEVELOPMENT CENTER (VICTO-NATIONAL)**  
Cebu City



Our convention theme this year is “Resiliency & Sustainability”. It is taken from the longer ICA theme and is also a fitting description of 2018.

We installed a new CEO after our former one went to Myanmar to work with co-ops there. There was some concern about that, like any change of leadership in any organization, but VICTO National is resilient.

We came back to Baguio City for the AGM and there was concern that there would be a drop in participation, but instead we registered the biggest number so far. Resilience!

Practically all major projects & partnerships ended so there was concern about the future. So we established groundbreaking partnerships with MASSSPECC and MCN (Model Coop Network), opened a Manila office, and hired new staff. We also sent 7 staff and 11 officers to represent us internationally (China, Sri Lanka, Malaysia, Taiwan, Thailand, Vietnam, etc).

We revitalised our advocacy on youth by being the lead convener of the 7 ICA member federations in the country to host the Asia-Pacific Coop Youth Summit 2.0 in Cebu. It was attended by 140+ young delegates from 17 countries.

We hosted the first ever WorldDE (development education) and it was attended by 25 DEs from Kenya, the Philippines and USA.

We regained our leadership position in PhilDHRRRA (Philippine Partnership for the Development of Human Resources in Rural Areas) and continued our active participation in coop apex organisations: PCC (Philippine Coop Center) in the country and ICA (International Cooperative Alliance) globally.

Now, sustainability.

We conducted the Yesterday and Tomorrow Conferences in all regions to document VICTO National’s first 50 years, and to ask its primary stakeholders about sustaining the institution beyond 2020.

We now enjoy all affiliates to join forces as we connect to Ambisyon Natin 2040 and the ICA 2030 statements. This will give depth and meaning to our work and passion.

We would like to thank all affiliates for your honesty in evaluating our first 50 years. More importantly, for laying the foundations for a new future - together!

So the future looks bright! One might even say: golden!

**AUDIE JOSEPH V. SAMSOM**  
Chief Executive Officer

**ALICIA M. ORQUIA**  
Chairperson of the Board



Messages

**1 COOPERATIVE INSURANCE SYSTEM OF THE PHILIPPINES**  
Quezon City



It is my pleasure to congratulate the Barbaza Multi-Purpose Cooperative as it holds its 8th Representative Assembly and 54th Annual Assembly.

To be able to conquer mountains, one must begin with small steps. And this event is another step to a new journey of greater heights as your today’s theme suggests, ‘Embarking Eco-Tourism and Embracing Digitalization for Sustainable growth’.

Let us aim to elevate Co-operatives and make them known for what they really are – an important pillar in national development, the Great Third Path.

The challenge now lies on how to maintain your progress and millennials to join the Co-operative sector, equipping them with skills to further enhance today’s Co-operatives. Rest assured that ICISP will always remain true to our mission of providing programs and services through the provision of viable and sustainable cooperative insurance system built on integrity, innovation and commitment.

Together, let us advocate that A PROSPEROUS PHILIPPINES IS A COOPERATIVE PHILIPPINES!  
I wish you a successful assembly. Mabuhay ang Kilusang Kooperatiba!

**ROY S. MIALAT**  
President



**CLIMBS LIFE AND GENERAL INSURANCE COOPERATIVE**  
Cagayan de Oro City



Certainly BARBAZA MULTI-PURPOSE COOPERATIVE has abundance in celebrating their 54th Annual Assembly this March 22-23, 2019. Surviving and standing tall after the trying years now is already enough and sufficient motivation to treasure and highlight this event.

But inarguably there is more to it than those years. Persevering those challenging years tested and purged you - it strengthened your resolve; toughened your bond, heightened your cooperation, nourished and broadened your creativity, and sharpened your focus towards your visionemerging yourselves now glowing and oozing with incredible vigor in “Embarking Eco-Tourism and Embracing Digitalization for Sustainable Growth”.

Confidently, together with the CLIMBS Board of Directors and Managementwe believe you are facing the future with enthusiasm and optimism. Challenges ahead may be greater and more varied, yet the same ageless formula of unity, cooperation and sheer tenacity and determination will fare you well.

GODSPEED OG MABUHAY BARBAZA MPC !!!

**NOEL D. RABOY**  
President/CEO



*Messages*

Republic of the Philippines  
**COOPERATIVE DEVELOPMENT AUTHORITY**  
Iloilo Extension Office  
Leganes, Iloilo



Warmest congratulations to the officers, members and the management staff of the Barbaza Multi-Purpose Cooperative (BMPC) as you celebrate your 8th Representative Assembly and the 54th Annual General Assembly this March 22-23, 2019 with the theme “Embarking Eco-Tourism and Embracing Digitalization for Sustainable Growth.”

Today is another milestone worthy to be treasured in the life of your cooperative, where all the members and the community happily shared its fruitful performance. Truly, the 54 years of your existence revealed the significant transformation and the innovation in the operation of your cooperative. Continue to be competitive in the parlance of eco-tourism and digitalization to be at par with other business community in the region.

At this stage, you are already seasoned and strong to whatever challenges come your way. You’ve been part in abetting our economic growth and I am confident that you can continuously venture more economic opportunities where members’ participation is very imperative.

Flourish the camaraderie, teamwork and the core values you had for 54 years in preparation for another more years in the life of your cooperative.

Godspeed and Mabuhay!

(Sgd) **ENGR. DOREEN C. ANCHETA**  
Acting Director



**LANDBANK OF THE PHILIPPINES**  
Region VI - Iloilo City



Heartfelt congratulations to Barbaza Multi-Purpose Cooperative (BMPC) for reaching another milestone that is your 54<sup>th</sup> Annual General Assembly, and for another year of commitment to deliver excellent programs and services in the countryside specifically in Panay Island.

Barbaza MPC will continue to soar high on its operation as shown in the excellent performance for the past five decades. You served as model cooperative in Panay Island by practicing cooperativism at its best and fulfilling your vision and mission. LANDBANK recognized all of these, and being partner for 23 years your coop is now featured in our Harvest of Heroes Book for its 55<sup>th</sup> anniversary.

With your assembly’s theme, “Embarking Eco-Tourism and Embracing Digitalization for Sustainable Growth,” your coop will be empowered to be more competitive and compliant to the latest systems and policies that will benefit your 81,000 members. This will translate also to more job opportunities in the area and efficient service to the members.

LANDBANK is proud to be part of your growth and success. We will continue to partner Barbaza MPC and support whatever endeavor you engage in support to the countryside development.

Congratulations once again to Barbaza MPC and more power.

  
**INOCENTES Y. YPANTO, JR.**  
Department Manager  
Head, Iloilo Lending Center  
Land Bank of the Philippines



*Messages*

**ANTIQUE FEDERATION OF COOPERATIVES (AFCCUI)**  
Funda, San Jose, Antique



With great pride, I would like to convey my warmest greetings and appreciation to the most respectable and a multi-awarded cooperative the Barbaza MPC on the occasion of their 8th Representative Assembly and 54th Annual Assembly.

Over the last Fifty Four years, thousands of members passed through the lending services of this institution, and thankful of the opportunities you have extended in their lives.

As we advance towards the directions of social and responsive economic progress, laying the groundwork for its pillars, we can say that Barbaza MPC is geared to coped with the growing membership, thus providing them access for financing and lifting their socio economic life.

Your theme “Embarking Eco-Tourism and Embracing Digitalization for Sustainable Growth” is very fitted to this present situation. The expansion of your branches and improvement of your facilities, where you have religiously opted for more and better programs and services will continue to help our constituents and communities and other cooperatives in there search for support from our national and local partners for the improvement of their services, all eard towards the ultimate development of a responsive and relevant services for our members.

Keeping or believing that Cooperatives really contribute much in attaining good discipline and in making members life comfortable and peaceful. I am pushing for more collective efforts of our partners in developing an empowered and strong Cooperatives. At all times value the spirit of cooperativism, fairness, group cohesiveness for achieving more and finding your destiny of success.

Indeed, let us all join hands officers, members and partners to enable Barbaza MPC continue its noble mission of effecting a better community.

Congratulations and more Power to all...

  
**NICK M. ABARIENTOS**  
BOD Chairperson



Republic of the Philippines  
Province of Antique  
**OFFICE OF THE GOVERNOR**  
San Jose de Buenavista



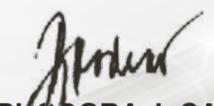
Kruhayy!!

Congratulations to all the officers and members of the Barbaza Multi-Purpose Cooperative!

Indeed, BMPC is the foremost cooperative that is leading the Antiqueños towards productivity and progress through cooperativism. It is an honor that you gave me a chance to partner with you building a better society here in our beloved province of Antique.

This year’s Annual Assembly’s theme runs parallel with the thrust of my administration – ecotourism and economic enterprise. I am glad that we see the same picture of what we want our province to be and we are travelling the same road in our quest for development. Rest assured that the provincial government will be there to assist you in your endeavour to uplift the lives of the Antiqueños.

God bless all of you and mabuhay!

  
**HON. RHODORA J. CADIAO**  
Governor



*Messages*  
 Republic of the Philippines  
 Province of Iloilo  
**OFFICE OF THE GOVERNOR**  
 Iloilo City



My warmest greetings to all the members and stakeholders of Barbaza Multi-Purpose Cooperative (BMPC) on its 8th Representative Assembly and 54th Annual Assembly on March 22-23, 2019 at Sampaguita Gardens, New Washington, Province of Aklan.

Your theme “Embracing Eco-tourism and Embracing Digitalization for Sustainable Growth” is a manifestation of your cooperative’s quest to be abreast with the latest trends and developments in our society which could be used to uplift the lives of your members and the entire community.

I am glad to know that BMPC has expanded and opened several branch offices in the Province of Iloilo. It is a clear manifestation of the growth of your cooperative.

I always believe that cooperatives are potent vehicles in the promotion of self-reliance and making use of people’s potential to reach economic and social development. Likewise, cooperatives are the potential partners of the government on its quest to fight poverty and unemployment in the country.

I hope you will continue to be of service not only to your members but also to those in need as part of your corporate social responsibility and remain true to your vow in building strong communities and a better nation.

Congratulations! Rest assured of my continued support to all your endeavors.

**HON. ARTHUR D. DEFENSOR, SR.**  
 Governor



Republic of the Philippines  
 Province of Aklan  
**OFFICE OF THE GOVERNOR**  
 Kalibo



Cooperativism has emerged as an effective solution to the economic problems of poor countries like the Philippines. The concept of pooling resources together to attain goals that are normally unattainable if sought individually and that can benefit the greatest number of people has been found to be viable.

Let me, therefore, congratulate the Barbaza Multi-Purpose Cooperative as they celebrate 54 years of dynamic and fruitful existence on March 22 to 23, 2019 at Sampaguita Gardens, New Washington, Aklan.

Fifty-four years of serving the community is a remarkable feat, considering the short-lived efforts of other such organizations and, when seen in the light of the number of people provided assistance by the Barbaza Multi-Purpose Cooperative, this is really a cause for celebration.

As they converge for their 8th Representative Assembly and 54th Annual Assembly, showcasing their worthwhile achievements and giving honors to their valued benefactors and stakeholders, I am extending my warmest felicitations to their members and officers. Carry on with the good fight for self-sufficiency.

Congratulations! Good job!

**HON. FLORENCIO T. MIRAFLORES**  
 Governor

*Messages*



Republic of the Philippines  
 Province of Aklan  
**MUNICIPALITY OF NEW WASHINGTON**  
 Office of the Municipal Mayor



Congratulations to all the members of Barbaza Multi-Purpose Cooperative for fifty four years of escalating cooperative success.

From its humble roots in the town of Barbaza, this multi-purpose cooperative have expanded to several town across Panay including two in this Province of Aklan. The success of BMPC is a classic example of an organization with proper management and astute diversifying ventures.

The 8th Representative Assembly and 54<sup>th</sup> Annual Assembly theme “Embarking eco-tourism and embracing digitalization for sustainable growth” is evidence of how this cooperative have handled the challenges of the 21<sup>st</sup> century and making it a formula for success. Let this event be a forum for solidarity for all the various branches and its members towards continued sustainable growth.

Once again, the warmest wishes to all members of the Barbaza Multi-purpose cooperative and to all your future ventures.

**SHIMONETTE P. FRANCISCO**  
 Municipal Mayor



Republic of the Philippines  
 Province of Antique  
**MUNICIPALITY OF BARBAZA**  
 Office of the Municipal Mayor



Once again, Congratulations Barbaza Multi-Purpose Cooperative!

For fifty four (54) long years, you have been in service to our fellow Barbazeños; spreading your wings and bringing the name of our town in several corners of Panay Island along with the dedicated service you are giving our people.

Over and above the financial growth of your organization, it is also noted that you have so much to do with keeping our people in the country side abreast with the privileges technology can offer like Cable TV and internet services. Soaring higher each year, you as well keep your scope wider in terms of filling the vacuum of need among your members, addressing the most current socio-economic and environmental issues. That is what a true Cooperative is all about.

To the officers and my co-members of BMPC, my most sincere felicitations! Let us join hands together to always make our Cooperative an entity of value and standing in our society.

For our 8th Representative Assembly, Kudos BMPC!

**HON. GERRY C. NECOR**  
 Municipal Mayor



*Messages*

 **NATCCO NETWORK  
BARBAZA MULTI-PURPOSE COOPERATIVE  
Cubay, Barbaza, Antique**

Warmest Cooperative Greetings!

Congratulations fellow coop leaders and members and welcome to our 54th Anniversary and 8th Representative Assembly with the theme “Embarking on Eco – Tourism and Embracing Digitalization for Sustainable Growth”.

Fifty four years of existence and service to our community is a manifestation of a sound guidance, leadership, commitment and a thoughtful valued perspective. We have the legacies to be proud of and many accomplishments to celebrate.

Today, we celebrate cooperation and unity. We shared this jubilation to our members and partners who trusted, believed and supported us.

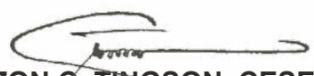
The leadership dedication and commitment of officers, management and staff speak for the image of our cooperative. As leaders we were able to build our competent cooperative worthy of trust and respect of its cooperators, partners and even regulating body like the CDA.

Truly, Barbaza MPC is a potent force that empowers its members to partake in the creation of wealth for themselves, their family and community. This year’s theme expresses our aspirations for inclusive participation of our marginalized members in the promotion and preservation of our environment through Eco – Tourism and embracing change in the digital world in order to promote financial independence to sustain development.

As your trusted leader, I believed that the strength of our cooperative is rooted on its members. May we continue to work together for prosperity and success in the years to come.

Long Live Barbaza MPC!

Mabuhay Tayong Lahat!

  
**CORAZON C. TINGSON, CESE**  
BOD Chairperson



 **NATCCO NETWORK  
BARBAZA MULTI-PURPOSE COOPERATIVE  
Cubay, Barbaza, Antique**

Our gathering and celebration this year marks another milestone for our cooperative. The 54 years of existence is the manifestation of continuing trust of the members, prudent governance and commitment of all our stakeholders especially the officers and staff. Congratulations!

The Management are glad to report the operation and performance of 2018 which have significantly improved than the previous year. Our assets have grown by 17%, increase of membership of 22% and net surplus increase of 28%. The tourism facilities (coop ocean view resort) started to operate and with on-going construction for the major structures like infinity with kiddie swimming pool and hotel. Another coop-owned building for Janiuay, Iloilo branch was completed and started its operation early this February 2019. The Five-Year development strategy will end this year 2019 and we will be starting to craft the new Strategic plan (2020-2025) which is more comprehensive, aspiring and balance to the elements of cooperative.

Relating to our theme this year, we should continue our focus to organic, high value and with added value agriculture; and integrating the farm tourism as well. Also with the functionality of KAYA payment platform in partnership with NATCCO, members now has the option to transact thru ATM cards, mobile phone for bill payments, cellphone loads, purchases and even enter-coop transactions for deposits, withdrawals and money transfer. We should embrace digitalization –a call of the time and a challenge to be one of the disruptors, otherwise we will just a prey.

As always, I am confident that as long as the members has high level of trust and support, no matter the challenges and unanticipated event will arise, Barbaza MPC can manage them into a favorable results. Rest assured that the management through the officers and staff will continue to render our outmost abilities and commitment to serve the members and the community.

So let’s commit ourselves to work and cooperate for all to be prosperous. Thank you very much.

  
**FELIMON M. ESPARES**  
Chief Executive Officer

**Program of Activities**  
Sampaguita Gardens, New Washington, Aklan  
March 22-23, 2019

**March 22, 2019**

3:00 – 4:00 PM	<b>Part 1. REGISTRATION</b>
4:00 – 4:30 PM	<b>Part 2. OPENING ACTIVITY</b>
	a. The Entrance of Colors
	b. Processional March
	c. <b>Opening Prayer</b>
	d. Philippine National Anthem
	e. Cooperative Pledge, Mission, Vision and Core Values
	f. BMPC Theme Song
4:30 – 4:45 PM	<b>Production Number</b>
4:45 – 5:00 PM	<b>Welcome Remarks</b>
5:00 – 5:15 PM	<b>Opening Remarks</b>
5:15 – 5:25 PM	<b>Recognition and Presentation Of Representatives</b>
5:25 – 5:50 PM	<b>Solidarity Messages</b>
5:50 – 6:00 PM	<b>Entertainment Number</b>
6:00 – 6:10 PM	<b>Introduction of the Keynote Speaker</b>
6:10 – 6:40 PM	<b>Keynote Speech</b>
6:40 – 7:00 PM	<b>Awarding and Recognition</b>
7:00 – 7:10 PM	<b>Closing Remarks</b>
7:10 – 11:00 PM	<b>Dinner Solidarity Night Raffle Extravaganza</b>

**March 23, 2019**

6:30 – 7:30 AM	<b>Part 3: EUCHARISTIC MASS</b>
7:30 – 8:30 AM	<b>Breakfast</b>
08:30 – 11:00 AM	<b>Part 4. BUSINESS MEETING</b>
	I. Call to Order
	II. Reading of Proof of due Notice
	III. Ascertainment of Quorum
	IV. Reading and Approval of the Minutes of 7 <sup>th</sup> Representative Assembly
	V. Matters Arising from the Minutes
	VI. Reports and Adoption thereof
	a. Board of Directors
	b. Audit Committee
	c. Election Committee
	d. Education committee
	e. Other Committees
	f. Management
	g. External Auditor
	h. Financial Highlights
	VII. Unfinished Business, if any
	VIII. New Business
	a. Proposed 2019 Annual Plans and Budget
	b. Proposals
	c. Hiring of External Auditor
	IX. Election & Proclamation of Candidates
	X. Adjournment

**Color Guards  
Officers, Division Heads and Guests  
Rev. Fr. Sanny M. Esparar**

Team Ministry, Sto. Niño Parish, Bugasong, Antique

**Video Presentation  
Sheryl Mae Prudente**

**Video Presentation  
Velocity Tribal Dancers**

**Hon. Mayor Atty. Shimonne P. Francisco**

Municipal Mayor, New Washington

**Dir. Corazon C. Tingson**

BOD Chairperson

**Branch Heads**

**Engr. Doreen C. Ancheta**

Acting Director, CDA VI

**Hon. Florencio T. Milaflores**

Provincial Governor, Province of Aklan

**Nick M. Barrientos**

BOD Chairperson, AFCCUI

**Lyla Pearl Nacionales**

COOP Sing-Off Winner

**Alexander Amantillo Jr.**

BOD Member

**Engr. Sylvia O. Paraguya**

CEO, NATCCO

**Board of Directors and Guests**

**Mr. Felimon M. Espares**

Chief Executive Officer

**Rev. Fr. Sanny M. Esparar**

Team Ministry, Sto. Niño Parish, Bugasong, Antique

**Dir. Corazon C. Tingson**, BOD Chairperson

**Ms. Guisel Martinez**, BOD Secretary

**Ms. Guisel Martinez**, BOD Secretary

**Ms. Guisel Martinez**, BOD Secretary

**Dir. Corazon C. Tingson**, BOD Chairperson

**Mr. Bernard Ben T. Ballenas**, ACOM Chairperson

**Ms. Ponciana Vegafria**, ELECOM Chairperson

**Dir. Feliza B. Necesario**, EDCOM Chairperson

**Committee Chairpersons**

**Mr. Leonil M. Alabado**, Chief Operations Officer

**INVENTOR, MIRANDA AND ASSOCIATES., CPA**

**Mr. Felimon M. Espares**, Chief Executive Officer

**Election Committee**

**Masters of Ceremonies:** **Mr. Aldrex Barrientos**  
**Ms. Madonna N. Baccay**

## 2018 BOARD OF DIRECTORS' REPORT

Warmest greetings and Congratulations to the officers, management, staff and cooperators of Barbaza Multi – Purpose Cooperative.  
Happy 54<sup>th</sup> Anniversary to my Kapatid, Kapuso at Kapamilya sa Kooperatiba.  
As your servant leaders in the Cooperative movement, we humbly present to you our accomplishment for 2018

### MEETINGS:

· Regular	12
· Re-organization	1
· Special	1
· Mid and Year End Assessment	2
· Budgeting and Planning	1
<b>TOTAL</b>	<b>17</b>

### PORTFOLIO, BRANCH ASSIGNMENT'S AND OFFICERSHIP TO AFFILIATED ORGANIZATION

- **DIR. CORAZON C. TINGSON, CESE** - **Chairperson**  
Networking and Linkaging  
NATCCO Board of Director  
Main Office
- **DIR. FELIZA B. NECESARIO** - **Vice – Chairperson**  
EDCOM Chairperson  
VICTO Audit Committee  
San Jose Branch
- **DIR. JESSIE S. PIDO** - **BOD on Delinquency**  
AFCCUI Board of Director  
Molo Branch
- **DIR. JOHNNY Y. LUCES** - **BOD on Agriculture**  
Sibalom Branch
- **DIR. TEODORO M. BALLARTA** - **BOD on Finance & Investment**  
Culasi Branch
- **DIR. ALEXANDER B. AMANTILLO JR.** - **BOD on Gender & Development**  
NATCCO Representative – Visayas  
Barotac Viejo & Balasan Branch
- **DIR. RYAN R. ALABADO** - **BOD on Youth**  
Kalibo and Caticlan Branch
- **CREDIT COMMITTEE**  
MRS. MILAGROS Y. GARION - Chairperson  
MR. DEXTER E. SAMILLANO - Vice – Chairperson  
MRS. CYREL EVE F. ESPARES - Secretary
- **ETHICS COMMITTEE**  
MRS. MEME B. MADEJA - Chairperson  
MRS. CHARLYN MAE L. ESPANOLA - Vice – Chairperson  
MRS. WINALEE M. DIESTO - Secretary
- **MEDIATION AND CONCILIATION COMMITTEE**  
MRS. LYDIA A. CORONICA - Chairperson  
MRS. MARY ROSE E. GRAJO - Vice – Chairperson  
MRS. SHERYL MAY M. PRUDENTE - Secretary
- **EDUCATION COMMITTEE**  
MRS. MARIVIC C. ESPARES - Vice – Chairperson  
MR. ALDREX A. BARRIENTOS - Secretary
- MS. MARLYN D. NECOR - Treasurer
- MS. GUISEL M. MARTINEZ - Secretary
- **PROVINCIAL COORDINATING COUNCIL – ILOILO AREA**  
DR. ERVIN FEGARIDO  
MR. EUGENE MOLINA  
MRS. MARY ANN JAYME



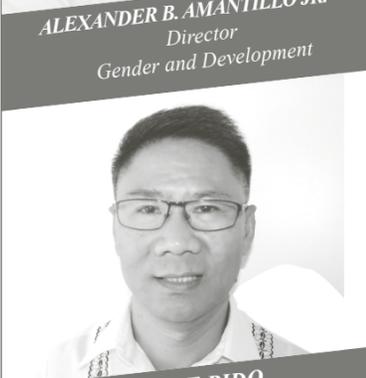
**CORAZON C. TINGSON**  
Chairperson



**FELIZA B. NECESARIO**  
Vice Chairperson



**ALEXANDER B. AMANTILLO JR.**  
Director  
Gender and Development



**JESSIE PIDO**  
Director  
Delinquency

It was moved by Rev. Rommel Marcelino of Tibiao and seconded severally to approve the above presented proposals on Minimum Share Capital, Dividend Distribution and Buying/Transfer of Shares. Motion carried.

### 12. Declaration of Winning Candidates/Announcement of Election Results– ELECOM Chairperson Arthur Espares announced the election results and proclaimed the winners.

Board of Directors	Votes	Term of Office	Remarks
1. Tingson, Corazon	313	2 years	Elected
2. Amantillo, Alexander Jr.	309	2 years	Elected
3. Ballarta, Teodoro	225	2 years	Elected
4. Ragodo, Angelita	173		Not Elected
Audit Committee			
1. Alabado, Jacobina	285	2 years	Elected
2. Semillano, Joemar	231	2 years	Elected
3. Garganera, Herbie	168		Not Elected
Election Committee			
1. Marcelino, Rommel	270	2 years	Elected
2. Alcubilla, Jose Noel	190	2 years	Elected
3. Ybera, Helen	189		Not Elected
4. Nelda, Cecina	37		Not Elected

### 12. Oath Taking of the Elected Officers

Re-organizational Meeting followed immediately.  
Induction into office still be determined  
Newly elected Officers were congratulated.

### 13. Raffle Draw, Awarding of Prizes and Announcement

#### Raffle Bonanza

#### Major Prizes

1st Place	Harly Mabaquiao	Barbaza Main	40 Inches LED TV
2nd Place	Benjamin Alojado Jr	Culasi Branch	Lenovo Laptop
3rd Place	Aurora Flores	Barbaza Main	Washing Machine

#### Consolation Prizes (Household Wares, Utensils and Appliances)

Eufrosina Millondaga	Sibalom Branch	Mary Ann Jayme	Molo
Carmen Sumugat	Culasi Branch	Mary Jane Baña	Barbaza
Elson Balila	Barotac Viejo Branch	Cecile Pagayon	Molo
Josefina Vedad	Sibalom Branch	Anamia Pingason	Barbaza
Helen Ybera	Barbaza	Ermy Alorro	Culasi
Luz Bella Isada	Kalibo	Merlyn Baña	Barbaza
Jasmin Penascosa	Molo	Ronilo Bayola	Barbaza
Luz Labrague	Barbaza	Rowena Santiago	Barbaza
Leila Mabaquiao	San Jose	Elizabeth Hechanova	Molo
Josephine Alorro	Culasi	Grace Pedregosa	Molo

All attendees were given a kit, hat with BMPC logo print and an RA t-shirt as consolation prizes/token.

### 14. Other Matters/Announcement

### 15. Adjournment

#### RA Resolution No. 15-2018

Since there were no more matters to take-up, Mrs. Corazon Tingson declared adjournment of the 7<sup>th</sup> Representative Assembly at 4:56 in the afternoon. Motion carried.

I hereby certify to the correctness of the foregoing minutes.

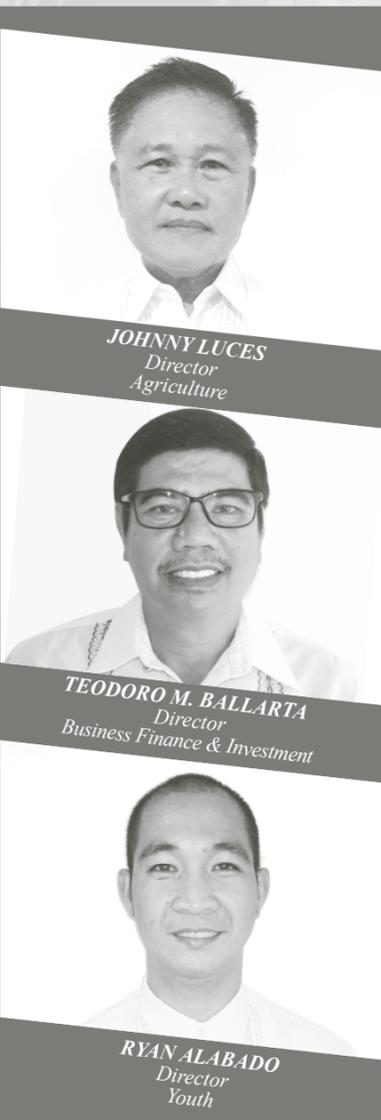
**MARY JANE P. BAÑA**  
BOD Secretary

Attested:

**CORAZON C. TINGSON**  
Chairperson

**ACCOMPLISHMENTS**

1. Passed and approved 86 resolutions for the good of the cooperative and its members.
2. Represented on behalf of the Cooperative in linkaging and networking and signed MOA for COOP partners
3. Attended trainings, seminar and conferences as required to improve leadership capabilities.
4. Monitored the adopted branch and gave some technical assistance and advice.
5. Helped evaluate budget and assessed COOP targets and plans if it was achieved and implemented properly.
6. Re - organized Laboratory Cooperative and facilitate the Election of their new set of Officers,
7. Attended mediation and conciliation conferences and assisted committee in settling delinquent accounts.
8. Facilitated in house - seminar on Gender and Development and Family Enrichment for officer, staff, coordinators and members (Barbaza NHS - Main Office and San Antonio NHS - Culasi Branch)
9. Implemented 90 - days School Feeding Programs for 2 Branches of the Cooperative.
10. Passed and approved proposal for Kasalan sa Kooperatiba in Culasi Branch.
11. Monitored programs on the status of collection of delinquent accounts and other investments.
12. Inspected lot sites to be acquired for Molo, Janiuay, Barotac, Balasan and Culasi.
13. Participated in the Canvass and inspection of supplies, Materials and equipment for coop use.
14. Helped screen and evaluate quality applicants to be hired and deployed as Coop staff.
15. Crafting GAD framework and introduce policies for gender sensitive cooperative thereby promoting equal opportunities for men and women.



**2018 BOD RESOLUTIONS**

**A. Resolutions Concerning Good Governance**

Res. Number	Title
Resolution No. 04, S 2018	RESOLVED, to authorize Chief Operations Officer Leonil M. Alabado to represent the cooperative and be the authorized signatory in all transactions pertaining to the COOP Resort located in Poblacion, Barbaza, Antique.
Resolution No. 05, S 2018	RESOLVED, to authorize the Chief Executive Office Felimon M. Espares and or Chief Operations Officer Leonil M. Alabado to file and defend suits for delinquent members for Deposit Against Insufficient Fund (DAIF) checks and blocking of ATM.
Resolution No. 07, S 2018	RESOLVED, to confirm the regularization status of Ms. Ma. Fevelene Moises (Loan Account Specialist) assigned in Barotac Viejo Branch effective January 1, 2018
Resolution No. 10, S 2018	RESOLVED to approve the change of Board of Director's Meeting Schedule (from every 2nd Saturday of the month) to every 2nd Sunday of the month.
Resolution No. 13, S 2018	RESOLVED, to amend the loan policy (1) for the service fee for Boracay workers/residents which is 5%, (2) the maximum loan ceiling of MIGS uniformed personnel from Php 300K - Php 500K and (3) the loan interest of BACAP from 1.5% - 1% effective February 15, 2018.
Resolution No. 14, S 2018	RESOLVED, to approve the office system of loan collateral appraisal: 200,000 and above amount will be appraised by the Loan Quality Portfolio Officer Ms. Buena Jean V. Vecina or by the COO Leonil M. Alabado.
Resolution No. 15, S 2018	RESOLVED, to designate CEO Felimon Espares as authorized representative to Coop NATCCO Party List and to endorse as officer or nominee of the party.
Resolution No. 17, S 2018	RESOLVED, to send participants to the invitation received from different affiliates.

Resolution No. 19, S 2018	RESOLVED, to approve the hiring of Iloilo area legal retainer in the person of Atty. Hernando Galves (current Iloilo City administrator).
Resolution No. 24, S 2018	RESOLVED, to authorize COO Leonil M. Alabado as Data Privacy Officer (DPO) in connection with the application/registration of the Cooperative to the Data Privacy Law.
Resolution No. 25, S 2018	RESOLVED, to appoint BOD Chairperson Corazon C. Tingson to be the voting delegate in NATCCO Annual General Assembly, Analyn A. Nambong to be the voting delegate in CLIMBS Annual General Assembly, BOD Jessie S. Pido to be the voting delegate for AFCCUI Annual General Assembly and Mr. Joemar A. Semillano to be the voting delegate of CISP Annual General Assembly.
Resolution No. 31, S 2018	RESOLVED, to confirm the regularization status of Ms. Christine Joy Dotimas (Membership Recruitment and Development Specialist) assigned in Head Office effective May 1, 2018.
Resolution No. 32, S 2018	RESOLVED, to confirm the regularization status of Ms. Mr. Ramie Vergara (Loan Account Specialist) assigned in Caticlan Branch effective May 1, 2018.
Resolution No. 37, S 2018	RESOLVED, to request for reconsideration of University of Antique - Provincial Government - Barbaza MPC Memorandum Of Agreement for Farm tourism project in San Remigio which was deferred by UA - Board of Trustees.
Resolution No. 39, S 2018	RESOLVED, to implement the Wage Order No. RBVI - 24 of Department of Labor and Employment.
Resolution No. 44, S 2018	RESOLVED, to approve the appointment of Mrs. Meme Madeja Ethics Committee Chairperson to be the representative in AFCCUI Ethics Committee.
Resolution No.45, S 2018	RESOLVED, to confirm the regularization status of Ms. Madonna Baccay (Teacher of BMPC Learning Center) effective July 1, 2018.
Resolution No. 48, S 2018	RESOLVED, to authorize Chairperson Corazon C. Tingson to sign on behalf of the cooperative for External Audit contract.
Resolution No. 50, S 2018	RESOLVED, to authorize COO Leonil M. Alabado to represents Barbaza Multi - Purpose Cooperative in filing a case against delinquent borrowers/clients and for other purpose/s.
Resolution No. 51, S 2018	RESOLVED, to send Dir. Amantillo and Dir. Pido to attend to Gender Equality Resource Center at Cagayan de Oro. - November 7-10, 2018
Resolution No. 53, S 2018	RESOLVED, to approve the list of delegates attending the AFFCUI Ownership Meeting, CNLP 5th National Congress and VICTO Regional Assembly Meeting.
Resolution No. 54, S 2018	RESOLVED, to approve the hiring of legal retainer in the person of Atty. Pauline Grace Alfuate for Iloilo area.
Resolution No. 55, S 2018	RESOLVED, to send 11 participants in AFCCUI - COOP Summit in Davao City - November 11-14, 2018
Resolution No. 56, S 2018	RESOLVED, to confirm the regularization status of Ms. Jaiza Esmediana assigned in Head Office effective September 1, 2018.
Resolution No. 58, S 2018	RESOLVED, to confirm the allotted amount for the Birthday Gift for officers and staff to be deposited to savings account for those who are entitled to have it.
Resolution No. 60, S 2018	RESOLVED, to approve the hiring of 8 Coop Resort Personnel.
Resolution No. 61, S 2018	RESOLVED, to confirm the regularization status of Lee Ariane Rafols assigned as Pharmacist, Laufiel Dela Cruz assigned as Line Man in Sibalom and Jenny Vicente assigned as CATV Specialist in Barbaza Branch effective October 1, 2018
Resolution No. 62, S 2018	RESOLVED, to approve the hiring of legal retainer for Aklan Province in the person of Atty. Higinio Macabales
Resolution No. 64, S 2018	RESOLVED, to increase the allowances of Officers to 300 within the province, 400 within the region and 500 outside the region and for the meal allowance will be 200 within the province and 300 outside the province. Motion carried.
Resolution No. 66, S 2018	RESOLVED, to confirm the regularization status of Daniza Joy Sareno (Property Custodian) assigned in Head Office, Jose Dela Cruz Jr. (Loan Account Specialist) assigned in Sibalom Branch, Joel Magsulit (Loan Account Specialist) assigned in Culasi Branch, Clarice Quioyo (Teller) assigned in Caticlan Branch & Mary Angelie Eiman (Teller) assigned in Main Office effective October 1, 2018
Resolution No. 70, S 2018	RESOLVED, to file the administrative and or civil case against SB Member Romeo Genovata Jr.
Resolution No. 71, S 2018	RESOLVED, to accept terms and conditions for the approved loan rediscounting and STLL under step-up and to enter into the agreement the acceptance of the 2nd endorse check including the institutional check deposited by the cooperative with LBP.
Resolution No. 72, S 2018	RESOLVED, to approve the 2018 Year End Bonus of Officers, Staff and Coordinator and must be given not later than December 20, 2018.
Resolution No. 73, S 2018	RESOLVED, to authorize CEO Felimon Espares to represent, transact, enter into contract, sign all documents and perform all transactions deemed necessary for Barbaza Multi - Purpose Cooperative - Janiuay Branch located at Aquino Nobleza St. East, Janiuay Iloilo
Resolution No. 74, S 2018	RESOLVED, to approve the Christmas give away of Php 500.00 worth of groceries for members with share capital of 50k-99, 999 and Php1,000.00 worth of groceries for members with 100k up share capital given that they are Members in Good Standing.
Resolution No. 78, S 2018	RESOLVED, to authorize COO Leonil M. Alabado to represent in all transactions of the COOP Ocean View Resort.
Resolution No. 81, S 2018	RESOLVED, to open Barbaza Coop Pharmacy in San Jose located in front of the Provincial hospital in case the HEALS - Antique cease to operate it.
Resolution No. 84, S 2018	RESOLVED, to send Ms. Guisel M. Martinez in Malaysia to attend the Capacity Building Training Program for Aflatoun Coordinator in Kuala Lumpur Malaysia. - January 21, 28, 2019.

**B. Resolutions on Investment and Resource Generation**

Resolution No. 01, S 2018	RESOLVED to approve the proposed dividend retention for share capital as presented in the RA 2018.
Resolution No. 02, S 2018	RESOLVED, to approve the 3% processing fee for transfer of share capital to treasury share.
Resolution No. 03, S 2018	RESOLVED, to accept the Terms and Conditions of the Php 250, 000,000.00 CCT Line proposed by the Landbank of the Philippines
Resolution No. 06, S 2018	RESOLVED, to approve the offsetting of delinquent accounts: Principal amount of Php 2,348,268.49.
Resolution No. 08, S 2018	RESOLVED, to give donation or assistance to ASEAN Cooperative Business Forum amounting to Php 20,000.00.
Resolution No. 11, S 2018	RESOLVED, to consider P70, 000.00 cash advance of Mr. Rudy Fernandez, Former Executive Assistant to serve as his office separation fee.
Resolution No. 12, S 2018	RESOLVED, to approve the dividend rate for Credit Division with 8% interest on Share Capital and 9.25 Patronage Refund and for Cable Division with 7.4% interest on Members Investment and 7.8% Patronage Refund.
Resolution No. 16, S 2018	RESOLVED, to approve the 2018 Annual Plan and Annual Budget of Credit Division of Net Suplus of Php 109, 000, 000.00.
Resolution No. 20, S 2018	RESOLVED, to approve the automatic distribution and usage of dividends as approved by the RA 2018.
Resolution No. 21, S 2018	RESOLVED, to approve the renewal of loan of Merriel Dimamay amounting to Php 600K for additional capital.
Resolution No. 22, S 2018	RESOLVED, to approve the renewal of loan of Jennifer Esparar amounting to Php 900K as additional capital for her business.
Resolution No. 23, S 2018	RESOLVED, to authorize Loan Portfolio Quality Officer Ms. Buena Jean V. Vecina to transact with Quedancor re: redemption and receive the Owner’s Duplicate Copy of the real property situated at Ipil, Barbaza, Antique,.
Resolution No. 26, S 2018	RESOLVED, to approve the renewal of loan of Salvacion McGowan amounting to Php 1M for house repair.
Resolution No. 28, S 2018	RESOLVED, to approve the acquisition of lot for Molo Branch operation. Located at North Fundidor, Molo, Iloilo City.
Resolution No. 29, S 2018	RESOLVED, to approve the Reimbursable Expense Scheme and effect the retroactive Salary adjustment effective January 2018.
Resolution No. 35, S 2018	RESOLVED, to approve the renewal of loan of Merriel Dimamay amounting to Php 700K for house repair.
Resolution No. 36, S 2018	RESOLVED, to approve the increase of the loan ceiling of BACAP from Php 10K – 15K/hectare.
Resolution No. 38, S 2018	RESOLVED, to authorize CEO Felimon Espares to process, transact with the Registry of Deeds in the processing of the procured lot situated in North Fundidor, Molo, Iloilo City.
Resolution No. 40, S 2018	RESOLVED, to approve the renewal of Landbank Credit Line and Fixed Assets financing facilities.
Resolution No. 42, S 2018	RESOLVED, to approve the loan of Conrado Petinglay amounting to Php 1M as additional business capital.
Resolution No. 43, S 2018	RESOLVED, to approve the renewal of loan of Evita Yongque amounting to Php 700K for house repair and additional capital.
Resolution No. 46, S 2018	RESOLVED, to approve the additional investment of 2M in AFCCUI Training Center.
Resolution No. 47, S 2018	RESOLVED, to approve the increase loan ceiling amount of FAXCOM from Php 100k-150K.
Resolution No. 49, S 2018	RESOLVED, to authorize CEO Espares to sign for the transfer of ownership application from SPS. Buenaventura and/or Consolacion Campaño to BMPC at Metro Iloilo Water District (MIWD) and Panay Electric Company (PECO).
Resolution No. 59, S 2018	RESOLVED, to approve the procurement of 2 Brand New ATM for Balasan and Barotac Viejo Branch.
Resolution No. 63, S 2018	RESOLVED, to confirm the investment to Petron as corporate Bonds amounting to Php 10,000,000.00 with an interest of 7.82% per annum.
Resolution No. 67, S 2018	RESOLVED, to approve the investment of 3M with 4% interest preferred share in NCCB, 5M with 5% interest p.a in NATCCO & 2M for 3 years with 7% p.a with ANSTEC
Resolution No. 68, S 2018	RESOLVED, to approve the allocated amount for Coop NATCOO Partylist amounting to Php 250, 000.00.
Resolution No. 69, S 2018	RESOLVED, to donate the Php 300, 000.00 for the completion of 2 Makeshift classroom of Culasi Central School.
Resolution No. 75, S 2018	RESOLVED, to approve the increase of loan of Wendelyn Talde amounting to Php 590K as additional capital.
Resolution No. 76, S 2018	RESOLVED, to approve the renewal of loan of Vicky Tan amounting to Php 800K with a purpose of house repair.
Resolution No. 77, S 2018	RESOLVED, to approve the loan renewal of JB Myrrh Sta. Romana amounting Php 600K as additional capital.
Resolution No. 80, S 2018	RESOLVED, to utilize Php 10M from the revolving fund for loan provision.
Resolution No. 85, S 2018	RESOLVED, to approve the renewal of loans of Roquel Amador amounting to Php 650K and Beverly Joy Flores amounting to Php 1M with for additional capital and renewal of Van Transport Franchise respectively.

**C. Resolutions Concerning Social Responsibility, Community Development**

Resolution No. 30	RESOLVED, to increase the pension of our pioneer cooperater and manager from Php 500.00 to Php 3, 000.00/mo.
Resolution No. 82	RESOLVED, to implement School Feeding Program for Grade 7 students of both Barbaza NHS and San Antonio NHS.
Resolution No. 83	RESOLVED, to conduct Kasalan sa Kooperatiba in Culasi Branch.

**D. Other Recommendations**

Resolution No. 09, S 2018	RESOLVED, to confirm the Sales and Transfer of Shares of 27 members amounting to Php 268,690.88.
Resolution No. 18, S 2018	RESOLVED, to confirm the Sales and Transfer of Shares of 23 members amounting to Php 113,461.07.
Resolution No. 27, S 2018	RESOLVED, to confirm the Sale and Transfer of Shares of 13 members amounting to P108, 298. 57.
Resolution No. 33, S 2018	RESOLVED, to confirm the Sale and Transfer of Shares of 14 members amounting to Php 78, 938.15.
Resolution No. 34, S 2018	RESOLVED, to confirm the Sale and Transfer of Shares of 14 members amounting to Php 345, 825.14.
Resolution No. 41, S 2018	RESOLVED, to confirm the Sale and Transfer of Shares of 46 members amounting to Php 420, 089.00.
Resolution No. 52, S 2018	RESOLVED, to confirm the Sales and Transfer of Shares of 33 members amounting to Php 438, 399.45.
Resolution No. 57, S 2018	RESOLVED, to confirm the Sales and Transfer of Shares of 48 members amounting to Php 609, 626.07.
Resolution No. 65, S 2018	RESOLVED, to confirm the Sales and Transfer of Shares of 42 members amounting to Php 504, 787.84.
Resolution No. 79, S 2018	RESOLVED, to confirm the Sales and Transfer of Shares of 43 members amounting to Php 513, 736.08.
Resolution No. 86, S 2018	RESOLVED, to confirm the Sales and Transfer of Shares of 25 members amounting to Php 431, 779.62.

May this humble report satisfy and deepens your trust and confidence to us – YOUR LEADERS, as we bring our cooperative to greater heights.

MABUHAY ang BARBAZA MPC!  
God Bless us all!

(Sgd.) **CORAZON C. TINGSON, CESE**  
Chairperson

(Sgd.) **FELIZA B. NECASARIO**  
Vice Chairperson

(Sgd.) **JESSIE S. PIDO**  
Director

(Sgd.) **JOHNNY Y. LUCES**  
Director

(Sgd.) **TEODORO M. BALLARTA**  
Director

(Sgd.) **ALEXANDER B. AMANTILLO**  
Director

(Sgd.) **RYAN R. ALABADO**  
Director

## AUDIT COMMITTEE REPORT

2018 was a successful year for Barbaza MPC evidenced by growing numbers of members and increasing results of key operational indicators. Expanding its services by adding resort as its key income generating unit is another milestone for the cooperative. With this, Barbaza MPC is not only serving its members but also developing the community as a whole.

We, the Audit Committee is grateful for the opportunity that we had the chance to serve our cooperatives by ensuring that policies and regulations of the cooperatives was complied and followed. We have accountability to give assurance to our members that Barbaza MPC's overall operation is made with the guidance of the By Laws and Policies of the cooperative, more over we the Audit Committee has the integral part on giving integrity on the reports of the Cooperative.

The Audit Committee visited branches and conduct audit with scope but not limited to the following; conduct cash counting of all cash positions, checking documents (deposit/withdrawal slips, vouchers, loan documents, cash advances, investments and compliance to office 5S.

The Committee have come up the following findings and recommendations:

	FINDINGS	RECOMMENDATION	ACTION TAKEN
1	Unliquidated cash advances of officers and employees	The management must identify all these cash advances and recognize the feasibility of its collection and consider written off of those low percentage of collection.	Management strictly uphold its policy regarding Cash advances. Unliquidated cash advances were collected and continuously deducted from accountable officers and staffs.
2	Technical deficiencies on Loan released.	Proper documentation with complete underwritings.	Management assigned staffs to monitor and daily check loan releases for any deficiencies or underwritings
3	Check and validate existence of long term investment.	Treasury must secure all documentary evidence of all cooperative investments and monitor any fluctuations or revaluation.	Investment Portfolio holder reports to the Board any movements of investments and all documentary evidence of this investment is securely safe-keep on vault.
4	Analysis of temporary closure of Boracay into the effect on SEA Oil operation.	Marketing Officer should make strategies and proposals to find new key accounts to increase sales volume of our gasoline stations.	Branch Manager exert effort to compensate loss sales volume by taking new key accounts.
5	Updates on the liability of resigned staffs	Incoming staff should be given prerequisite orientation on functions and responsibilities and appropriate sanctions on the offense committed.	Newly hired staffs is oriented on the policy of the cooperative and the accountability and liability of staffs
6	Inquiry on fluctuation of Coop Internet service	Improve cable and internet connection so as to retain our subscribers.	Management is continuously working on the betterment of service in terms of coop cable and internet
7	Checked punctuality of cooperative staffs	Closely monitor staffs punctuality since its affect office effectiveness on delivering its products and services	Installation of biometric and rigid monitoring for any tardiness of staffs. Issue memorandum in relation to such report.
8	Visit & collect delinquent members with the branch manager.	Non-payment of matured loans should be given legal action.	Filed cases through Loan Portfolio Quality Officer.
9	Compliance to Office 5S	Assign staff to monitor office set-up, cleanliness and orderliness.	Assignment and enforcement of office police which functions includes timely checking of the office premises and reports any non-compliance to proper housekeeping.

Attendance to trainings/seminars, forum and Coop activities:

- Attended the Orientation on Governance & Management Audit Report.
- Attended Exit Conference with External Auditor
- Joemar Semillano attended CISP Assembly dated April 13-14, 2018 at Clark Pampanga
- Bernard Ben Ballenas attended NATCCO at Cagayan de Oro dated April 27-29, 2018 and Coop Summit dated May 23-24, 2018 at Grand Hotel Iloilo City
- Jacobina Alabado attended VICTO National General Assembly dated May 19-20, 2018 Baguio City
- Joemar Semillano and Jacobina Alabado attended GAD seminar at BMPC Resort on September 7, 2018.
- Joemar Semillano attended national coop summit @ SMX Davao Lanang October 3-5,2018

Our warmest congratulation to all members, staffs and officers of Barbaza MPC on its 8th Representative Assembly. Soar High Barbaza MPC!

(Sgd.) **BERNARD BEN BALLENAS** Chairperson (Sgd.) **JACOBINA ALABADO** Vice Chairperson (Sgd.) **JOEMAR SEMILLANO** Secretary

## ELECTION COMMITTEE REPORT

The Election Committee Members share in the pride of Barbaza MPC and enjoy because of another year of successful journey.

We the members of the ELECOM is privileged to perform our mandated roles and responsibilities. We canvass and certify the result of election during the RA 2018 that yielded the following result:

### Board of Directors Term of Office

1. Tingson, Corazon 2 years
2. Amantillo, Alexander Jr. 2 years
3. Ballarta, Teodoro 2 years

### Audit Committee

1. Alabado, Jacobina 2 years
2. Semillano, Joemar 2 years

### Election Committee

1. Marcelino, Rommel 2 years
2. Alcubilla, Jose Noel 2 years

We held our monthly regular meeting and attended the regular BOD meeting. We also reviewed the Election Code, did consultation with the Board of Directors and made necessary recommendation for Representative's Assembly approval. We also drafted guidelines in selecting BOD portfolio holder.

Below are the list of vacant position for the 2019 Representative Assembly:

- a. 4 Board of Directors
- b. 1 Audit Committee
- c. 1 Election Committee

We the members of ELECOM are grateful to Barbaza MPC for giving us the opportunity to attend COOP activities, seminars and trainings to enhance our skills and abilities and gain more knowledge about the Cooperative.

Congratulation to all officers and Cooperators of Barbaza MPC.  
God Speed!

(Sgd) **PONCIANA VEGAFRIA** Chairperson (Sgd) **JOSE NOEL ALCUBILLA** Vice Chairperson (Sgd) **ROMMEL P. MARCELINO** Secretary



**BERNARD BEN T. BALLENAS**  
Chairperson



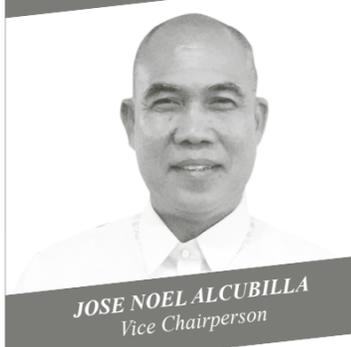
**JACOBINA R. ALABADO**  
Vice Chairperson



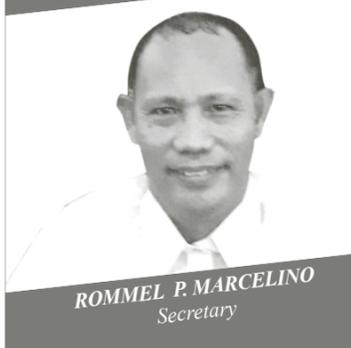
**JOEMAR SEMILLANO**  
Secretary



**PONCIANA B. VEGAFRIA**  
Chairperson



**JOSE NOEL ALCUBILLA**  
Vice Chairperson



**ROMMEL P. MARCELINO**  
Secretary

## EDUCATION COMMITTEE REPORT

The Barbaza MPC is soaring high through the years and consistently on tract of providing excellent programs and services to its member thus it is an honor to be part of this cooperative. We in the EDCOM would like convey our sincere congratulations to the Board of Directors, management and staff and committee officers for another commendable achievement that truly helped uplift the many lives of its member.

The EDCOM likewise would like to express our heartfelt thanks to the new members who gave their trust and confidence to our cooperative. You made the right decision. We are confident that being part of our cooperative you will enjoy the many services and benefits it offered. Barbaza MPC is our partner in development.

We are happy to presents the accomplishments of then EDCOM for the year 2018.

1. All branches have conducted a total of 455 Pre-Membership Education Seminars, 12 Ownership Meetings, 23 Membership Education Seminars, and 28 Districts Assemblies

BRANCH	PMES	MES	DA	OM
BARBAZA	48	7	7	2
CULASI	62	2	3	1
SIBALOM	45	3	2	2
SAN JOSE	49	2	7	1
BALASAN	50	2	2	2
BAROTAC VIEJO	39	2	2	1
CATICLAN	59	3	3	1
MOLO	59	1	1	1
KALIBO	44	1	1	1
<b>TOTAL</b>	<b>455</b>	<b>23</b>	<b>28</b>	<b>12</b>

2. Conducted regular monthly coordinators' meeting every first Saturday of the month at Barbaza MPC Main Branch conference hall.
3. Conducted meetings in the different branches to gather factual information to improve coop services.
4. Conducted orientation on the job description of the coordinators of the different branches.
5. Trained the coordinators on how to conduct Pre-Education Membership Seminar (PMES).
6. Prepared the EdCom activities for the entire year including the schedules of meetings to be conducted.
7. Established a system of passing the coordinators monthly reports to the head office.
8. Formulated new guidelines in assessing and evaluating the performance of the coordinators.
9. Participated in Representative Assembly, Ownership Meetings, Membership Education Seminars and District Assemblies.
10. Monitored the performance of the coordinators especially in the collection of delinquent accounts.
11. Participated in several cooperative activities and gatherings.
  - a. VICTO Annual Regional assembly Meeting, March 10, 2018.
  - b. CLIMBS General Assembly, April 20-21, 2018.
  - c. VICTO National Annual Meeting, May 19-20.
  - d. 7th Western Visayas Cooperative Regional Convention, May 23-24, 2018.
  - e. Regional Affiliates Meeting, August 31- September 1, 2018.
  - f. Family Enrichment Seminar, September 7, 2018.
  - g. AFFCUI 50th Golden Anniversary, September 22, 2018
  - h. National Cooperative Summit, October 3-5, 2018

As we commence 2019, the Education Committee would like extend its sincere appreciation to one and all for the unending support, for it to deliver excellent programs and services.

CONGRATULATIONS Barbaza MPC for another productive year and on the celebration of the 8th Representative Assembly with the theme "EMBARCKING ECO – TOURISM AND EMBRACING DIGITALIZATION FOR SUSTAINABLE GROWTH"

(Sgd) **DIR. FELIZA B. NECESARIO** (Sgd) **MARIVIC C. ESPARES** (Sgd) **ALDREXA. BARRIENTOS**  
 Chairperson Vice Chairperson Secretary

## Trainings and Seminars Attended

Date	Title/Event	Participants	Venue	Facilitator
January 18 - 19, 2017	NATCCO Managers Club	All BMs, OIC, COO, CEO	Iloilo Grand Hotel	NATCCO
January 25, 2018	HR Forum	Lany Enejas	Goducate Training Center	GODUCATE
January 27, 2018	Orientation on Governance and Management Audit	Meme Madeja, Bernard Ben Ballenas, Gian Jess Enriquez	AFCCUI CEDEC Homtel and Training Center	AFCCUI
February 17, 2018	Philippine Cooperative Central Fund Federation Special General Assembly	Corazon Tingson	Cebu Grand Hotel	PCF
February 24, 2018	Orientation on Coop Taxation and BIR Train Law	Patrick L. Quidor, Gian Jess Enriquez, Percibal Acdol	AFCCUI CEDEC Homtel and Training Center	AFCCUI
March 10, 2018	VICTO Annual Regional Assembly Meeting	Johnny Luces, Feliza Necesario	Goldberry Litter Hotel, Iloilo City	VICTO
March 15, 2018	DSWD Civil Society Organization (CSO) Planning Workshop	Analyn Namobong and Cherry Marie Hernaez	Pinnacle Suits and Function, San Jose, Antique	DSWD
March 15, 2018	SSS Employer's Day	Daniza Joy Sareno	Eagles Hotel and Function Hall	SSS
March 28, 2018	2018 NATCCO Ownership Meeting	Michelle Magbanua	Sarossa International Hotel and Residential Suites	NATCCO
April 6, 2018	Farm Tourism Regional Consultative Workshop	Jose Dela Cruz	Smallvill 21, Mandurriao Iloilo City	Department of Tourism R6
April 6, 2018	NATCCO Ownership Meeting	Michelle Magbanua	Sarossa International Hotel and Residential Suites	NATCCO
April 7, 2018	AFFCUI Ownership Meeting	Jessie Pido	The Venue, San Jose, Antique	AFCCUI
April 14, 2018	AFFCUI General Assembly AND GAD Congress	Alexander Amantillo, Jessie Pido, Teodoro Ballarta, Analyn Namobong	The Venue, San Jose, Antique	AFCCUI
April 13 - 14, 2018	CISP General Assembly	Joemar Semillano, Glenn Arguelles	Freeport Zone, Pampanga	CISP
April 16 - 17, 2018	Mediation and Conciliation and Ethics Committee Congress	Meme Madeja, Winalce Diesto, Mary Rose Grajo, Sheryl May Maghari	Iloilo Grand Hotel	NATCCO
April 20 - 21, 2018	CLIMBS General Assembly	Analyn Namobong, Corazon Tingson, Feliza Necesario, Johnny Luces, Jessie Pido, Teodoro Ballarta, Dexter Samillano, Winalce Diesto, Marlyn Necor, and Shiela Bas	SMX Convention Center, Bacolod City	CLIMBS
April 23, 2018	12th Annual General Assembly	Leonil Alabado	The Venue	FONUS
April 24-26, 2018	Youth Congress	Ryan Alabado	Cagayan de Oro	NATCCO
April 25-26, 2018	GAD Congress	Alexander Amantillo	Cagayan de Oro	NATCCO
April 27-29, 2018	NATCCO Annual General Assembly	Corazon Tingson, Jessie Pido, Teodoro Ballarta, Ryan Alabado, Alexander Amantillo, Ryan Alabado, Jose Noel Alcubilla, Bernard Ben Billenas	Cagayan de Oro	NATCCO
May 19-20, 2018	VICTO National Annual General Meeting	Feliza Necesario, Johnny Luces, Jacobina Alabado, Mary Rose Grajo, Patrick Quidor, and Guisel Martinez	Baguio City	VICTO
May 23-24, 2018	7th Western Visayas Cooperative Regional Convention	Feliza Necesario, Michelle Magbanua, Arthur Espares, Marivic Espares, Bernard Ben Ballenas, Johnny Luces, Milagros Garion, Jose Noel Alcubilla, Winalce M. Diesto	Iloilo Grand Hotel	CDA
June 6, 2018	Agents Training: Memorial Plan	Analyn Namobong	Fonus, San Jose, Antique	FONUS
June 8, 2018	Climbs Business Forum	Analyn Namobong, Marlyn Necor, Johnny Luces	The Venue, San Jose, Antique	CLIMBS
June 16, 2018	ATM Card Management System Hands-on Training	Mary Jane Bana, Paul Philip Tolentino, Jessa Marsha Marie Billena, Ian Loquinario	Pandan MPC	Natcco
June 16-17, 2018	Fundamentals of Cooperative	Alexander Amantillo Jr., Dexter Samillano, Noel Alcubilla, Johnny Luces, Joemar Semillano	The Venue, San Jose, Antique	AFCCUI
June 23-24, 2018	Governance Mandatory Training	Johnny Luces, Rommel Marcelino, Jose Noel Alcubilla, Winalce Diesto, Sheryl Mae Maghari, Dexter Samillano, Ryan Alabado	The Venue, San Jose, Antique	AFCCUI
June 30, 2018	Customer Care Seminar	Merryl Anonuevo, Laufel Dela Cruz, Madelene Cruz, Raffy Espanola, Liel Orquia, Milavic Mondejar, Marie Neil Tejares, Clarice Quioyo, Joel Magsulit, Jenny Vicente Jr.	Goldberry Lite Hotel, Iloilo City	VICTO
July 9, 2018	Employees and Employers Forum	Lany Enejas and Jane Vera	Pearl Garden, San Jose, Antique	DOLE
July 12, 2018	Laboratory Cooperative Orientation	Leonil Alabado, Christine Joy Dotimas, Guisel Martinez	Iloilo Grand Hotel, Iloilo City	Natcco
July 14-15, 2018	Financial Management Training	Ryan Alabado, Alexander Amantillo Jr., Bernard Ben Ballenas, Winalce Magbanua, Milagros Garion, Dexter Samillano, Cyrel Eve Espares	AFCCUI Cedec Homtel & Training Center, San Jose, Antique	AFCCUI
August 25, 2018	AFFCUI Ownership Meeting	Corazon C. Tingson, Leonil M. Alabado	The Venue Training Center, San Jose, Antique	AFCCUI
August 28, 2018	AML Refresher	Eda Loquias, Anjoneth Perando, Hazel Sacramento, Sheryl Bangcaya, Joan Martinez	Iloilo City	WESU
August 31 - Sept 1 2018	Regional Affiliates Meeting	Feliza Necesario, Johnny Luces & Milagros Garion	Iloilo Grand Hotel	VICTO
September 7, 2018	Family Enrichment Seminar	Coop Members and Selected Staff	Coop Resort	In - House
September 12 - 16, 2018	Asian Credit Union Forum	Corazon C. Tingson, Leonil M. Alabado, Jessie S. Pido, Jhohnny Y. Luces & Felimon M. Espares	Crown Plaza Manila, Galeria, Ortigas, Pasig City	NATCCO; ACCU; PFCC
September 13, 2018	PCF Ownership Meeting	Feliza N. Necesario	Iloilo Grand Hotel, Iloilo City	PCF
September 22, 2018	AFFCUI 50th Golden Anniversary	Corazon C. Tingson, Johnny Luces, Jessie S. Pido, Teodoro M. Ballarta, Feliza B. Necesario, Alexander B. Amantillo Jr., Dexter E. Samillano, Milagros Y. Garion, Cyrel Eve F. Espares, Mary Rose E. Grajo, Lydia Coronica, Joemar A. Semillano, Jessica P. Arguelles, Jose Noel Alcubilla, Winalce M. Diesto	The Venue, San Jose, Antique	AFCCUI
September 25, 2018	NATCOO Ownership Meeting	Alexander Amantillo Jr., Felimon M. Espares	The Mansion Hotel, Iloilo City	NATCCO
October 3-5, 2018	National Cooperative Summit	Feliza B. Necesario, Ryan R. Alabado, Teodoro M. Ballarta, Alexander B. Amantillo Jr., Marivic C. Espares, Sheryl May J. Maghari, Joemar A. Semillano, Ponciana Vegafria, Meme Madeja, Milagros Garion, Glenn Arguelles, Felimon M. Espares	SMX Convention Center, Davao City	PCC
October 20, 2018	Cooperative Month (Antique Area)	Officers and staff from Antique and Aklan Area	Liberman Coverd Gym, Poblacion, Pandan, Antique	AFCCUI
October 25, 2018	Cooperative Month (Iloilo Area)	Officers and staff from Iloilo Area		
November 6-7, 2017	Gender Equality Resource Center	Jessie Pido & Alexander Amantillo Jr.	De Luxe Hotel, Cagayan De Oro City	GERC

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October 25, 2018	Cooperative Month (Iloilo Area)	Officers and staff from Iloilo Area		
November 6-7, 2017	Gender Equality Resource Center	Jessie Pido & Alexander Amantillo Jr.	De Luxe Hotel, Cagayan De Oro City	GERC

## CREDIT COMMITTEE REPORT

WOW! Barbaza MPC.

Another successful year of enriching the lives of our members. We, the members of the Credit Committee are very much honored to be a part of this journey. We would like to extend our great appreciation to the members of the Board chaired by Dir. Corazon C. Tingson, Management and staff headed by Chief Executive Officer Felimon M. Espares and Chief Operation Officer Leonil M. Alabado and most especially all the members of Barbaza MPC for making us an instrument for the successful operation of Barbaza MPC.

As part of our duties and responsibilities as CRECOM, we evaluated and approved large scale loans which helped our members increased their income, investments, savings, production and purchasing power. On the other hand, we would like to encourage our members to avail productive loan rather than providential loan.

We really appreciate the opportunities given to us to join and represent our COOP in different trainings, seminar and activities provided by our affiliates and federation and we are happy to facilitate the continuous education program provided by the COOP to our members.

The loan released approved by the CRECOM for 2018 was amounted to Php 19, 715, 000.00. There were 42 male and 18 female members who availed the loan services of our coop.

Rest assured that in the performance of our duties and responsibilities we have effectively fulfilled it in accordance to our sound credit and lending policies.

Service comes first.  
Our congratulations to everyone!

God bless us all.... MABUHAY!

(Sgd) **MILAGROS Y. GARION** (Sgd) **DEXTER SAMILLANO** (Sgd) **CYRELEVE F. ESPARES**  
Chairperson Vice Chairperson Secretary



**MILAGROS Y. GARION**  
Chairperson



**DEXTER SAMILLANO**  
Vice Chairperson



**CYRELEVE F. ESPARES**  
Secretary

## MEDIATION AND CONCILIATION REPORT

“Conflict is a fact of life. It is hardly possible to grow up in a family, live in a community, attend school, work, have an intimate relationship, raise children or actively participate in the world without experiencing conflicts”.

The Mediation and Conciliation Committee (MedCon) is one salient committee of a Cooperative. It is a method of conflicts resolutions in which a third-party is involved. A dispute resolution process in which parties attempt to reach an amicable agreement.

This year, the MedCon Committee is very grateful to the support of the management of Barbaza MPC in which they were able to exercise their function in order to have a better cooperative-cooperator atmosphere. We were also thankful for the opportunities that capacitated us in order to perform our duties and responsibilities. Indeed, it was one fruitful year to all of us.

These are result of the conferenced undertaken by the committee:

BRANCH	No. of Mediated Borrowers	TOTAL AMOUNT TO BE COLLECTED	TOTAL AMOUNT COLLECTED
1. Balasan	42	1,755,103	139, 555
2. Barotac Viejo	10	1,051,724	299, 216
3. Culasi	14	1,329,140	107, 500
4. Kalibo	14	811,979	149, 152
5. San Jose	17	303,824	106,100
6. Sibalom	19	2,210,484	160, 950
7. Molo	15	2,058,358	66, 220
8. Caticlan	19	1,682,359	375, 950
9. Main	8	534,436	99, 960
<b>GRAND TOTAL</b>	<b>158</b>	<b>11,737,407</b>	<b>1,502,333</b>

The Committee also attended various trainings and seminar for the continuous education development and leadership towards our cooperative.

Congratulations to all members of Barbaza MPC.

God Bless!

(Sgd) **LYDIA CORONICA**  
Chairperson

(Sgd) **MARY ROSE GRAJO**  
Vice Chairperson

(Sgd) **Sheryl May Maghari**  
Secretary



**LYDIA CORONICA**  
Chairperson



**MARY ROSE GRAJO**  
Vice Chairperson



**Sheryl May Maghari**  
Secretary

## ETHICS COMMITTEE REPORT

We are proud to congratulate all members, management, staff and officers of Barbaza MPC for the success of our Cooperative.

As members of the Ethics Committee we are privileged to be part of Barbaza MPC to serve and satisfy our members for the services that we had.

During our one year term, we conducted regular monthly meeting visiting different branches per month and attended BOD Meeting every 2nd month of the quarter. Our first major recommendation for the approval of the members of the Board is the Dual Membership of the officers and staff and we have a positive result at the end of the year. We also formulated survey form and inspection report for branches to be maintained for compliance and member’s satisfaction.

The Committee also attended different seminars, training and other activities to further boost our knowledge and enhance our competency for further realization of our duties and responsibilities as member of the Ethics Committee. The following are some of our seminars attended

- April 16- 17, 2018 - 2ND MedCon and Ethics Committee Congress at Iloilo Grand Hotel, Iloilo City
  - June 23- 24, 2018- Governance And Management Training Of Cooperatives at AFCCUI, Funda-landing, San Jose, Antique
- To God be the Glory! Kruhay Barbaza MPC!

(Sgd) **MEME MADEJA**  
Chairperson

(Sgd) **CHARLYN MAE ESPAÑOLA**  
Vice Chairperson

(Sgd) **WINALEE DIESTO**  
Secretary

## PROVINCIAL COORDINATING COMMITTEE PROVINCE OF ILOILO

Congratulations to all Officers, Management and Staff and Members of Barbaza Multi-Purpose Cooperative

The Provincial Coordinating Committee (PCC) for the Province of Iloilo and Aklan was born by virtue of Representatives Assembly (RA) Resolution No. 15-2017.. The PCC is a management arm to assist the Board of Directors in pursuing the Coop Vision, Mission and Goals and Objectives and to submit needed report and data as well as suggestions and recommendations for the improvement of the services and programs that could benefit the members in general.

The Iloilo PCC conducted for calendar year 2018, conducted three (3) regular meetings (venue: Barotac Viejo, Balasan and Barotac Nuevo) and series of online communications. Also conducted various membership training seminars both in house and on site PMES. Informal personal feedback and suggestions of Coop operation were gathered from members at random.



(Sgd) **DR. ERVIN A. PEGARIDO**  
Barotac Viejo Branch



(Sgd) **MARY ANN JAYME**  
Molo Branch



(Sgd) **EUGENE MOLINA**  
Balasan Branch



**MEME MADEJA**  
Chairperson



**CHARLYN MAE ESPAÑOLA**  
Vice Chairperson



**WINALEE DIESTO**  
Secretary

# Management Report

The government recognizes the important role of cooperatives in the country. The existence of these organizations in a community is not only considered as an option but important institution that delivers programs and services and creates development in the community. Cooperative is an effective way to uplift and change economic status of its members, facilitate job and business opportunities in the countryside.

Our cooperative has gained recognition nationwide as outstanding cooperative adhering to coop principles and employ best practices. Year 2018 is a productive year surpassing expectations in terms of financial operations and other services. We are determined and committed to be a champion in uplifting member's lives and a partner for social developments.

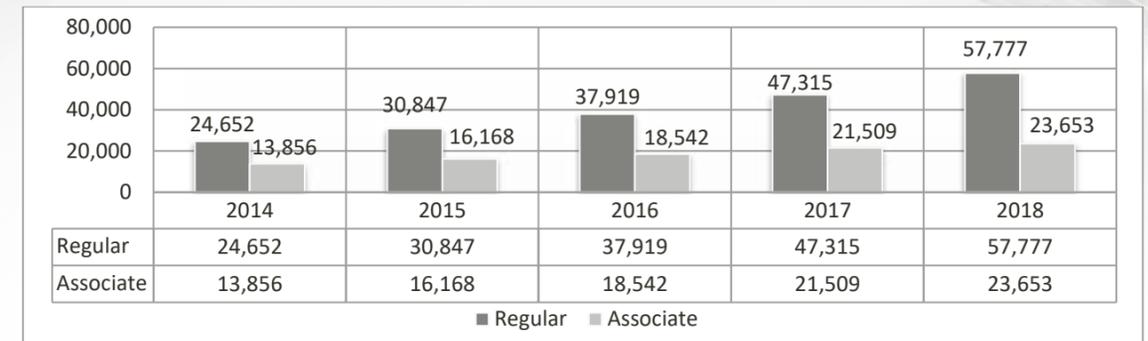
For this year, we continuously effort in achieving the cooperative's strategic goals indicating positive results with the following major highlights:

1. Maintain a progressive figures in our financial records, membership and volume of businesses.
2. Successfully conducted the 7<sup>th</sup> Representative Assembly at EBJ Gymnasium, San Jose, Antique attended by 363 out of 400 total representatives or 89.85% attendance.
3. Distributed a total of 18.10% return to members (8.10% interest on share capital & 10% patronage) for credit division and a total of 13.50% return to members (6.5% interest on members' investment & 7.0% patronage refund) for CATV Division.
4. Participated and won in the bidding for the distribution of Conditional Cash Transfer (CCT) of DSWD/LBP – 4Ps in 4 Provinces of Panay serving a total of 70 towns (Aklan – 14 towns, Antique – 15 towns, Capiz – 7 towns and Iloilo 34 towns including Iloilo City) garnering an opportunity gross revenue of around Php 7 million.
5. Acquisition of two (2) adjacent lots in Molo with a total lot area of 372 square meters (210 sqm. & 162 sqm.) with building structure.
6. Installed and implemented the KAYA Payment Platforms and ATM cards to members.
7. Donated the amount of 50,000 to Marawi as rehabilitation aid.
8. Implemented the increase of the pension to our pioneer cooperators (Gideon Yongque) and manager Majelende Yongque) from Php 500.00 to Php 3,000.00 per month.
9. Implemented standardization of Job description of personnel, branch operation and structure.
10. Implemented new policy increasing loan ceiling of Faxcom for Diamond class from 100,000 to 150,000 without collateral.
11. Hiring of Atty. Pauline Grace Alfuentes as Legal retainer for Iloilo area and Atty. Higinio Macabales for Aklan Province.
12. Facilitated the conduct of In-House training for Credit Management and collateral appraisal
13. Awarded by the Cooperative Development Authority as Regional Winner and 2<sup>nd</sup> Placer in the National level for Most Outstanding Primary Cooperative, Billionaire Category.
14. Conduct a dialogue with the President Rodrigo Duterte in Malacanang together with other coop leaders.
15. Inaugurated and operated the Coop Ocean View Resort in Poblacion, Barbaza, Antique and hiring of eight (8) restaurant personnel
16. Completed the construction of ground floor of 3 story-building for Janiuay Branch
17. Purchased 2 Brand New ATM for Balasan and Barotac Viejo Branch
18. Renovated the available space of Barbaza main building to be utilized as staff house.
19. Funded the completion of 2 makeshift classrooms of Culasi Central School.
20. Hosted the NATCCO Managers' Club Forum in Kalibo, Aklan
21. Processed the CATV franchise of Dao and Valderama areas
22. Undertake foreclosure of real estate properties as collaterals of 17 members with delinquent accounts amounting to P 9,460,964
23. Maintained a strong partnership with Philhealth for the I-Group program, 1-COOP Health, CLIMBS & Social Security System

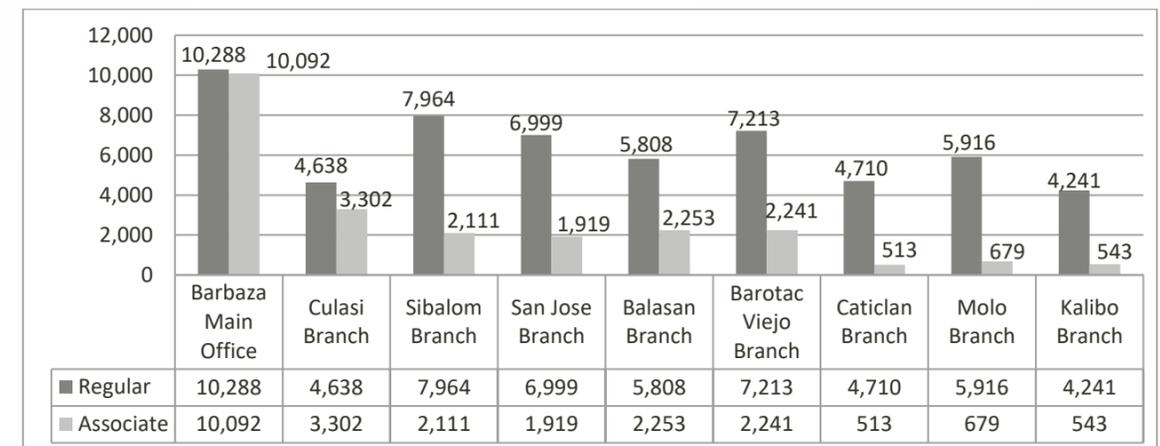
## MEMBERSHIP GROWTH

For the past years, our membership growth has a sturdy increased every year and further improve for the year 2018. We able to recruit additional members of 10,462 regular member and 2,144 associate members. With these additional recruits, membership has an increase of 18.32%. This growth is not only a result of effective membership campaign but also the offering of relevant products and services of the cooperative that attracts new members.

Membership as of December 2018 (regular vs associate)



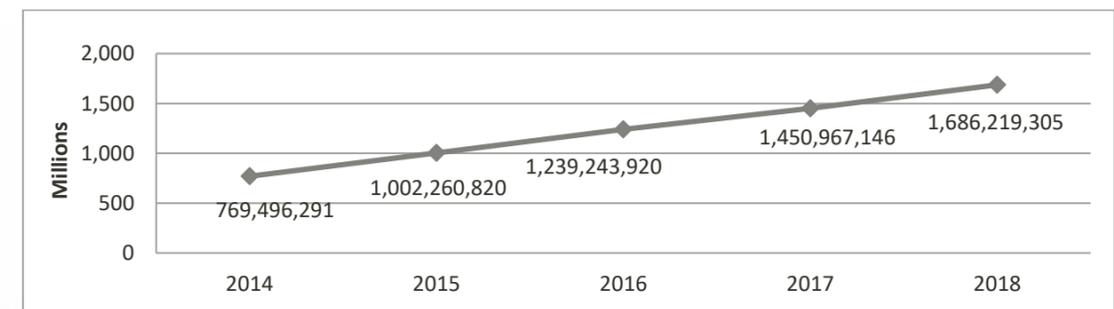
Membership as of December 2018 (per branch)



## FINANCIAL GROWTH

### Our Assets

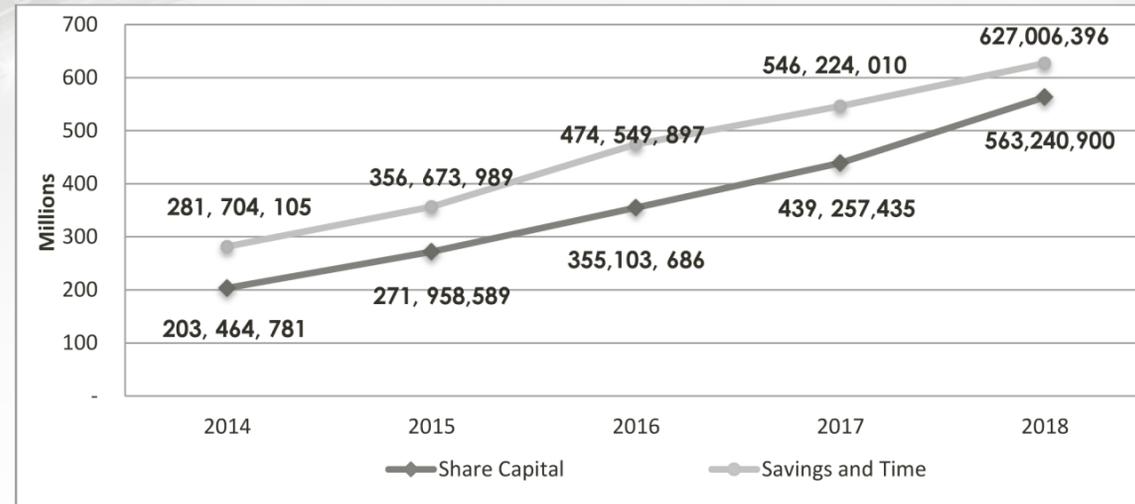
Total assets grown to Php 1,686,219,305, an increase of 16.22% equivalent to Php 235,252,159 and expected to increase for the coming years due to expansion of operation and diversified business undertaking



### Deposit Trends

Savings and time deposits at year end have an increase of 80,782,386 equivalent to 14.78% as compared to 2017. The increase was attributed through the continuous patronage and financial literacy of the advantages of depositing to cooperative as compared to other financial institution.

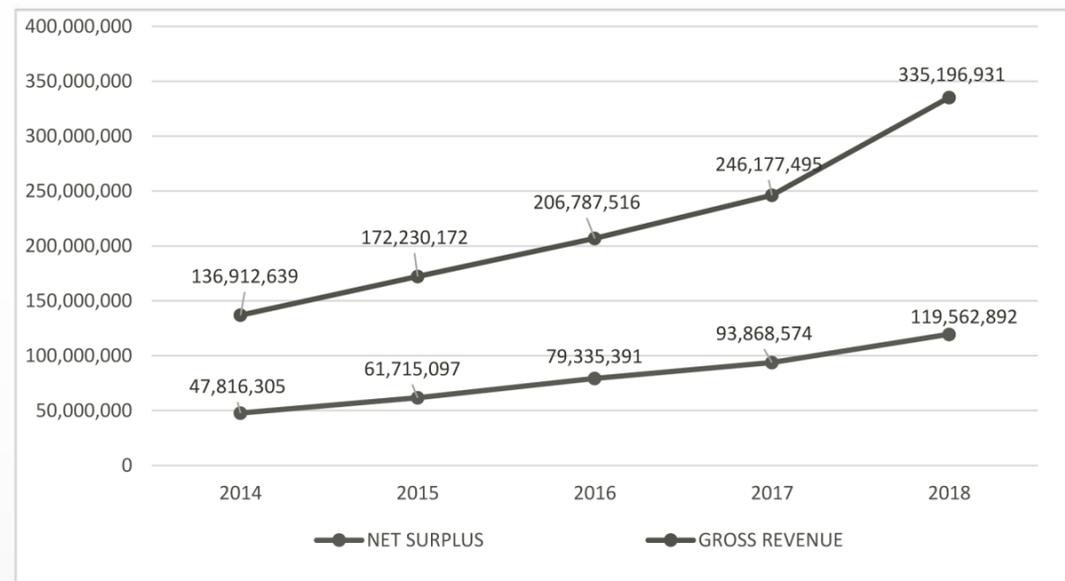
On the other hand, share capital increase in the amount of 123,969,374 equivalent to 28.20% as compared to 2017 data. The major reasons of the increase was due to increase in membership and requiring all regular members whose share capital is below the minimum subscribed share capital to have an additional deposits..



**Revenue Trend**

Operation for the past Five (5) years was a result of prudent management with hard work of staff to deliver what is beyond than expected. With existing line of services, we still explore new possibilities where members can benefit and also deliver additional revenue to the cooperative.

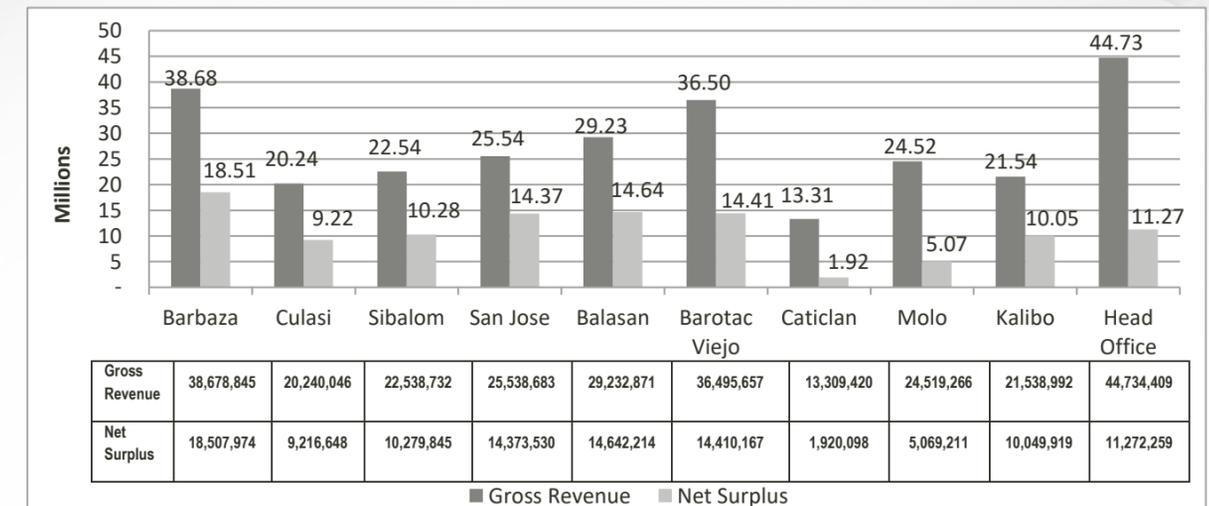
The cooperative managed to record increasing surplus, surpassing every year's target and management is hopeful that the trend will continue for the coming years.



**Gross Revenue vs. Net Surplus (Credit Division)**

2018 operation resulted to an abrupt increase on gross revenue of Php 30,649,431; 12.45% higher than the previous year rate. Head Office registered a P11.36 M or 34% increased on gross revenue attributed by Conditional Cash Transfer service fee from LBP for 4Ps beneficiary. All branches recorded an increased on gross income while Balasan and Barotac Viejo Branch recorded the highest increase for the year 2018 with Php 7,435,355 and Php 7,369,471 gross income respectively. Minimal increased is recorded on the San Jose Branch with Php 970,502 equivalent to 3.40% as compared from previous year data.

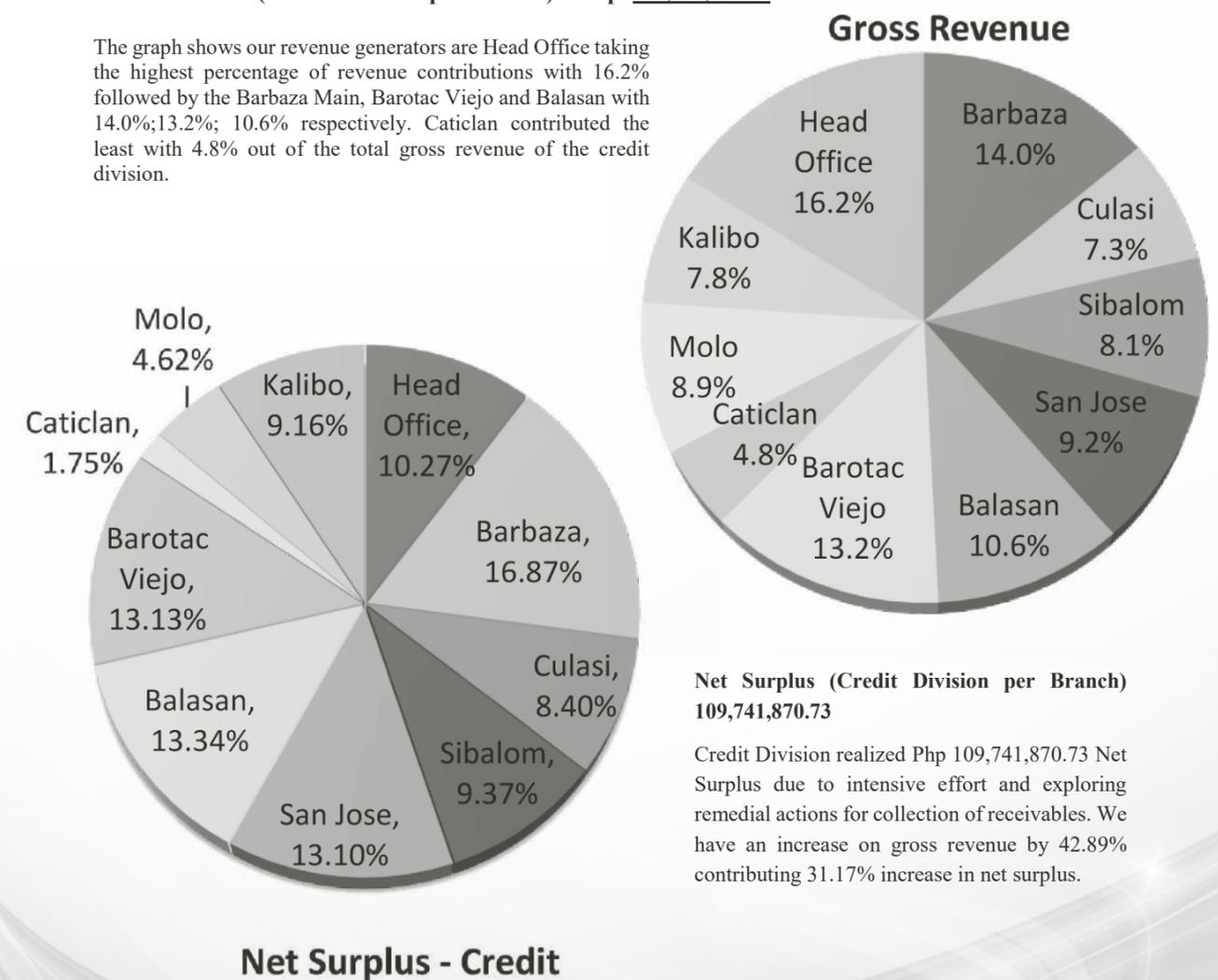
We have recorded a highest Net Surplus of Php 15,873,296, a 16.91% increase on last year's net surplus. Head Office, Balasan and Barotac Viejo has the highest increased equivalent to 78.20%, 46.51%, 39.15% respectively as compared to 2017 data. On the other hand, Molo Branch has the decrease on Net surplus of 10.91%. The decreased on surplus is mainly attributed to increase on loan provisioning because of delinquency.



\*Figures are in Millions

**Gross Revenue (Credit Division per Branch) – Php. 276,826,926.45**

The graph shows our revenue generators are Head Office taking the highest percentage of revenue contributions with 16.2% followed by the Barbaza Main, Barotac Viejo and Balasan with 14.0%;13.2%; 10.6% respectively. Caticlan contributed the least with 4.8% out of the total gross revenue of the credit division.

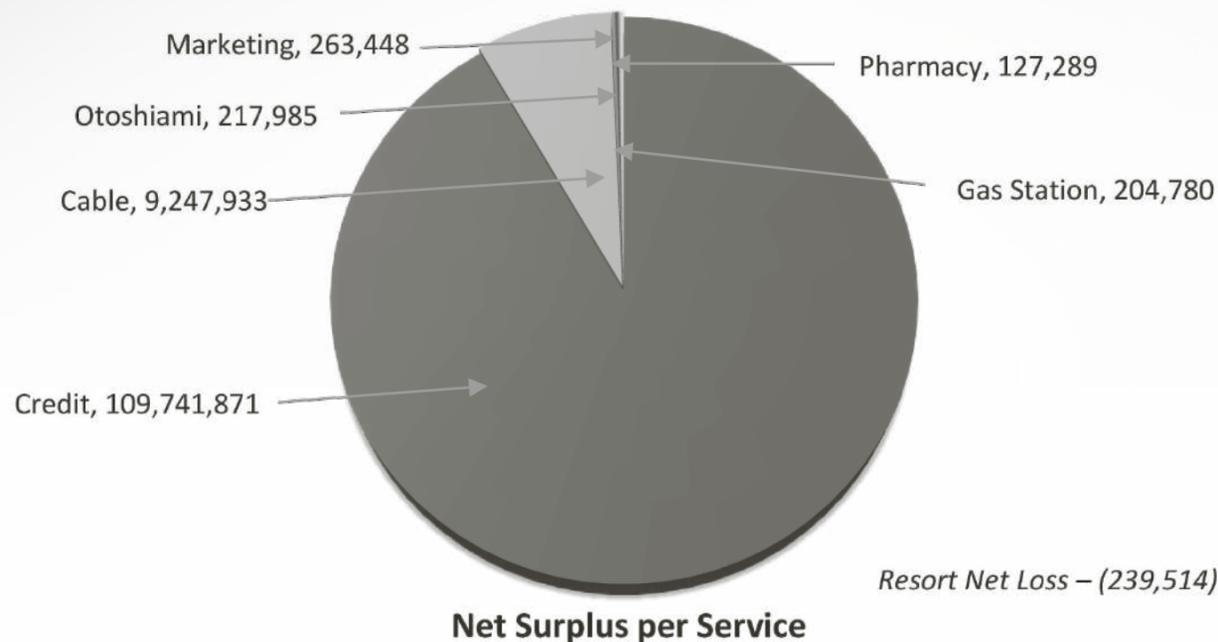


**Net Surplus (Credit Division per Branch) 109,741,870.73**

Credit Division realized Php 109,741,870.73 Net Surplus due to intensive effort and exploring remedial actions for collection of receivables. We have an increase on gross revenue by 42.89% contributing 31.17% increase in net surplus.

**Net Surplus per Service – Php 119,623,310.83**

The graph shows the overall Net Surplus of Php 119,562,892, the Php 109,741,871 came from credit, Php 9,247,933 from Cable and Internet, Php 263,448 from Marketing, Php 217,085 from Otoshi-ami, Php 204,780 from Gas Stations and Php 127,289 from Pharmacy. Our Coop Ocean View Resort which was opened last October 20, 2018 recorded 959,311 total sales in the first 2 months but incurred a net loss of Php 239,514. The net loss on resort operation was due high pre-operating cost which was expected but the management is expecting a surplus for the coming years.

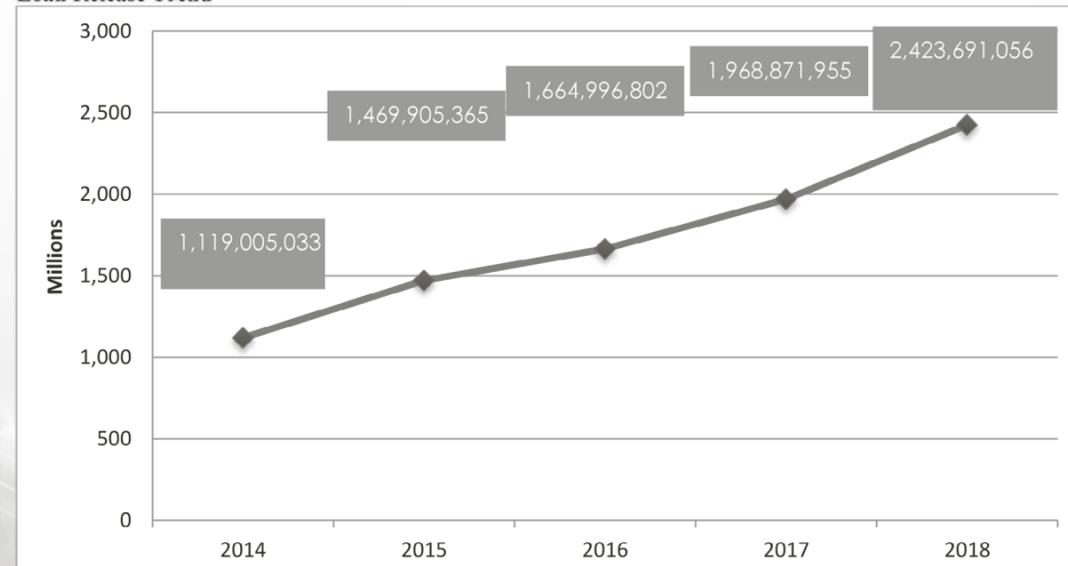


**PROGRAMS AND SERVICES**

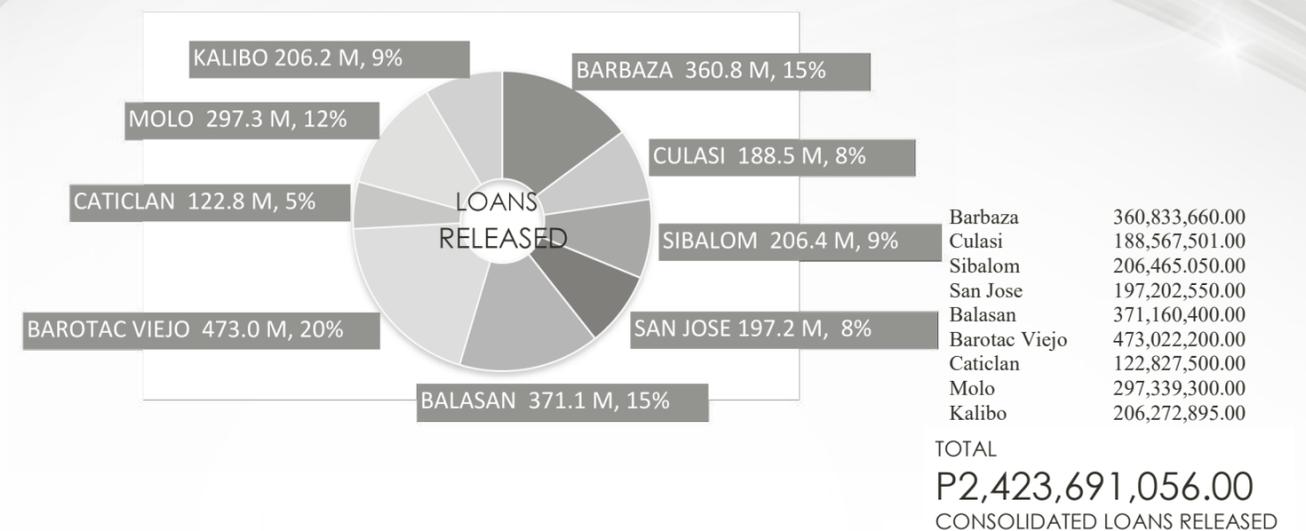
**1. Credit Operation**

Credit operation is the prime revenue generating unit of our cooperative contributing the highest percentage in terms of revenues. Management are very profoundly and diligently managed the credit operation not to risk the investment of the members. As part of these, the cooperative has continuously monitoring and targeting to lower the delinquency and to ensure quality loan portfolio. The nine (9) branches had released an aggregate amount of Php 2,423,691,056 as loan to members indicating an increase of 23.10% compared to previous year. Of these, 37% was Productive Loans and the remaining 63% was Providential Loans.

**Loan Release Trend**



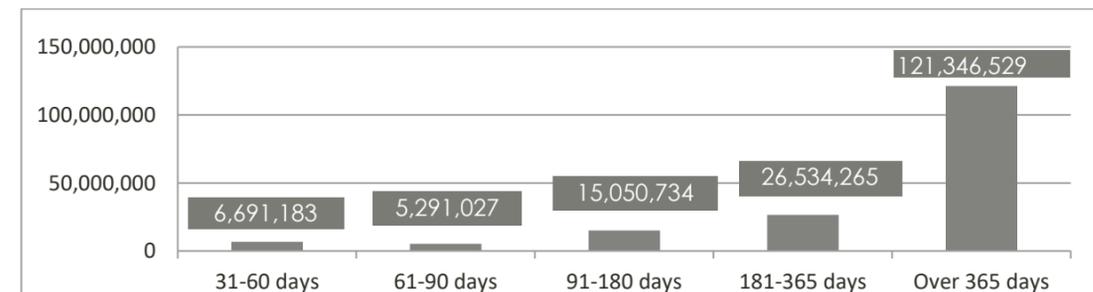
**Loan Release per Branch**



**Portfolio-At-Risk**

Our portfolio at risk (PAR) decreased from 16.89% to 14.17% this year with total amount of 189,324,173. While Main, Culasi, San Jose and Barotac branches recorded a decrease in delinquent amount compared to last year's data. The rest of the branches continue to record an increase in delinquent account despite employing collectors and staff focusing on collection efforts. Problematic accounts were referred to legal counsel for appropriate action, continue the small claims processing and foreclosure of mortgages

The management is now creating a Remedial Department Unit to handle and intensify collection of loans.



**Delinquency by Maturity**

Management continuously implemented the collection measures such as mediations, small claims, civil cases, foreclosures, additional hiring of collectors and etc. Foreclosure of 17 accounts were undertaken with 6 properties ready for titling in the name of the cooperative; 40 accounts undergo Small Claims procedure and 3 accounts filed with criminal cases (2 members for BP 22 and Estafa). For this year, the management will focus on the collection of matured accounts in order to minimize provisioning for loan loss.

Collection Strategy	No. of Delinquent Members	Total Amount to Be Collected	Total Amount Collected
Collateral Foreclosure (Land)	17	9,460,964	1,781,366
Criminal Case (BP 22 and Estafa)	3	691,711	57,000
Small Claims	40	4,782,485	311,630
Foreclosed Property	6	4,779,165	For Transfer of Title

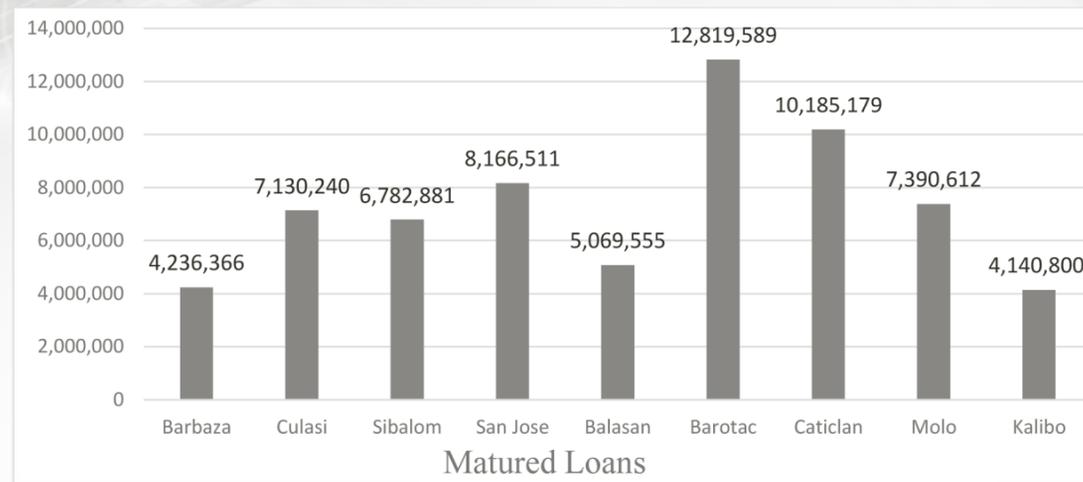
# Loan Released per

# Type and Purpose

	BARBAZA				CULASI				SIBALOM				SAN JOSE				TOTAL	
	MALE		FEMALE		MALE		FEMALE		MALE		FEMALE		MALE		FEMALE			
	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.		
<b>RELEASED PER TYPE OF LOAN</b>																		
LR-APPLIANCE	1	10,000.00	2	30,000.00	12	207,000.00	19	266,900.00	-	-	-	-	-	-	0	-	0	-
LR-BACAP	15	156,000.00	12	162,000.00	46	1,129,000.00	124	1,474,201.31	119	2,615,700.00	171	3,426,000.00	-	-	0	-	6	125,000.00
LR-BIGAS	84	1,383,080.00	125	2,019,600.00	26	446,800.00	39	647,000.00	0	-	0	-	-	-	0	-	0	-
LR-BONUS/INCENTIVES	135	2,253,800.00	182	2,830,900.00	116	1,919,100.00	329	5,414,900.00	211	3,605,700.00	384	5,521,360.00	214	4,214,200.00	389	7,404,400.00	210	4,027,900.00
LR-CLAP	1	20,000.00	2	60,000.00	0	-	0	-	0	-	0	-	-	-	0	-	0	-
LR-CREDIT LINE	-	-	0	-	0	-	0	-	0	-	0	-	-	-	0	-	0	-
LR-EDUCATIONAL	25	145,500.00	38	226,500.00	0	-	3	14,500.00	1	8,000.00	6	51,200.00	-	-	0	-	0	-
LR-EMERGENCY	144	2,663,380.00	207	3,968,200.00	27	358,000.00	86	1,063,300.00	37	218,000.00	74	427,000.00	14	82,500.00	48	281,000.00	23	137,000.00
LR-FAXCOM	293	13,173,150.00	458	22,681,400.00	59	2,567,050.00	140	5,970,650.00	40	2,586,000.00	115	8,440,500.00	19	1,306,000.00	57	3,891,000.00	59	3,165,000.00
LR-INSTANT	695	12,843,770.00	1008	18,072,060.00	244	5,184,300.00	607	13,652,000.00	543	8,780,090.00	1004	17,108,540.00	510	11,587,100.00	875	21,614,250.00	454	11,901,200.00
LR-JEWELRY	22	785,000.00	27	1,176,200.00	0	-	7	270,400.00	1	83,000.00	8	374,760.00	5	113,800.00	9	440,500.00	0	-
LR-HONORARIUM	71	2,280,100.00	55	1,762,000.00	40	1,171,000.00	48	1,322,200.00	286	5,434,200.00	320	5,866,100.00	21	633,000.00	58	1,998,000.00	115	3,950,600.00
LR-MEDAP	52	2,281,000.00	82	3,122,600.00	14	291,000.00	57	1,112,000.00	134	2,891,600.00	324	3,433,550.00	21	628,000.00	43	582,500.00	9	325,000.00
LR-PENSION	138	2,373,000.00	252	4,422,100.00	51	1,836,500.00	92	3,044,500.00	55	2,460,000.00	55	2,224,000.00	20	965,000.00	35	1,372,000.00	17	920,000.00
LR-PETTYCASH	645	7,345,700.00	990	8,713,900.00	169	889,700.00	411	2,016,600.00	243	716,500.00	639	1,880,050.00	255	738,700.00	357	1,037,500.00	117	342,500.00
LR-REGULAR	549	35,094,200.00	753	36,009,520.00	67	4,532,500.00	146	12,792,400.00	124	4,132,900.00	214	8,443,000.00	132	4,569,200.00	157	4,271,400.00	73	3,673,500.00
LR-SALARY	408	87,201,500.00	479	85,587,500.00	210	34,890,000.00	511	84,084,000.00	235	43,205,000.00	480	72,522,300.00	260	42,213,000.00	566	87,259,500.00	498	83,368,500.00
LR-LAJA-AN MPC																		
<b>TOTAL</b>	<b>3,278</b>	<b>169,989,180</b>	<b>4,672</b>	<b>190,844,480</b>	<b>1,081</b>	<b>55,421,950</b>	<b>2,619</b>	<b>133,145,551</b>	<b>2,029</b>	<b>76,746,690</b>	<b>3,794</b>	<b>129,718,360</b>	<b>1,471</b>	<b>67,050,500</b>	<b>2,604</b>	<b>130,152,050</b>	<b>1,581</b>	<b>111,936,200</b>
<b>RELEASED PER PURPOSE OF LOAN</b>																		
A.1-AGRICULTURAL	364	14,065,800.00	397	17,629,700.00	155	4,488,500.00	289	10,867,201.31	467	11,822,100.00	605	19,296,300.00	103	4,502,700.00	199	11,195,600.00	213	13,524,400.00
A.2-FISHING	7	139,500.00	11	491,500.00	2	132,000.00	3	211,000.00	2	26,000.00	2	31,000.00	16	373,000.00	19	1,159,500.00	35	1,981,000.00
A.3-LIVESTOCKS	116	6,779,700.00	110	2,880,500.00	31	1,584,100.00	41	1,727,000.00	119	4,865,000.00	231	8,214,800.00	66	3,373,500.00	104	6,223,000.00	28	2,407,000.00
A.4-TRADING/SERVICES	462	47,713,400.00	677	40,758,450.00	192	14,962,800.00	470	29,927,700.00	320	14,727,790.00	578	14,867,000.00	95	6,391,500.00	220	8,781,300.00	221	20,075,500.00
A.5-MANUFACTURING/PROCESSING	-	-	0	-	1	3,000.00	1	67,000.00	0	-	0	-	3	86,000.00	8	522,000.00	4	445,000.00
A.6-SERVICES	0	-	4	25,400.00	3	155,500.00	1	16,000.00	2	38,000.00	1	10,500.00	48	3,344,900.00	80	3,829,000.00	16	800,000.00
A.7-RESTRUCTURING	134	779,980.00	198	1,575,200.00	8	131,300.00	52	306,300.00	44	664,600.00	72	1,346,700.00	1	17,000.00	5	142,500.00	1	25,000.00
B.1-EDUCATION	591	26,057,970.00	1085	47,280,350.00	245	12,606,250.00	719	35,452,350.00	358	14,432,100.00	1008	40,775,660.00	379	17,726,400.00	787	42,940,000.00	537	38,910,000.00
B.2-CONSUMPTION	653	16,784,830.00	923	21,306,860.00	118	3,622,300.00	230	6,385,050.00	100	2,070,200.00	155	4,171,050.00	29	313,600.00	41	912,300.00	189	8,613,100
B.3-MEDICAL	378	13,244,300.00	609	19,173,650.00	130	5,638,500.00	375	17,425,300.00	173	7,339,600.00	466	15,283,930.00	204	6,029,300.00	376	13,707,100.00	113	6,983,100.00
B.4-HOUSINGHOUSE REPAIR	307	28,934,200.00	326	23,497,100.00	106	8,584,900.00	202	18,506,800.00	164	13,180,900.00	188	12,603,500.00	169	12,612,400.00	268	24,327,000.00	131	11,137,400.00
B.5-PROP. ACQUISITION	46	5,375,100.00	52	4,560,500.00	16	1,065,000.00	33	3,422,000.00	20	1,795,400.00	30	2,972,800.00	16	2,924,000.00	26	3,209,000.00	18	1,999,800.00
B.6-MISCELLANEOUS	181	8,359,900.00	234	10,229,670.00	60	2,282,100.00	169	7,417,000.00	220	5,334,100.00	355	8,742,810.00	337	8,750,000.00	459	12,453,850.00	61	3,972,900.00
B.7-PLACEMENT FEE	15	1,178,000.00	14	674,100.00	2	52,000.00	6	565,000.00	1	3,000.00	2	17,000.00	1	500,000.00	1	46,000.00	10	759,000.00
B.8-RESTRUCTURING	24	576,500.00	32	761,500.00	12	112,700.00	28	829,850.00	39	447,900.00	101	1,395,310.00	4	106,200.00	11	703,900.00	4	303,000.00
<b>TOTAL</b>	<b>3,278</b>	<b>169,989,180.00</b>	<b>4,672</b>	<b>190,844,480.00</b>	<b>1,081</b>	<b>55,421,950.00</b>	<b>2,619</b>	<b>133,145,551.31</b>	<b>2,029</b>	<b>76,746,690.00</b>	<b>3,794</b>	<b>129,718,360.00</b>	<b>1,471</b>	<b>67,050,500.00</b>	<b>2,604</b>	<b>130,152,050.00</b>	<b>1,581</b>	<b>111,936,200.00</b>

SUMMARY PER BRANCH	BARBAZA	CULASI	SIBALOM	SAN JOSE	BALASAN	BAROTAC VIEJO	CATICLAN	MOLO	KALIBO
NO. OF TRANSACTIONS	7,950	3,700	5,823	4,075	5,243	5,892	2,100	4,646	3,483
TOTAL AMOUNT	360,833,660.00	188,567,501.31	206,465,050.00	197,202,550.00	371,160,400.00	473,022,200.00	122,827,500.00	297,339,300.00	206,272,895.00

	BALASAN		BAROTAC VIEJO				CATICLAN				MOLO				KALIBO				CONSOLIDATED			
	FEMALE		MALE		FEMALE		MALE		FEMALE		MALE		FEMALE		MALE		FEMALE		TOTAL			
	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.		
	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	34	513,900.00		
	19	514,000.00	11	250,700.00	24	597,900.00	0	-	0	-	0	-	0	-	0	-	0	-	547	10,450,501.31		
	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	274	4,496,480.00		
	669	11,219,900.00	422	9,237,400.00	812	14,979,100.00	73	1,716,900.00	105	1,756,700.00	387	7,574,900.00	563	9,623,800.00	229	4,539,500.00	284	4,612,500.00	5724	102,452,960.00		
	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	3	80,000.00		
	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-		
	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	8	87,000.00	19	296,000.00	100	828,700.00
	64	372,500.00	0	-	0	-	8	48,000.00	10	60,000.00	15	81,000.00	25	150,000.00	55	330,000.00	54	322,000.00	891	10,561,880.00		
	109	6,170,000.00	20	624,000.00	17	440,000.00	39	1,160,000.00	22	1,612,000.00	2	20,000.00	4	105,000.00	0	-	0	-	1453	73,921,750.00		
	1101	25,671,600.00	561	14,584,700.00	950	21,943,100.00	463	8,505,100.00	285	5,161,300.00	637	10,461,100.00	697	10,250,500.00	387	7,355,700.00	482	8,379,600.00	11503	233,056,010.00		
	0	-	0	-	0	-	0	-	2	50,000.00	0	-	1	50,000.00	2	83,000.00	12	665,000.00	96	4,091,660.00		
	130	3,988,700.00	55	1,668,400.00	37	1,088,800.00	17	541,000.00	15	439,000.00	11	478,000.00	15	589,500.00	26	1,040,500.00	46	1,918,800.00	1366	36,149,900.00		
	14	670,000.00	0	-	1	20,000.00	10	437,000.00	47	1,012,300.00	11	600,000.00	32	748,000.00	138	4,181,000.00	348	9,071,150.00	1337	31,406,700.00		
	13	730,000.00	78	4,053,000.00	120	5,697,000.00	7	430,000.00	18	1,058,000.00	20	1,565,										



**2. Cable TV and Internet Operations**

COOP CATV is considered to be the leading provider of cable tv and internet services in the province of Antique. To be able to cope with the demand of our members for internet and Digital/HD video services, we need to upgrade our facility to Fiber Optic set up. Upgrading the cable system from analog to digital was an unpopular decision for the members but management is task to follow what the National Telecommunication Commission (NTC) mandates. The shift will mean additional capital investments by the management and on the other hand subscription fee will be increased to generate yield on investment. Management only aims to deliver excellent services to its member and will continue to uphold such commitment in the future.

The new Cable TV subscribers for 2018 are almost off-setted by the disconnections due to the presence of Direct-to-Home (DTH) satellite cable TV which is almost no fee if you are receiving local channels only. The operation of cable tv and internet covers 9 municipalities in the province of Antique and hoping to obtain another franchise for Valderama and Tobias Fornier this 2019. Gross revenue and net surplus recorded an amount of Php 52,140,840 and Php 9,247,932 respectively. Very minimal increase of 2.33% in net surplus from 2017 is due to increasing administrative expenses but the volume of additional subscribers is very low.

**3. Marketing and Otoshi-ami**

Marketing services focused on purchasing of palay from collection of loans and member’s harvest and to support the rice retailing store at the main office. It recorded a net surplus amounting to Php 263,448.46 out from the total sales of Php 2,680,038.00

The Otoshiami project is located at Brgy. Ipil, Barbaza, Antique and existed for 13 years. It recorded net surplus of Php 217,084.50 and total sales of Php 604,231 with estimated harvest of 7,500 kilos of assorted fish available for local consumption. Also the project supports 15 fisherfolks as regular labor covered with Phil-health benefits and accident insurance in order to protect and making them committed to the project.

**4. Gas Station**

2018 was been a challenging year to Gas station as it needs to overcome unexpected circumstances. The closures of Boracay for months really affect the overall operation of the gas station decreasing the volume of sales. Management needs to address competition, establishing networks for key accounts, collection of receivables and also the proper timing of purchases in case of price roll back. Despite these unexpected events, the gas station still manages to record total sales of Php 58,983,713, but decreasing of 1.03% from previous year.

**5. Pharmacy**

For its second year of operation, our pharmacy service recorded a surplus of Php 127,289.11. Increase on sales volume from Php 2,500,728.13 to Php 8,164,201, this is due to unwavering support of our members thru patronage. As far as possible or practically applicable, members from other branches can buy their medicines from our pharmacy through facilitation by our office branch. If negotiation between HEALS cooperative will push through, another Barbaza coop pharmacy in front of Provincial hospital at San Jose, Antique will be established.

**6. Tourism Facility - Resort**

Another accomplishment of our cooperative for year 2018 is the realization of the dream – a cooperative owned and managed Coop Ocean View Resort. Last October 20, 2018, a semi-fine dining restaurant was opened which offers sought-after experiences that will appease your taste buds and dine in style. The resort also host week-end entertainment and has function hall to accommodate meetings, seminars and conferences. Members will expect additional amenities to be constructed within the year. For the year 2018 Coop Ocean View Resort recorded a gross sale of Php 959,311.56 after two (2) months of operation. Our resort as expected for initial years will record deficit due to overhead cost and pre-operating expenditures. With the provision of complete amenities, patrons will be flocked and will effect positive financial result.

**7. Mortuary Assistance**

The mortuary program is an expression of brotherly concern extended to the beneficiaries upon the death of the member. It aims to lighten the burden of the bereaved family. For 2018, it has extended a total of Php 4,652,500.00 to 285 beneficiaries broken down as follows:

Benefit	Number of Beneficiaries	Benefit in Amount
MUTUAL AID	81	Php 458, 500.00
LEMOS	151	Php 1,317,000.00
40K COLISAP	5	Php 200,000.00
40K COLISAP & MUTUAL AID	5	Php 230,000.00
40K COLISAP & LEMOS	26	Php 1,283,000.00
60K COLISAP	4	Php 240,000.00
60K COLISAP & MUTUAL AID	4	Php 264,000.00
60K COLISAP& LEMOS	9	Php 660,000.00
<b>TOTAL</b>	<b>285</b>	<b>Php 4, 652,500.00</b>

**8. Coop Assurance Center**

It has been a moral obligation of the cooperative to provide members with protection facility services. Our partnership with Climbs Life and General Insurance Cooperative and ICISP serves as a window of opportunity for our members to avail affordable and quality insurance products.

The total number of insured increase from 10,222 to 14,553 members and the total premium contribution increased by 41%. From 89 claimants amounting to Php 2,017,588.36 in 2017 it was increased to 119 total number of claimants in 2018 amounting to Php 2,141,854.38 (6% increase).

**9. KAYA Payment Platform**

To continuously provide members with products and services that are greatly relevant to current time, KAYA payment platform in partnership with NATCCO was adopted. With this platform, members has the option to transact using the mobile phone – account inquiry & transfer, bill payments, purchases and cellphone load and many other feature to be enhanced in the future; ATM cards and enter-coop transactions for deposit, withdrawal and money transfer. Four (4) branches with brand new and EMV (Europay, MasterCard & Visa) compliant Automated Teller’s Machine was installed at Barbaza, Culasi, Barotac Viejo and Balasan offices.

Upon availability and functionality of ATM cards last September 2018, we have enrolled and issued 2,496 KAYA ATM cards to members that can transact anywhere and anytime. Breakdown per branch of KAYA ATM cardholders (2,496) are as follows:

BARBAZA	-	354
CULASI	-	114
SIBALOM	-	142
SAN JOSE	-	189
BALASAN	-	125
BAROTAC	-	454
CATICLAN	-	165
MOLO	-	812
KALIBO	-	141

### 10. Scholarship Program

Being true to its promise of support to the needy and deserving students, through its Scholarship program, BMPC continue to provide access and financial assistance to deserving students from high school to college and encourage them to excel in their fields of study.

As of 2018, the following students are recipients of the coop's scholarship program:

#### College

No.	Name of Scholar	Level	School	Course Taken
1	Angela Malabor	4th Year	University of Antique - TLMC	BS Education
2	Mejai Talagtag	4th Year	University of San Agustin	BS Information Technology
3	Donalen Espanola	4th Year	University of Antique - TLMC	BS Entrepreneurship
4	Anrod Nacionales	4th Year	Aklan State University	BS Agriculture

#### High School

No.	Name of Scholar	Grade	Branch
1	Anna Rose Laurencio	12	Barbaza
2	Elyssa Bano	12	Barbaza
3	John Mart Espartero	12	Barbaza
4	Charry Mae Arnaiz	11	Barbaza
5	Hermerose delos Santos	9	Barbaza
6	Ana Marie Tumaob	8	Barbaza
7	Lady Lou Demetrio	9	Barbaza
8	Jesalyn Baghari	8	Barbaza
9	Rowel Brenio	8	Culasi
10	Colline Ayson	8	Caticlan

#### Other Scholarship Grants

Scholarship Program	Branch	Number of Beneficiaries	Assistance in Amount (60% share of daily pay)
<b>Special Employment for Students (SPES)</b>	Barbaza	12	P 88,509.80
	Culasi	3	P 22,127.40
	Sibalom	2	P 14,551.60
	San Jose	2	P 14,551.60
	Balasan	1	P 7,375.80
	Barotac Viejo	2	P 14,551.60
	Caticlan	3	P 22,127.40
	Molo	1	P 7,375.80
	Kalibo	2	P 14,551.60
	<b>TOTAL</b>	<b>9 Branches</b>	<b>28</b>

### 11. Laboratory Cooperative & Aflatoun Program

Barbaza National High School Laboratory Cooperative was organized under guardianship of BMPC to cater the needs and program of savings generation for the minors and also serves a training ground for regular membership in the cooperative upon reaching the age of 18 years old. It has already 52 members and a total savings deposit of Php 20,798 and share capital of Php 3,171.00. Upon completion of system installation and computerization, the aflatoun accounts will be transferred to Laboratory cooperatives and shall undertake massive campaign and savings mobilization.

### 12. Gugma sa Koop and Other Social Services

“Gugma sa Koop” is social service program intended for indigent, senior citizen and PWD members. This program is conducted annually to selected and mostly indigent members of the cooperative.

One of the social services already institutionalized by the cooperative is “Blood -letting” its main purpose is to have access of blood from Red Cross of the Philippines for our members who are in emergency situations. As a

way to compensate increasing demands of blood, branches conducted bloodletting to sustain supply in our coop-blood bank.

And as part of cooperative social responsibility, we conducted other social services that are needed by members and deliver not only financial help but also activities that increase awareness and contribute to community development. The following are among those activities that have undertaken for the year 2018.

OTHER SOCIAL SERVICES	AMOUNT
1. Adopt a School Program	P225,822.75
2. Brigada Eskuela	55,246.00
3. Burial/ Medical/ Matrimony Asst.	116,850.00
4. Community Activities	129,409.76
5. Coop Blood Bank: Blood-letting	44,167.75
6. Donations/Sponsorship	217,141.00
7. Gugma Sa Coop – gift giving	279,112.30
8. Marawi Aid	50,000.00
9. Mortuary Assistance – CATV	109,000.00
10. Operation Tuli	18,936.90
11. Pioneer Member Subsidy	57,000.00
12. Philhealth Premium Subsidy	6,600.00
13. Scholarship & SPES	312,675.00
14. Tree Planting	696.00
15. Visita Selda	47,623.40
<b>Total</b>	<b>1,670,280.46</b>

## COOP Activities Participated

2018 COOPERATIVE ACTIVITIES				
Date	Title/Event	Participants	Venue	Facilitator
February 3, 2018	Prospective Officers Fitness Camp	Segmented Representatives	Garin Farm, Pilgrimage Resort	HR Division
February 1, 2018	Gift Giving to Indigent Members	Indigent Members	Culasi Antique	Culasi Branch
February 14, 2018	Gugma sa Kooperatiba	Indigent Members	Branch Officers	BMPC Management
February 17 - 24, 2018	Ownership Meeting	All Members	Various Venues	BMPC Management
March 9, 2018	Participation to Women's Month Parade	San Jose Branch Staff	San Jose Antique	Provincial Government
March 18, 2018	Participation to Kabuganaan Festival Parade	Barbaza Branch and Head Office Staff	Barbaza Antique	LGU - Barbaza
March 20, 2018	Professionals Night	Patrick Quidor, Paul Philip Tolentino, Loraine Bayola, Ronilo Bayola, Laufiel Dela Cruz, Earl Ian Cena, Peter Nambong, Mary Jane Bana, Jaiza Esmediana, Analyn Nambong	Barbaza Antique	LGU - Barbaza
April 20 - 21, 2018	New Officer's Oath Taking	Newly Elected Officers ans Selected Staff	Nature's View, Negros Occidental	HR Division
June 1, 2018	Brigada Eskwela	Adopted Schools	All Branches	BMPC Management
June 16, 2018	International Day of Family Remittances	OFW/OF Families and Staff	All Branches	HR Division
July 20, 2018	53rd Founding Anniversary of BMPC	All Members	All Branches	HR Division
July - August 2018	Membership Education Seminar	All Members	All Branches	BMPC Management
August 4, 2018	FGD, Team Building, Staff Gathering	All Staff	All Branches	HR Division
September 7, 2018	Family Enrichment Training Seminar under Gender and Development	Selected Members and Staff	Coop Resort	GAD Committee
September 17-19, 2018	CDA Validation for Gawad Parangal	H.O and Main Branch Staff	Main Office	CDA
September 22-23, 2018	Credit Management Seminar & Loan Appraisal	Lending Staff & BM's (All Branches)	Main Office	VICTO
October 20, 2018	Soft Opening of Coop Ocean View resort	COO and Resort Staff	Coop Resort	Management and Staff
	COOP Month Celebration	Antique Officers and Staff	Pandan, Antique	H.O staff
October 26, 2018	Financial Literacy Education Seminar	DepEd Teachers (Barbaza)	Barbaza Central School	HR Division
	Visita Selda	Detained Person @ Culasi Jail	Culasi BJMP	H.O staff
November 3, 2018	District Assembly	All Staff	All Branches	BMPC Management
November 8, 2018	BMPC Teachers Financial Literacy	Barbaza Public School Teachers	Barbaza Central School	HR Division
November 17, 2018	Coop Sing Off	Local Singers	Coop Ocean View Resort	HR Division
December 23, 2018	Year End Assesment	All Staff and Officers	Coop Ocean View Resort	HR Division
December 23, 2018	Coop Ocean View Resort Inauguration	All Staff and Officers	Coop Ocean View Resort	HR Division
December 23, 2018	BMPC Christmas Party	All Staff and Officers	Coop Ocean View Resort	HR Division

## Lakbay-Aral Conducted

April 10, 2018	Dumalag Public School Teachers and Employees Cooperative	DuPSTEC Officers and staff	Barbaza MPC Conference Hall	HR Division
April 20, 2018	LCC Faculty Community MPC	LFCMPC Officers and Staff	Barbaza MPC Conference Hall	HR Division
May 30-31, 2018	Gubat St. Anthony Multi-Purpose Cooperative	GSMPC Officers	Barbaza MPC Conference Hall	HR Division
June 11, 2018	Central Lopez Multi-Purpose Cooperative	CLMPC Officers and Staff	Barbaza MPC Conference Hall	HR Division
October 27, 2018	Tumalalud Farmers Multi-Purpose Cooperative	TFMPC Staff and Officers	Barbaza MPC Conference Hall	HR Division

## Opportunities

Barbaza Multi-Purpose Cooperative remained to seek business opportunities for growth and sustainability. Anchored to our mission, we should seek and respond to the requirement of our members of diverse but calculated risk exposure for every endeavor.

Municipality of Sigma, Capiz is the target site for the new branch of our cooperative to serve the financial and social requirements of the community including the adjacent towns of Mambusao, Jamindan, Sapián, Ivisan, Dao and Cuartero. Sharing the technology of our cooperative, people in the Province of Capiz can avail the same opportunities as enjoyed by the existing members and experience the privileges accorded to a cooperative member.

Another opportunity is the expansion of the Coop Ocean View Resort. With the vision of giving cooperative members and the community venue for relaxation, recreational activities and accommodation, the management decided to start the construction of additional amenities - the swimming pool and soon the Coop Hotel. The construction will show case the first Hotel and Restaurant in Barbaza and soon to be most convenient and accessible recreational and accommodation venue in the province of Antique.

Municipalities of Dao and Valderama are the next area of COOP CATV expansion once the NTC franchise will be released this year. The Fiber to the Home technology will be installed to ensure efficiency, capacity and low maintenance operation for internet and digital Cable Tv.

Lastly, Barbaza MPC believes that agricultural/eco-tourism has a huge potential and can boost economic opportunities in the locality. In partnership with the Municipality of San Remegio, our cooperative shall introduce organic farming for vegetables and cut flowers in LGU lot and develop the area as the next tourism destination in the province of Antique.



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## INDEPENDENT AUDITORS' REPORT

The Members and the Board of Directors  
BARBAZA MULTI-PURPOSE COOPERATIVE  
Cubay, Barbaza, Antique

### Report on the Audit of the Financial Statements

#### *Opinion*

We have audited the financial statements of BARBAZA MULTI-PURPOSE COOPERATIVE, which comprise the statement of financial condition as at December 31, 2018, and the statement of operations, statement of changes in members' equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies. The financial statements for the calendar year ending December 31, 2017 was audited by a different independent CPA who issued an unqualified opinion.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Cooperative as at December 31, 2018, and its financial performance and its cash flows for the year then ended in accordance with Philippine Financial Reporting Frameworks for Cooperatives.

#### *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 *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Cooperative in accordance with the Code of Ethics for Professional Accountants in the Philippines (Code of Ethics) together with the ethical requirements that are relevant to our audit of the financial statements in the Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. 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 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.

#### *Auditors' 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 auditors' 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.

# 2019 ANNUAL PLANS

KRA	OBJECTIVES	STRATEGIES	Expected Output	Time Frame	Budget	PERSON RESPONSIBLE
Goal 1. To establish strong and quality membership base	1. To intensify membership campaign and increase membership by atleast 25%	<p><b>MEMBERSHIP EXPANSION</b></p> <ul style="list-style-type: none"> <li>Concentrate membership campaign at unsaturated areas by mobilizing coordinators and hiring marketing personnel.</li> <li>Conduct regular and offsite PMES by a trained staff/coordinator monthly in each branches</li> <li>Conduct Assembly or Ownership meeting for Associate members in each branch</li> <li>Provide updated membership and deposit monitoring board per branch</li> <li>Acquire mastery of knowledge in bmpc products and services for marketing purposes of staff.</li> <li>Organize buddy system of staff and coordinator on rotation basis for weekly house to house membership campaign in a target areas.</li> <li>Install Kiosk during various events for on-site recruitment</li> <li>Conduct office-to-office product &amp; services presentation</li> <li>Invite prospective members during coop educational seminars for on-site membership</li> <li>Produce brief checklist of membership requirements.</li> <li>Establish and intensify new linkages with government agencies/offices</li> <li>Assign staff to monitor monthly-staff/ officers quota, annual plans and calendar of activities and recommendations for action</li> <li>Upgrade CATV subscribers to regular members</li> <li>Implement and utilize on-line membership application</li> <li>Recognize the highest membership recruiter during Membership Education Seminar, Ownership Meeting, and District Assembly</li> <li>Announce meeting invitations through social media, radio/TV, and text blast</li> </ul>	<p>At least 13,700 new regular members have been registered.</p> <p>Barbaza 1,570</p> <p>Culasi 1,040</p> <p>Sibalom 1,570</p> <p>San Jose 1,250</p> <p>Balasan 1,380</p> <p>Barotac Viejo 1,790</p> <p>Caticlan 1,200</p> <p>Molo 1,750</p> <p>Kalibo 1,400</p> <p>Janiuay 750</p> <p>TOTAL 13,700</p>	<p>Year Round</p> <p>Monthly</p> <p>Monthly</p> <p>Feb-18</p> <p>Feb-18</p> <p>Year Round</p> <p>Weekly</p> <p>Year Round</p> <p>Year Round</p> <p>Feb-18</p> <p>1st Quarter</p> <p>Year Round</p> <p>Monthly</p> <p>1st Quarter</p> <p>Year Round</p> <p>Quarterly</p> <p>Year Round</p> <p>Monthly</p>		<p>BM's</p> <p>BM's/Coordinators</p> <p>BM's/MRDS</p> <p>BM's/MRDS</p> <p>CRS/MRDS</p> <p>Branch/Division Heads/MS</p> <p>BM's/Coordinators</p> <p>BM's/MS</p> <p>BM's/CRS</p> <p>BM's/CRS</p> <p>BM's/CRS</p> <p>BM's/CRS</p> <p>BM's/CRS</p> <p>MRDS/MS/HRDO</p> <p>BM's/CATV</p> <p>Staff/Division Heads MS</p> <p>MRDS</p> <p>MS/Local Production</p> <p>BM's/MRDS/CRS</p>
	2. To develop sense of ownership, commitment and unity among members so as members' loyalty, patronage, and satisfaction are evident.	<p><b>Membership Care Program</b></p> <ul style="list-style-type: none"> <li>Discuss comprehensive advocacy on membership care and mortuary assistance programs during PMES and membership Meetings.</li> </ul>	<p>Increased membership of lemos, colisap by 10%</p>	<p>Year - Round</p>		<p>BM's</p>

## MEMBERSHIP

	<ul style="list-style-type: none"> <li>Identify Non- Colisap and Non - Lemos members from membership database and encourage to enroll in the program.</li> <li>Adopt IT messaging for advisories and personalized greetings.</li> <li>Offer customized insurance premiums to members.</li> <li>Provide and develop rewards system for performing agents and branch.</li> <li>Provide 100% of members benefits &amp; incentives</li> <li>Subsidized Health Care Program through Philhealth - Igroup Program</li> <li>Provide service/commodity discounts to members through partner establishments.</li> <li>Provide Membership Loyalty Card with corresponding incentives.</li> <li>Make available to members all the affordable health insurance products.</li> <li>Provide incentives to Fonus clients</li> <li>Maximize scholarship and educational sponsorship as liaison of other agencies.</li> <li>Develop and conduct creative membership satisfaction survey tool regularly.</li> <li>Design a program for the provision of member's Emergency/Medical Fund.</li> </ul>	<p>Atleast 50% of identified Non - Colisap and Non - Lemos members joined the program</p> <p>Timely information dissemination Maintained/retained atleast 90% of existing clients</p> <p>100% Hospitalization benefits Application processed and approved</p> <p>Atleast 50members availed igroup program per branch</p> <p>Atleast 2 Service Provide and Establishment being partnered per branch</p> <p>Improved members' benefits increased membership satisfaction level</p> <p>Increased patronage by atleast 10% from previous clients</p> <p>Atleast 10% of all members participated in the survey</p>	<p>Mid - Year</p> <p>Year Round</p> <p>Year - Round</p> <p>3rd Quarter</p> <p>Year - Round</p>		<p>MRDS</p> <p>MS</p> <p>CAC Specialist</p> <p>CAC Specialist</p> <p>MRDS</p> <p>MRDS</p> <p>MS</p> <p>MS</p> <p>CAC Specialist</p> <p>Fonus Focal Person</p> <p>HRS</p> <p>MRDS</p> <p>COO</p>
3. To upgrade membership status of members	<ul style="list-style-type: none"> <li>Members-In-Good-Standing increased by 10% annually.</li> <li>To upgrade members category correspondingly to the number of years in the coop by 20% annually.</li> </ul>	<p>Additional MIGS per branch:</p> <p>Branch 2019 Target</p> <p>Barbaza 1,570</p> <p>Culasi 755</p> <p>Sibalom 1,285</p> <p>San Jose 1,025</p> <p>Balasan 875</p> <p>Btac. Viejo 1,185</p> <p>Caticlan 890</p> <p>Molo 1,245</p> <p>Kalibo 600</p> <p>Segmentized members</p> <p>Category 2019 Target</p> <p>Silver 2,133</p> <p>Gold 556</p> <p>Diamond 164</p>	<p>Year - Round</p> <p>1st Quarter</p>		<p>MS</p> <p>MRDS</p>

## MEMBERSHIP

KRA	OBJECTIVES	STRATEGIES	Expected Output	Time Frame	Budget	PERSON RESPONSIBLE
<b>MEMBERSHIP</b>	4. To develop MEMBERSHIP database	Modify Membership Forms and Member's Data Amendment Form which are compliant to CDA and CISA data requirements.	Complete and updated members profile with ID System	Year - Round		Property Custodian/MRDS
	5. To develop enterprise-driven members.	<p><b>Members' Entrepreneurial Development Program</b></p> <ul style="list-style-type: none"> <li>* Organize pool of trainers to initiate entrepreneurial and skills trainings.</li> <li>* Customize varied business packages for MEDAP loans attached with entrepreneurial and management trainings.</li> <li>* Feature successful member's recipient of Entrepreneurial Development Program on Coop channel or coop official print.</li> <li>* Conduct Business Forum/Fora, participation in exhibit expo, trade fairs and other marketing initiatives.</li> <li>* Implement Financial Literacy program through Cooperative</li> <li>* Implement trainings and create a sustainable livelihood project that will promote BMPC</li> <li>* Establish partnership with Universities under its Research and Development and Extension Service for the creation of entrepreneurial programs.</li> </ul>	<p>Pool of trainers are organized and functioning</p> <p>Atleast 2 types of business package available</p> <p>Featured atleast 1 success story every month</p> <p>Joined atleast 1 trade fair per branch.</p> <p>Conducted atleast 2 business forum.</p> <p>Sustainable projects created and implemented</p> <p>Partnership created with atleast 1 university or college</p>	Mid Year Mid Year Year - Round Year - Round Year - Round Year - Round	MRDS/HRS/MS MRDS/MS Local Production/MS/MRDS BM's/MS MRDS/HRS/Admin Specialist MRDS/HRS/MS MRDS/HRS	

GOAL 2. To enhance competence of officers and ensure leadership succession	STRATEGIES	Expected Output	Time Frame	PERSON RESPONSIBLE
1. To provide training programs to enhance competence of officers.	<ul style="list-style-type: none"> <li>* Conduct Officer's Performance evaluation and establish Education and Training Program</li> <li>* Capacitate portfolio holders and committees by attending trainings or related activities/exposure.</li> <li>* Provide Officer's Tool Kit incorporated with training records and training calendar</li> <li>* Comply CDA required trainings and other relevant seminars through in-house or local and international exposures.</li> <li>* Conduct of In-house seminar/ workshop on Officers Portfolio</li> </ul>	<p>Coop officers training (COT) program formulated</p> <p>Officers toolkit provided with training passbook / Enhanced KAS , improved values and inspiration towards the cooperative.</p> <p>All compliance training are attended by officers and atleast 2 other CDA trainings attended by every officers</p> <p>Portfolio handlers able to introduce innovation on their agenda</p> <p>Self and group performance evaluation conducted and assessed annually</p>	2nd Quarter Year - Round 2nd Quarter Year - Round 2nd Quarter	HRS/Admin Specialist/EDCOM/BOD Secretary HRDOAdmin Specialist/EDCOM BOD Secretary/HRS HRS/Admin Specialist/EDCOM HRDO/Admin Specialist/EDCOM

2. To prepare qualified members as potential successors for officership	<ul style="list-style-type: none"> <li>* Expose and involve to varied coop activities.</li> <li>* Formulate terms of reference of portfolio handlers.</li> <li>* Organize coordinating committee in every branch in accordance with established guidelines and capacitate Coordinators as second liner.</li> <li>* Conduct Prospective Officers Fitness Camp (PROFIT Camp) to all qualified and potential leaders.</li> </ul>	<p>Highly motivated and confident officers ready to perform tasks.</p> <p>Primary tasks and functions, duties and responsibilities of Portfolio holders clarified.</p> <p>*Area Coordinating Committee have been organized</p> <p>*Potential successors have been identified potential officers</p>	Year - Round 1st Quarter 1st Quarter Feb-18	BOD HR Division BM's MRDS
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GOAL 3: To enhance competence and personal growth of staff and make our Coop a rewarding workplace.	STRATEGIES	Expected Output	Time Frame	PERSON RESPONSIBLE
1. To streamline the coop's operational structure.	<p><b>Create operational divisions under the General Manager/CEO, to wit:</b></p> <ul style="list-style-type: none"> <li>* Finance &amp; Treasury Division</li> <li>* Marketing Division</li> <li>* Legal &amp; Compliance Division or RMU</li> <li>* Audit Division</li> <li>* HR &amp; Admin Division</li> </ul>	<p>Operational Structure Functioning efficiently and effectively.</p> <p>Functions and responsibilities of each operational unit are properly delineated and established.</p> <p>Additional 1 staff for Finance Division.</p>	1st Quarter	CEO/BOD/HRDO
2. To provide opportunities to enhance competence and personal advancement	<p><b>Capacity Building Program</b></p> <ul style="list-style-type: none"> <li>* Apprenticeship program</li> <li>*<i>Craft apprenticeship training module</i></li> <li>*<i>Formulate basic competencies requirement.</i></li> <li>* Conduct of knowledge and skills Inventory</li> <li>* Provide continuing education, training or study exposure.</li> <li>* Craft of Employee's Handbook</li> <li>* Conduct of focus group discussion</li> <li>* Review Job Description to match position title</li> <li>* Institutionalize Performance Appraisal System by incorporating the online appraisal</li> <li>* Mentoring and coaching</li> <li>*<i>Conduct regular monthly branch/department meeting for feed back giving and goal-setting.</i></li> </ul>	<p>1 training module per position is crafted</p> <p>Basic competencies for each position formulated and acquired</p> <p>KAS Inventory conducted to all staff</p> <p>Gaps had been identified and addressed through staff development programs.</p> <p>Employees' handbook crafted and distributed to staff</p> <p>Conducted atleast 3 FGD in a year</p> <p>PAS implemented and institutionalized</p> <p>Improve staff performance with ideas to make improvements and solve problems.</p>	2nd Quarter 2nd Quarter Year - Round 2nd Quarter Mid Year/Year End 1st Quarter Mid Year/Year End Year - Round	HRDO HRDO HRDO HRDO HRDO HRDO/COO/CEO HRDO HRDO HRDO/CEO/COO

KRA	OBJECTIVES	STRATEGIES	Expected Output	Time Frame	Budget	PERSON RESPONSIBLE
<b>MANAGEMENT STAFF</b>		<ul style="list-style-type: none"> <li>* Establish and institutionalize Employees' Enrichment Program:                             <ul style="list-style-type: none"> <li>*Competitive salaries and benefits</li> <li>*Enhancement of the Rewards and Incentives Schemes</li> <li>*Yearly staff Rest and Recreation, Team Building, and Spiritual Retreat.</li> <li>*Local/international cooperative exposures</li> <li>*Encourage staff to pursue educational advancement by enrolling to Post- Graduate Programs</li> </ul> </li> </ul>	Employee turn over is reduced and higher employee retention rate. Salary Structure reviewed per year Conducted atleast 1 Team Building/R&R/Sports Activity and 1 Spiritual Retreat Atleast 2 staff enrolled in Masters Degree Program	Year Round    Mid Year		HRDO/CEO    HRDO
	3. To establish and institutionalize succession plan.	<b>Adoption of Succession Plan policy.</b>  Provide opportunities to second liners to assume functions and responsibility of first liners for a specific period of time.	Succession plan approved to support service continuity Potential second- liners are identified on the basis of their competence, capabilities and qualifications. No disruption of day-to-day operations and routines are well attended.	1st Quarter		BM's/CEO/COO/HRDO
	4. To maintain conducive and safe workplace.	<b>Disaster Risk Reduction Program</b>  * Organize In-House Disaster Risk Reduction Committee (Fire, Earthquake, Robbery)  Establish linkages to Government Agencies pertaining to the annual conduct of disaster preparedness trainings and drills and checking functionality and maintenance of facilities and equipment. * Implement Gawad AYOS tanggapan * Prepare OSH Checklist and accredit to DOLE for OSH Compliance * Promote a gender-friendly workplace * Integrate of Family Welfare Program in compliance to DOLE workplace requirement.	Functional In-House DRR Committee organized; Staff awareness of process of mitigation and enhanced disaster preparedness within the context of emergency planning and implementation; Functional alarm and security devices well maintained, conducted atleast 3 Disaster preparedness trainings and drills Conducive, safe and secured office Occupational health and safety in-place Workplace is gender-sensitive	2nd Quarter  Year Round  Quarterly 4th Quarter Year Round		DRRR Committee/BM's  BM's  HRDO  HRDO  BM's

Goal 4. To deliver integrated and quality products and services.					
1. To increase productive loans over providential loans 50:50 ratio.	<b>Credit Services Enhancement</b>  * Review Credit Policies  * Organize farmers group in each Branch and BACAP loan thru provision of rebates and other agricultural support. * Enhance Micro-Enterprise Development Assistance Program (MEDAP) thru: *Conduct of in-house entrepreneurial training in collaboration with GAs & NGAs *Establish tie-ups with various associations in granting MEDAP Loans	> Loan usage shifted to productive loans from providential loans at 50:50 ratios. > Credit policies reviewed and revised. > Farmers association organized in branch with programs in placed. > Bacap loans increased. > 6 business training conducted in	Quarterly  2nd Quarter  Year - Round		COO/LPOO  BM's/TA-Agriculture  BM's/MRDS/MS
	2. To increase releases by 30% annually with productive loans at 50% and providential loans at 50% ratio.	<b>Productive loans</b> * Intensify productive loans (MEDAP, BACAP)  *Target potential associations engaged in micro-enterprising and large-scale businesses in granting MEDAP Loans.  *Intensify MEDAP Loans through customized business opportunities. * Organize Local Farmers Association in partnership with LGU's, GA's and Private Agencies for financial assistance on farm related inputs and facilities.  <b>Providential loans</b> * Adopt of 5-6 scheme on selected areas * Venture into Housing and Car loan of not more than 1M at a competitive interest rate.	Target loan release Branch Barbazza 445,000,000.00 Culasi 225,000,000.00 Sibalom 255,000,000.00 San Jose 230,000,000.00 Balasan 492,000,000.00 Barotac Viejo 570,000,000.00 Caticlan 150,000,000.00 Molo 345,000,000.00 Kalibo 265,000,000.00 Janiuay 50,000,000.00 <b>TOTAL 3,027,000,000.00</b>	Year Round Year Round  Second Quarter Second Quarter Second Quarter	
3. Increased collection performance	Intensify collection efforts through collectors & coordinators by providing training on collection techniques/strategies and competitive incentives. * Systematic and timely delivery of notices to concerns delinquent borrowers. * Apply other approaches on problematic account. *Amicable settles (MCC) *Small Claims *Garnishment *Filing of civil case *Civil Service complaint, etc.	Increased collection by 25% over previous month	Year Round Year Round Year Round		BMs BMs/LQPO LQPO
<b>LENDING PROGRAM</b>					





KRA	OBJECTIVES	STRATEGIES	Expected Output	Time Frame	Budget	PERSON RESPONSIBLE	
<b>ADVOCACY PROGRAMS</b>		<ul style="list-style-type: none"> <li>* Tie-up with health laboratory facility to implement discount for members.</li> <li>* Provide BMPC ID to each members.</li> <li>* Provide a communal gender sensitive toilets to selected areas</li> <li>* Conduct Family Day per Branch</li> <li>* Conduct information drive against drug addiction</li> </ul>	Requires BMPC Staff for Drug Tests, Coop Cable Information Drive against Illegal Drugs, Using of Text blasts for Health campaign	Mid Year 3rd Quarter Year Round 4th Quarter  Mid-Year		MS BM's MRDS	
	2. To provide educational and livelihood opportunities to deserving and qualified members	<p><b>Educational Program</b></p> <ul style="list-style-type: none"> <li>* Coop Scholarship Program</li> <li>* Prefer Degree on Agriculture and Fisheries</li> <li>* Special Program for Employment of Students</li> </ul> <p><b>Livelihood Opportunities</b></p> <ul style="list-style-type: none"> <li>* Conduct business forum to identify:</li> <li>* identify business opportunities and create output for trainings</li> <li>* identify coop assisted services</li> <li>* Monitor members business and provide technical help.</li> </ul>	Maintain 2 High School Scholar per branch and (no. of highschoools per branch) 6 college scholars Employ 20 SPES  Social and Livelihood Programs supervised and implemented Provide training for Bacap loaners for Organic Farming Provide training for MEDAP loaners for business trainings	2nd Quarter April to June 2018  Year - Round		HRDO HRDO MRDS MS	
	3. To sustain high quality standard of Pre-school Education of BMPC Learning Center	<ul style="list-style-type: none"> <li>* Sustain quality teaching methodology and curriculum and complete learning facilities.</li> <li>* Capacitate teachers thru trainings and seminar.</li> <li>* Hire permanent teacher.</li> <li>* Provide separate school site.</li> <li>* Improve physical facilities and ventilation</li> </ul>	Offered quality standard learning institution provider  Additional classroom for Grade 2	SY 2018-2019  Year Round Mid - Year Year Round Mid - Year			BMPCLCI Teachers HR Specialist CEO COO
	4. To develop and implement programs and projects for the advancement of coop's advocacy agenda	<p><b>Gender and Development Program</b></p> <ul style="list-style-type: none"> <li>* Initiate Livelihood project for women</li> <li>* Conduct Gender Sensitivity Training to Members</li> </ul> <p><b>Youth and Development Program</b></p> <ul style="list-style-type: none"> <li>* Conduct Leadership Training through Summer Camp</li> <li>* Organize youth group per branch</li> <li>* Organize Provincial Coordinating Council of KABARKO</li> </ul> <p><b>Cooperation of Laboratory Cooperative</b></p> <ul style="list-style-type: none"> <li>* Benchmark to a successful Lab Coop</li> </ul>	Advocacy programs and projects implemented, supervised and actively participated by sectors concerned  GST to Coordinators, Farmers, Youth  Sustained coop youth programs  *Establish 2 Laboratory Highschools	Quarterly Yearly Yearly 1st Quarter  Mid Year			BOD on Gender BOD on Gender BOD on Youth Admin Specialist

<b>ADVOCACY PROGRAMS</b>	
5. To develop, implement and promote agri - related programs and projects to help agri sector	<p><b>Environmental Care Program</b></p> <ul style="list-style-type: none"> <li>* Practice Solid Waste Management</li> <li>* Provide BMPC Material Recovery Facility</li> <li>* Plant mangrooves on choosen area.</li> <li>* Conduct Tree Parenting/Tree - Growing</li> <li>* Conduct Shoreline Clean-up</li> </ul> <p><b>Disaster Risk Reduction Program</b></p> <ul style="list-style-type: none"> <li>* Conduct Safety Drills</li> <li>* Include DRRM concepts and practice in MES</li> </ul>
<ul style="list-style-type: none"> <li>&gt; Establish a Demo Farm (Organic Farming)                             <ul style="list-style-type: none"> <li>Hiring of 5 farm workers</li> <li>* 2 for preparation of vegetable seedlings</li> <li>* 3 for land prep. And farm maintenance</li> </ul> </li> <li>Conduct orientation and training to farm workers on farm management practices and activities</li> <li>&gt; Join agri - trade fairs and exhibits</li> <li>&gt; Conduct trainings and seminar on organic farming for:                             <ul style="list-style-type: none"> <li>Farmers Group</li> <li>Out of School Youth</li> <li>Elementary and High School students</li> <li>Agriculture Students</li> </ul> </li> <li>&gt; Establish linkages to organic vegetables consumers and buyers (restaurants/wholesalers/retailers/coop members)</li> <li>&gt; Vermi Culture</li> <li>&gt; Develop Agri - tourism and learning site</li> </ul>	<p>Well informed members Provision of trash bins to specific institutions</p> <p>*planting of indigenous guyabano and moringa, establishment of BMPC Nursery fruit bearing trees</p> <p>*conducted fire, earthquake and tsunami drills twice a year</p> <p>* Acquisition of Rescue Vehicle to respond with the disaster and emergency</p>
<p>1. To maintain and improve physical plant and facilities.</p>	<p>Provide a well-maintain and well-equipped office</p> <p>* Develop maintenance checklist (Responsible person is the branch head)</p> <p>* Store CCTV recordings</p> <p>* Provide drinking vending machine and compliments (water/ juice/candies)</p>
<p><b>Goal 8. To establish and enhance BMPC's identity in its area of coverage</b></p>	
<p>Well-maintained, well-equipped and well-beautified branch offices and premises thru maintenance of potted ornamental plants Functional CCTV, updated CCTV Recordings, storage capacity is sufficient Updated Organizational Chart Updated Mini Bulletin Board( Policies,</p>	<p>Quarterly Every June 25 3rd Saturday of September Year - Round</p> <p>Year - Round</p> <p>Year - Round</p> <p>1st Quarter Monthly</p>
	<p>BM's TA - Agriculture/BM's BM's DRR Committee/BM's</p> <p>TA - Agriculture BM's DRR Committee/BM's</p>
	<p>MS IT Operations Specialist MS</p>

# MEMBERSHIP SEGMENTATION CRITERIA

## DIAMOND SEGMENTATION CRITERIA

1. At least five (5) years as regular member.
2. Share capital of at least P15,000.00 with additional deposit of at least P500.00 annually for the last two (2) years.
3. Attended the District Assembly at least once for the last two (2) years.
4. Attended at least 50% of the Ownership/ MES in a year for the last two (2) years.
5. Regular monthly savings deposit of at least P50.00 or P150.00 in a quarter for the last two (2) years.
6. No loan amortization in default for the last two (2) years.

## CLASS DIAMOND PRIVILEGES

1. Qualified on all loan windows as provided in the lending guidelines.
2. No collateral required on all loans of P50,000.00 and below over the share capital.
3. Loan approval at management level.
4. Qualified to vote and seek any elective position.
5. Free COLISAP contribution on COLISAP 30K
6. Can avail the FAXCOM Loan at .95% monthly interest.
7. Hospitalization benefit of P500.00 per day for a maximum of 5 days after a confinement of at least 3 days which can be availed once a year.

## GOLD SEGMENTATION CRITERIA

1. At least four (4) years as a regular member.
2. Share capital of at least P10,000.00 with additional deposit of at P350.00 annually for the last two (2) years.
3. Attended the District Assembly at least once for the last two (2) years.
4. Attended at least 50% of the Ownership/ MES in a year for the last two (2) years.
5. Regular monthly savings deposit of at least P30.00 or P90.00 in a quarter for the last two (2) years.
6. No loan amortization in default for more than 30 days for the last two (2) years.

## CLASS GOLD PRIVILEGES

1. Qualified on all loan windows as provided in the lending guidelines.
2. No collateral required on all loans of P30,000.00 and below over the share capital.
3. Loan approval at management level.
4. Qualified to vote and seek any elective position.
5. Free COLISAP contribution of 50% on COLISAP 30K.
6. Can avail FAXCOM Loan at .95% monthly interest.
7. Hospitalization benefit of P400.00 per day for a maximum of 5 days after a confinement of at least 3 days which can be availed once a year.

## SILVER SEGMENTATION CRITERIA

1. At least three (3) years as a regular member.
2. Share capital of at least P5,000.00 with additional deposit of at least P200.00 annually for the last two (2) years

3. Attended the District Assembly at least once for the last two (2) years.
4. Attended at least 50% of the Ownership/ MES in a year for the last two (2) years.
5. Regular monthly savings deposit of at least P20.00 or P60.00 in a quarter for the last two (2) years.
6. No loan amortization in default for more than 90 days for the last two (2) years.

## CLASS SILVER PRIVILEGES

1. Qualified on all loan windows as provided in the lending guidelines.
2. No collateral required on all loans of P10,000.00 and below over the share capital.
3. Loan approval at management level.
4. Qualified to vote and seek any appointive position.
5. Can avail FAXCOM Loan at .95% monthly interest.
6. Hospitalization benefit of P300.00 per day for a maximum of 5 days after a confinement of at least 3 days which can be availed once a year.

## BRONZE SEGMENTATION CRITERIA

1. At least two (2) years as a regular member.
2. Share capital of at least P3,000.00 with additional deposit of at least P150.00 annually for the last two (2) years.
3. Attended the District Assembly at least once for the last two (2) years.
4. Attended at least 50% of the Ownership/ MES in a year for the last two (2) years.
5. Regular monthly savings deposit of at least P10.00 or P30.00 in a quarter for the last two (2) years.
6. No loan amortization in default for more than 30 days for the last two (2) years.

## CLASS BRONZE PRIVILEGES

1. Qualified on all loan windows as provided in the lending guidelines.
2. Loan approval at committee level.
3. Co-maker/ collateral required for loan over P5,000.00 of share capital.

## BRASS SEGMENTATION CRITERIA

1. At least two (2) years as a regular member.
2. Share capital of at least P3,000.00 with additional monthly deposit of at least P10.00
3. Cannot qualify to the above segmentation.

## CLASS BRASS PRIVILEGES

1. Qualified to loan 90% of the share capital.
2. Loan approval at committee level.
3. Allowed to avail up to two loan windows as provided in the lending guidelines after six (6) months of good repayment records.
4. Qualified to vote but not qualified to run for any elective position.

KRA	OBJECTIVES	STRATEGIES	Expected Output (News, Promos, Newsletter, Amnesty) Updated Progress Report	Time Frame Year - Round	Budget	PERSON RESPONSIBLE MS Property Custodian
PUBLIC IMAGE	2. To promote BMPC's identity thru electronic and print media	<ul style="list-style-type: none"> <li>* Improve of Electronic facilities and Print Medias used to boost coop identity</li> <li>* Provide a customer help desk</li> <li>* Provide and distribute info materials such as tarpaulin, posters, and brochures.</li> <li>* Process flowchart of transaction</li> <li>* Maintain social media account.</li> <li>* Implement Cooperative greetings</li> <li>* Improve website.</li> <li>* Uniform and color coded of office building, set up and signages</li> <li>* Provide sticker on members who owns PUJ e.g. Jeepneys, Tricycle etc. and private vehicles "Barya lang po sa umaga, drive safely and carefully, a friendly reminder from Barbazza Multi-Purpose Cooperative" or on private "Drive Safely and Carefully only</li> <li>* Provide BACAP Loaners signages for their farms that states "This farm is assisted by Barbazza Agricultural Credit Assistance Program of Barbazza Multi-Purpose Cooperative".</li> <li>* Provide MEDAP Loaners signages to their businesses site "This micro enterprise is assisted by the Micro Enterprise Development Assistance Program of Barbazza Multi-Purpose Cooperative"</li> <li>* Provide BMPC Aflatoun banner to all implementing Schools, booth and BMPC offices.</li> </ul>	Regular Release of Coop Publication Social Media Presence Production of info materials such as tarpaulin and brochures Additional Website Improvement and features All Aflatoun Schools will be easily identified	Year - Round Year - Round Year - Round Year - Round Year - Round Year - Round		MS MS MS MS MS MS
	3. To enhance BMPC's organizational culture.	<ul style="list-style-type: none"> <li>* Practice singing of coop theme song and reciting of coop pledge in opening activity.</li> <li>* Wear appropriate office uniform</li> <li>* Affix coop logo in all communication media.</li> <li>* Provide tarpaulin and flowers (bouquet) for deceased member</li> <li>* Audit customer service per branch via Mystery Shopping Principle</li> </ul>	The general public reconized BMPC thru its themesong, logo, and office uniform. Improved BMPC image/identity.	Year - Round		BM HRDO
	5. To participate in regional and national contest for cooperatives.	<ul style="list-style-type: none"> <li>* Prepare the basic requirements for the qualification for joining the contest</li> <li>* BMPC such as BIR CTE, etc. in order to be qualified to participate in (regional and national level) contest with various awards bodies.</li> <li>* Monitor regional and national contests where BMPC can participate.</li> <li>* Maintain updated records.</li> </ul>	Garnered Awards from awards bodies (Natcco, Landbank, CDA, etc.)	Year - Round		CEO/COO/Accounting and HR Division

# 2018 MEMBERSHIP SEGMENTATION

## BARBAZA MAIN OFFICE SILVER 143

ABAGON, VIRGINIA M.  
ABSALON, CHAINI JON  
AGUIRRE, SUSANA  
AGUSTIN, MARY JEAN A.  
ALABADO, MARY GRACE  
ALACAPA, MILAGROSA  
ALAVATA, GEM  
ALOJIPAN, JOSEPHINE  
ALYON, TERESITA  
AMAR, CHARLENE JOY R.  
AMAR, OFELIA  
ANDRES, REMEDIOS  
APAWAN, ROSEMARIE  
ASOY, DELIA  
ATILANO, JULIE  
BACCAY, MADONNA N.  
BAJALA, JUN  
BAJALA, LILIETA A.  
BAJALA, MARY JUNE  
BALLENAS, BERNARD BEN  
BALLENAS, MARIVEL  
BAÑA, LUISITA G.  
BARRIENTOS, ALDREX  
BAS, SHIELA MARIE MAE  
BATAYOLA, DEVINE GRACE B.  
BENALITA, FAUSTA  
CABONADA, REGIE D.  
CALAY, LYNETTE P.  
CAMPANO, NINITA  
CASERES, GEMMA S.  
CATAGUE, MYRNA  
CRISTOBAS, ANNIE  
CRUZ, GEMMA  
CRUZ, MADELIENE  
DALUMPINES, ROWENA S.  
DAQUILA, JEZREEL P.  
DAQUILA, MAYETH P.  
DAYONOT, EVA A  
DELA CRUZ, DOMINGA L.  
DELA PENA, RICHELLE P.  
DELOS SANTOS, GLORIA E.  
DENILA, ANNA MARIE  
DOMINGUEZ, MARIA FE  
ERAGA, MIKE RYAN A.  
ESCAPE, ELNA  
ESPANOLA, HAROLD B.  
ESPANOLA, IGNACIO B.

ESPANOLA, NORATO O. JR.  
ESPANOLA, TESSIE  
ESPANOLA, THERESA  
ESPANUEVA, EDMUND  
ESPARAGOZA, LIMUEL  
ESPARES, JOEVITO  
ESPARES, MA. LUZ  
ESPARTERO, JOHN KENNETH  
ESPARTERO, LITA E.  
ESPARTERO, MELINDA A.  
ESPARTERO, NELITA O.  
ESPARTERO, NOLI  
ESTOQUIA, LIEZL A.  
FLORES, AURORA  
GIMOTEA, SALVACION M.  
GINDAP, GINA V.  
GINDAP, ROBERTO  
GRAFIA, EMILDA  
HONORARIO, CHRISTOPHER  
JUANITAS, GINA  
JUANITAS, MARCELA  
JUANITES, SERBELLE  
KHO YUTE, ANTONIETA E.  
LABRAGUE, GINA  
LABRAGUE, LUZ  
LIM, MA. CLEOSAL  
LIM, MELMAR JEAN V  
LOQUIAS, EDA MAE C.  
MAANO, VERONICA  
MADEJA, MEME  
MAGBANUA, OPERIANA  
MAGBANUA, ROSENIE  
MAGHARI, RAUL F.  
MAGTUBO, DOMINGA  
MAGTULIS, CORNELIO T  
MAGTURO, BENEDICT  
MAGTURO, NENITA  
MALAGAD, HELEN  
MANAGUIT, NOLITO F.  
MARQUEZ, ANGELITO  
MARQUEZ, MAILEN G  
MARQUEZ, WELINA  
MARTINEZ, MERLA JEAN  
MATUNDING, ANGELITA  
MATUNDING, ROMEO P.  
MAXIMO, ELMA E.  
MONDEJAR, MILAVIC P.

MONDIA, AMADO B.  
MONTERO, REMY G.  
NAMBONG, ELPEDIO  
NAPALLATAN, HELEN O.  
NARCISO, ARLENE S.  
NARCISO, EVANGELINE M.  
NECOR, LOLITA  
OBERIO, REYNANTE A.  
OGATIS, ELISEO Y.  
OGATIS, MARITES  
OPAO, LUZ  
OPAO, ROMULO JR  
PACHECO, BONIFACIO E.  
PACHECO, CRIS  
PACHECO, MAE F.  
PEROCHO, EDMUND  
PEROCHO, EDWIGHT  
PERONALIM, ENRIQUE C.  
PIDO, ROSEMARIE P.  
POJAS, PRECIOSA D.  
POLITUD, NENITA M.  
PORTUGAL, THELMA  
QUIOYO, EMMA  
RAFIL, ERNA M.  
REMO, CRISANTO I Z.  
REMO, KENAN E.  
REY, CONCEPCION F.  
RODRIGUEZ, MICHELLE  
SABIO, APRIL A.  
SACRAMENTO, HAZEL  
SALAZAR, OLIVA  
SALVANI, MELIZA  
SAMSONA, WILMAR B.  
SANGINES, SUZETTE  
SANTIAGO, ROMMEL  
SARABIA, VICTORIA S.  
SARENO, DANIZA JOY  
SECOL, FELISICIMA C.  
SILVA, MARIA KRESHKA  
SUAN, RICHEL A.  
TALAM, ALICIA C.  
TATOY, GEMMA  
TORREFIEL, IMELDA D.  
VALENTIN, JULIETA D.  
VARONA, CHERRY ROSE B  
VEDEJA, JOSEPHINE  
VILLANUEVA, GLORIA  
VILLARAM, CONNIE PEARL M  
VILLARAM, GLENN

BANA, MARY JOY  
BANA, MERLIN  
BANA, ROMEO  
BANA, ROSARIO  
BARCARLOS, REYNALD  
BARRIENTOS, CEZAR E.  
BARRIENTOS, EDA E  
BARRIENTOS, LEONORA B.  
BARRIENTOS, PHOEBE  
BASA, LODGIE  
BATTAD, CAROL  
BAXTER, ERLINDA  
BAYOTAS, EROLE  
BELIRAN, RHEAY P.  
BEMIDA, AURIE MAY  
BEMIDA, MARIA  
BENDITA, AILYN A.  
BENDITA, ESTELITA  
BERNAL, CARLITO B.  
BERNESTO, JOLEX D.  
BERNESTO, YOLANDA  
BOSIO, ELIZABETH  
BRAVO, FATIMA B.  
BRAVO, GUIA O  
BULAGAO, ELMA SERAPHELLE  
CATAGUE, NONA B.  
CATALINO, HARRIET  
CONDES, ROSEMARIE  
DALUMPINES, LUCIA  
DAQUILA, LUCY F.  
DE LA CRUZ, BEN  
DELA CRUZ, JOYCE J.  
DELOS SANTOS, HETHER  
DELOS SANTOS, MARY JANE  
DELOS SANTOS, ROMEO  
DEMERTIN, OFELIA  
DEMETRIO, NORA  
DERESAS, EVELYN  
DIANA, ROLINDA D.  
DIMAMAY, MERIEL  
DINGLASAN, MARILOU  
DOLLOSO, JOCELYN  
ESCAPE, ANTONIO C.  
ESPAGO, MERIAM  
ESPAGO, RHECON G.  
ESPANOLA, ALBERTO JR.  
ESPANOLA, CHARLYN MAE  
ESPANOLA, CEMBERLY  
ESPANOLA, DENNIS A.  
ESPANOLA, FELOMINA  
ESPANOLA, FLORECITA  
ESPANOLA, GEMMA A  
ESPANOLA, MARIA  
ESPANOLA, MARIA T.  
ESPANOLA, PASTORA  
ESPANOLA, RAFFY L.  
ESPANOLA, TOMAS Y.  
ESPARAGOZA, CECILIA  
ESPARAGOZA, GINA  
ESPARAGOZA, ROWENA  
ESPARES, ARTHUR M.  
ESPARES, CYREL EVE  
ESPARES, JENNIFER J.  
ESPARES, JOSE M.  
ESPARES, LUCITA  
ESPARES, LUZ  
ESPARES, MA. JOSEFA  
ESPARES, MARIVIC

ESPARES, MERLYN  
ESPARTERO, MILDRED  
ESPARTERO, ORLITA  
ESTOLLOSO, BEVERLY M.  
FENIZA, JENIFFER E.  
FLORES, ESMERALDA B.  
FLORES, JULIA  
GALARIO, PERLITO A.  
GARION, MA. FE  
GINDAP, MA. WILNAH  
GINDAP, PETER JONATHAN A.  
GINDAP, TEODOLFO E.  
GRAJO, MARY ROSE E.  
GRAJO, ROBERTO  
HISANAN, SHIELA MAE  
IBAO, DAMIANO I.  
IMPORTANTE, AGNES  
INAMAC, ALY  
INSON, HERIBERTA  
JABILE, ANALYN GRACE B  
JAMANDRON, MATEO  
JAMANDRON, FREDYLIN  
JUAN, CUBINA  
JUANITAS, ALICE  
JUANITAS, ANGELINA O.  
JUANITAS, JESUS  
JUANITES, JUDITH  
JUANITES, LAUREO SR.  
JUANITES, TESSIE  
JUANITEZ, ROGELIA I.  
JUNGCO, MARY JANE M.  
LABANON, ANITA  
LABRADOR, LEONARDO  
LABRAGUE, MIRRACHIEL C.  
LEDESMA, JAYSON  
LIM, BONIFACIO M.  
LIM, SALVADOR  
LIM, XZ G.  
LIMOD, FILOMENA  
LORENZO, CYRIL S.  
LUCES, ESTELITA  
LUCES, JOHNNY  
MACABANTE, MENDY  
MACAILING, MA.CELINA  
MAGBANUA, RHODA  
MAGDAUG, MADELYN  
MAGDAYAO, JONACEL R.  
MAGHARI, JOSE T.  
MAGHARI, MA. RIMA  
MAGHARI, SALVACION  
MAGHARI, SHERYL MAY  
MAGHARI, TERESA  
MAGHARI, WILHELMINA P.  
MAGTULIS, CHERRY  
MAGTULIS, MICHELL  
MAGTULIS, VICENTE JR. C.  
MAGTUPA, AILEEN  
MAGTUPA, LOUISA  
MAGTURO, NELLY  
MALIMBAG, BEVERLY G.  
MARQUEZ, BENITO  
MARQUEZ, CANDELARIA  
MARQUEZ, FERNANDO  
MARQUEZ, JOAQUIN JR.  
MARQUEZ, LUCIA  
MARQUEZ, MA. SALUTIS  
MARQUEZ, RAMONA A.  
MARQUEZ, ROGELIO  
MARTINEZ, JOAN I.

MARTINEZ, PERLA  
MATUNDING, DIOSITA  
MEDAYO, MELBA  
MELGAR, MARY JANE  
MENDOZA, DINMARC M.  
MENDOZA, ENRIQUE P.  
MENDOZA, LEONORA  
MISSIONERO, NOLI  
MONDIA, EDWIN CAMILO  
MONDIA, VIOLETA  
MONTERO, JENALOU  
MOSCOSO, MA. GERROSE V.  
NACIONALES, GALILEO E.  
NARCISO, CHARLETTE  
NARCISO, MARIALYN A.  
NARIO, ERMELINDA  
NECOR, JAIME  
NIEVES, ANELEE N.  
NOBLE, LJ N.  
OBERIO, RECHE P.  
OGATIS, BASILIA  
OGATIS, PERLA.  
OPAO, IRENE  
PACHECO, ANNA LORRAINE B.  
PASCUAL, CLARITA  
PATINO, ANNA MAE  
PEDRINA, MARIBEL J.  
PEROCHO, CORAZON N.  
PEROCHO, EDISON N.  
PEROCHO, EDITHA N.  
PEZ, CHONA O  
PONJE, CHERRY DAWN E.  
PUGA, EDGAR  
QUIATZON, WENIFREDA  
RAYMUNDO, MELY O  
REBOTON, ERLYN  
REBOTON, ROGEN  
ROSALES, WILLEMAY  
SALCEDO, JEROLYN  
SALIGUMBA, TERESITA  
SAMILLANO, DEXTER  
SANTIAGO, ROWENA E.  
SEMILLANO, CERILA  
SEMILLANO, JOEMAR  
SEVEGAN, GINA  
SOLANON, CORONACION  
SOLANON, PACENCIA F.  
SOTOMIL, CLARITA A.  
SUMBRANA, CARMELINA B.  
TALAGTAG, ANGELITO E.  
TALAGTAG, JOSEPHINE  
TALAGTAG, MELIETA E.  
TALAGTAG, VIRGIE  
TAN, ROSALIND B.  
TIBAJARES, ROSIE  
TILBE, JEFRY J.  
TINGSON, CORAZON  
TINGSON, EVELYN  
TUMA-OB, MERLY  
UNTAL, RICARDO  
VALDERAMA, GLORY  
VALDEZ, ROSELYN  
VALENTIN, ANDREA  
VALENTIN, NICOLAS  
VALENTIN, SUSAN S  
VEGAFRIA, LUZ S.  
VELASCO, MARY ANN  
VICENTE, DINDO  
VICENTE, TERESITA

## GOLD 248

CASTRES, FLORENTINA  
ABSALON, JASMIN JUNE  
ACDOL, ARLENE B.  
ADAN, VISITACION  
ADORADOR, EDEN  
ALABADO, ALEJANDRO S  
ALABADO, ARLENE  
ALABADO, CONSULACION M.  
ALABADO, MELANIE P.  
ALABADO, SALVACION D.  
ALANZA, CARMEN

ALARMA, FLORENIA  
ALAVATA, FELISA AMOR E.  
ALAVATA, LEONIDAS C.  
ALAVATA, PRECHIE S.  
ALLANIC, MARLOURIE  
ALMOROS, VICTOR  
AMAR, ESTELA P.  
AMSON, HILDA  
ANDAG, LLANE  
ANTONIO, MARY LOU  
ANTONIO, RENALIE A.

ARDENO, MERLY  
AREVALO, LETICIA  
ARGUELLES, HENRY  
ARGUELLES, NANCY  
BAGUNA, GEMMA  
BAJALA, GIRLIE  
BALEÑA, JEMELYN M.  
BANA, ENCARNACION  
BANA, ERWIN A.  
BANA, GLORIA T.  
BANA, JOEMAR P.

VILLARAM, ERNESTO M  
VILLARAM, JOCELYN B  
VILLO, ROMEO C.

VIOLATA, ADELAIDA  
VISTA, GINA  
YBERA, HELEN R.

YNION, ANTONIO JR  
YONGQUE, MARIBEN  
ZAPANZA, ARLENE B.

**DIAMOND 187**

ACDOL, HABERLE  
ACDOL, PERCIBAL  
ALABADO, ANILYN B.  
ALABADO, FILOMENO  
ALABADO, ISABEL  
ALABADO, JACOBINA  
ALABADO, LEONIL M.  
ALAVARTA, BELLE  
ALEJANDRINO, MARY CRIS A.  
ALMENDRAS, JONELETTE HOPE E.  
AMANTILLO, ALEXANDER JR. B  
AMANTILLO, APRIL ROSE  
ZACHARY J.  
AMAR, MAGDALENA  
AMAR, NOEL  
AMBID, GOLDA  
AMISTOSO, NOEL  
ANDRES, ELENA  
ANDRES, EMMA  
ANONUEVO, MERRYL M.  
ANTONIO, ENEDENA A.  
ANZON, DONNA ROSE A.  
ARANAS, NOEL D.  
ARDENO, MERLY  
ARGUELLES, EZRA A  
ARGUELLES, GLENN E.  
ARGUELLES, JESSICA P.  
ASUNCION, ELMA  
AYAD, FLORECIL T.  
BAJALA, ALAN  
BAJALA, CIRCUNCISION  
BAJALA, GLORIA F.  
BAJALA, LOT  
BALIGUAT, GINA J.  
BALLENAS, MARISSA  
BANA, DAISY  
BANA, MARY JANE P.  
BANGCAYA, ALLEN T.  
BANGCAYA, ARLEN R.  
BANGCAYA, CONSOLACION  
BANGCAYA, GRACIANO  
BANGCAYA, SHERYLL MAE M.  
BARRIENTOS, DAISY  
BARRIENTOS, JIMMY D.  
BARRIENTOS, MA. LUZ  
BAUTISTA, EDWIN D  
BAYOLA, LORAINA S.  
BAYOLA, RONILO S  
BITO-ON, NENITTE  
BOLAR, ELSA G.  
BOLAR, KAREN  
BOLAR, MYLENE  
CABRERA, JOSE EMMANUEL  
CALONCE, ROSALINA N.  
CAMILO, ELIZABETH  
CAPANGYARIHAN, ANGEL  
CAPULONG, ROSARIO  
CARE, PERTO  
CASTILLON, JONAH J.  
CASTILLON, MANUEL IV P.  
CATAGUE, LYDIA S.  
CONDES, RAMON JR.  
CRUZ, EARL WILLY

CUMLA, FRANNIE  
DAQUILA, LOGERIA  
DELA CRUZ, JULIA M.  
DIESTO, WINALEE M.  
DIONELA, NELIA  
DOMINGO, MA. TERESA  
ESPANOLA, DERLY.  
ESPANOLA, DIONESIA F.  
ESPANOLA, FERMIN JR.  
ESPANOLA, FRUT DOMINIC  
ESPANOLA, LUCY S.  
ESPARAGOZA, ADELIA  
ESPARAGOZA, VICENTE O.  
ESPARAR, QUINTIN  
ESPARES, FELIMON  
ESPARES, LERMA  
ESPARES, MELCHOR  
ESPARES, NIEVES  
ESPARTERO, EVELYN S.  
ESPARTERO, OGSENIO  
ESTOYA, FLORECITA  
EUSEBIO, EDUARDO  
FAILABAN, HELEN S.  
FARREN, JOFELYN  
FELIZARDO, EMILLY  
FLORES, JOVITA  
FORTIT, RAMON F.  
GALVEZ, REDEMPTION G.  
GANANCIAL, MARIAN DALE V.  
GARION, MILAGROS Y.  
GENTOLEA, MARIBETH  
GERTOS, RAMNIC B.  
GUANCE, CHANTI JOY A.  
HERNAEZ, CHERYL MARIE M.  
IMBANG, NOLAN  
IMPORTANTE, CEZAR  
JABILE, RAMAR MARMON M.  
JANAYSAY, RYAN F.  
JUANITES, SALVACION  
JUMAGBAS, HERBERT V.  
JUNGCO, FERBOLYN  
LIM, CLEOFE  
LONDRES, RANDY  
MABAQUIAO, HARLY F.  
MABAQUIAO, MAGIE F.  
MACARANAS, RUTH E  
MADEJA, RICHARD B.  
MAGABILIN, NELSY  
MAGBANUA, AMELITA  
MAGBANUA, HUBERTA E.  
MAGBANUA, MICHELLE B.  
MAGBANUA, REYNALDO JR.  
MAGBANUA, WILLIAM N.  
MAGHARI, FELY  
MAGHARI, GEMINA  
MAGHARI, OSCAR  
MAGTULIS, ANA E.  
MAGTULIS, ANTONIO  
MAGTULIS, BLAS  
MAGTURO, MICHELLE C.  
MAGTURO, SALVACION Y.  
MALUNES, CELIA  
MALUNES, PAQUITO D.

MANAGUIT, BENJIE  
MARCELINO, JOCELYN E.  
MARCELINO, REV. ROMMEL P.  
MARQUEZ, ROBERT  
MARTINEZ, GUISEL M.  
MATILLANO, MEDDIE T.  
MENDOZA, EVA  
MENDOZA, EVELYN  
MENDOZA, GERALDINE  
MENDOZA, GLORIA  
MILITANTE, JASMIN G.  
MODESTO, MA LUCILLA C.  
MODESTO, VIRMAR  
MONDIA, RUTH A.  
MONDIA, SHERYL B.  
MONICODE, KENNETH JOANRY B.  
MONTINOLA, MARIA DULCE M.  
NAMBONG, JUVY  
NAMBONG, PETER  
NECESARIO, FELIZA B.  
NECOR, LORNA  
NECOR, MA. SHEREL B.  
NECOR, MARLYN  
NIEDERREITER, REBECCA S  
OGATIS, ARAN DALE P.  
OGATIS, PRIMO  
OGTONG, EDSOL  
OGTONG, HARLINA  
OPAO, ROMULO SR.  
OPIÑA, JOENITO  
ORQUIA, LIEZL MARIANNE  
PECHAYCO, JUAN  
PEZ, MERCEDES M  
PIDO, JUAN E.  
QUIDOR, PATRICK L.  
REMO, CHERRY  
REMO, EVELYN  
REMO, JULIA  
REMO, POWEL  
SAMILLANO, BETTY  
SAMILLANO, NENITA  
SAMSONA, ROLAND  
SANCHEZ, EDWIN  
SONGCAYAWON, ARNOLD  
SUELON, RABBI A.  
SUELON, TERESA  
SUPERIO, ROMER R.  
TALAGTAG, AIDA C.  
TALAGTAG, JULIE  
TALAGTAG, PETER  
TALAM, MARIA  
TAMAYO, LUZ  
TAN, MARIO  
TANIO, EDGAR A.  
TENALES, MELANY  
TOCOYO, REY E  
UNTAL, LEONISA  
VISTA, BUENA JEAN S.  
YONGQUE, EVITA G.  
YONGQUE, GIDEON SR.  
YONGQUE, MICHELLE F.  
YONGQUE, VICTORY N.

**CULASI BRANCH  
SILVER 58**

ALOCILJA, JOVY D.  
ALOCILJA, MARDELYN  
ALOJADO, BENJAMIN JR  
ALONSABE, ROBERT  
ALORRO, JOSE B.  
ALORRO, JOSEPHINE  
ALVARO, JOCELYN M.  
AMAR, MA. DAISY A.  
AMIGABLE, ADELITA  
ANTONIO, VIRGIE S.  
AWIT, JIMMY O.  
BELOYA, MARY JOY  
BRENIO, ROMEL  
CADIAO, DARIN  
CALAWOD, ABNELITA  
CHAVEZ, NILDA  
CIRIACO, GEORY  
DELOS SANTOS, ANGELINA  
DELOS SANTOS, KYSIE  
DIONELA, ARNESA A.

DIONELA, FRANCIS MELICENT  
DIONELA, MARLON  
DUMLAO, WINNIE A.  
ELIZAGA, ENRIQUETO D.  
ERODIAS, LUCRECIA  
FERNANDO, ROXANIE  
FILARMEO, ODYSSEY  
GALANG, MARY  
GAUTANI, ESTRELLA  
GERMENTIL, JOSEPHINE S.  
JAVELLANA, MERLINDA  
JAVIER, MAURELIN  
JAWOD, MA LURY  
LANGOTE, EVELIO F  
LAVEGA, LORNA  
LIGTAS, ARNULFO S.  
LOYOLA, JAMESLORD B.  
MAGALLANES, NELSIE  
MAGDAUG, MILROSE E  
MANAGUIT, AMALIA

MARTIN, EVELYN G.  
MARTINEZ, HIPOLITO M.  
MATINONG, RHIDELYN  
NERMAL, ELVIE ROSE  
OBSANGA, DIONELA S.  
ODERIO, CLARITA J.  
PALACIOS, FLORDELIZA G.  
PANGANIBAN, FELMAN  
PANGANIBAN, KATHERINE  
PILARCA, MARY GRACE  
PRADO, JOSE DOMINGO  
RIVERA, ELIZABETH  
RODRIGUEZ, WILMA M.  
RUBEJES, MA. PRECY  
SANTIAGO, LOPE M.  
SORILLA, VICTOR  
SURIAGA, RICHEL A.  
TOLEDO, ELSIE E  
URBINA, CHLOE

**GOLD 121**

ALABADO, GILDA  
ALARCON, ALFRED PHILIP A.  
ALARCON, ROSENE  
ALBANGCO, HELEN  
ALOCILJA, MARIPRES Y.  
ALOCILJA, ROY GEORGE  
ALOCILJA, SETH  
ALOJADO, PHOEBE B.  
ALLOD, GERARDO SR. D.  
ALORRO, BERNADITH  
ALORRO, ERMY  
ALORRO, RODOLFO  
AMBID, ADONIS A.  
AMMEN, DANILO  
ANDRADA, ARIEL A.  
ANDRADA, CHERYLL JUNE I.  
APELADO, MAE CLAIRE  
ARCILLA, MARY-ANN-FA C.  
BALADJAY, HELEN C  
BALBUENA, MELINDE  
BALESTRAMON, ERLIN T.  
BALLARTA, GEORGINA  
BALLARTA, JOSEFINA  
BARCEBAL, FAMELA  
BLANCIA, CERES  
BLANCIA, NESTOR  
BONIFACIO, IRENEO JR.  
CADAPAN, ANTHONY  
CADIAO, ARIEL F.  
CADIAO, LILIBETH M.  
CADIAO, NATY  
CADIAO, NELSON  
CALAY, ARLENE A.  
CAÑONASO, AMERIGO  
CAÑONASO, VICKY A.  
CERCIACO, SUSIE  
CRETENCIO, MARY JEAN F.  
CUEVAS, ARNEL T.  
CUEVAS, JETHREN MAE I.  
DECENA, CHONA  
DIMACUTAC, CORAZON

DIMALALUAN, JOCELYN  
DOMINGO, FELICITA  
ELLORAN, NELLIE C.  
ERENA, AILEEN  
ESCALA, GEMMA A.  
ESTOLLOSO, AMANCIO  
ESTOLLOSO, MERLY  
ESTOLLOSO, MILA  
EWAG, MARK LISTER M.  
FELICIANO, JUNE  
FELICIANO, TERESITA O.  
FERNANDO, ARIEL  
FRANCISCO, RYAN T.  
GABALES, MARITES A.  
GALIDO, ELENA  
GARBOSA, FELIZA  
GAURAN, WHELMA  
GEGANZO, ELLA  
GERIGALE, JUDITH  
GRANOLIN, FE  
GUERRA, ELENA D.  
GUILLERMO, CHERYL D.  
HERALDO, ROWENA O.  
HERAMIS, JELYN O.  
HERAMIS, MARISSA  
HERAMIS, MARITNESS C.  
HERNANDO, MARCHELLE J.  
HILARIO, MICHELLE H.  
HONTILANO, ABELARDO JR O.  
LANGOTE, DELIA  
LANGOTE, VIC SR  
LOQUIAS, IMELDA C.  
MACUJA, ASUNCION  
MADRONA, MAILYN  
MAQUILING, ANGELITO  
MARCELINO, RONALYN B.  
MENDOZA, ADORA E.  
MENDOZA, JOYCE C.  
MONTERO, WENCESLAO C.  
MOSQUERA, BENJAMIN III  
OGATIS, FLOCELYN

ORCAJADA, CAMILO JR.  
ORCAJADA, EDNA  
ORCAJADA, JESSIE  
ORCAJADA, WILMA C.  
ORCASITAS, JUANITA  
ORTEGA, SOFRONIO A.  
ORTIZ, VIRGILIO  
PACIFICO, NEMIA P.  
PARINASAN, APRIL ROSE  
PELEGRINO, RIZA L.  
PICAZO, NATICY M.  
PLACIDO, BERNIE  
QUEMADO, ESTER M.  
QUILLO, ARJAY G.  
REGINO, NANCY G.  
RIOBUYA, SUSANA  
RONIMO, PERLITA O.  
SANTIAGO, ANNABELA A.  
SANTOS, VERONICA  
SITJAR, MARILYN D.  
SOLIS, FRANCISCO B.  
SORILLA, REGGIE  
SUDARIO, MARIA LIEZEL V.  
SUMANDE, ANTHONETTE  
SUMUGAT, CARMEN  
SUOBIRON, ELENA  
SUPE, MERLITA  
TAMBA, ROSITO  
TOLEDO, MARIA  
TOMALE, BONETH A.  
TONOG, VICKY  
TUNGUIA, JEAN  
VARONA, ELSA D.  
VILLANUEVA, CELCA  
VILLANUEVA, HELEN I.  
YAP, CONNIE D.  
YAP, MARIETTA  
YAP, MARY ANN  
ZAMORA, MARY ANN F.

**DIAMOND 46**

ABELLON, EDITHA G.  
ABSALON, BELINDA L.  
ALENO, MARCELINO  
AMBID, ROBERTO D.  
BALLARTA, TEODORO  
BLANCIA, HERMIE  
CADIAO, ANAGRETA  
CADUT, MA LUZ  
CAJUYONG, EUFROCINO JR  
CAJUYONG, LETICIA  
DALISAY, ANELIA  
DELA CRUZ, ELMA P.  
DIMACUTAC, DEMOCRITO  
DIMACUTAC, MERLYN  
DIOSO, ELSIE E.  
ESPANOLA, JENELYN A.

ESTOLLOSO, LYNN D  
FELICIANO, CONCHITA  
GANO, LOURDES  
IGNACIO, MARGARITA  
JANE0, GLORIBEL L.  
LEDESMA, MERLINDA T.  
MAGTUBO, AZINETH C.  
MALANA, EMELLA V.  
MASULA, ARTURO L.  
MONTILLA, GLORY  
MOSQUERA, GILDA  
NERMAL, CALIXTO C.  
ODERIO, PATERNO C.  
OMAPAS, MAGDALENA  
ORCAJADA, TESSIE R.

PADRONCILLO, RUTH N.  
PIDO, JESSIE S.  
PIDO, RESALIE  
QUEMADO, MAAPRILLE A.  
QUEMADO, TED M.  
SANCHEZ, AMY G.  
SARABIA, VILMA S.  
SECRETO, GLORYBEL J.  
SOLIS, MARNIE  
SUMUGAT, HELEN  
SUMUGAT, JENIFER  
TAMBA, LOLIBETH  
TOLEDO, LIEZYL  
VALDE, WINCHES S.  
VALENTE, FERDINAND PERRY

**SIBALOM BRANCH  
SILVER 43**

ABAO-AN, AIMEE  
ABAO-AN, EDILBERTO  
ABAO-AN, OLIVIA  
ALDIP, MARICEL  
ARENGA, CORAZON  
AURELIO, LUTERIO F.  
BALENSOSA, PELAGIA  
BALLENAS, DOMINGO JR.  
BARCIBAL, JUNE0  
BARRIENTOS, MARE-LYN  
BERCERO, NENA M.  
CABRILLOS, ELIZABETH  
DAGUMANPAN, GENELYN  
ESPIRITU, SYLVIA S.

ESPUERTA, ALMA M.  
ESTIFANO, JEANEN  
FRANCISCO, JOSEFINA T.  
GARCIA, JOHNNY  
GARCIA, JUAN  
GARSULAO, ANGEL  
GILUA, CHERRIE  
HALLASGO, ELIDORA  
JUAYANG, GLORIA  
MASU-AY, VIRGIE  
MELICANO, MAYREL  
MILES, SALVACION  
MILLONDAGA, JULIA  
NALLANA, ALJER

OPERIO, CAROL  
ORBINO, RESTITUTO JR.  
PAGADUAN, EVELYN  
PALMES, REYNALDO G.  
PERANDO, ARACELI  
RUELES, AMYLOU C.  
RUELO, CRISPIN  
SABRINE, RUTH AGNES  
SANCHA, JULIUS  
SARENO, DAISY  
SEJAS, MERLYN  
SERASPE, CHRIS HAROLD  
SIGA-AN, ERNESTO  
VARONA, MARGITA  
VILLASOR, MIGUELINA C.

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ABANDO, HERNANIE  
ADUANA, GUIA N.  
ALEJO, PHILIP JADE  
ALERA, IRENE T.  
ALVES, MAY  
ANTONIO, CARLEENE MAE B.  
ARENGA, EDITHA  
BATCHITSA, LORENZO B.  
BELLEZA, REYNALDO  
BERMUDES, ROWENA  
BESARA, STELLA  
CALANTAS, LUCILA  
CALMACIO, SWEET ROSE  
CAMACHO, HELEN  
CAPINIG, JOSIE  
CASIANO, EFREN  
CORBIN, SALVACION  
DELOJO, LYDIA  
DELOS SANTOS, IMELDA  
EMILIANO, KHERWIN S.  
ENDENCIO, MARITES M.  
ESMERALDA, SAMUEL  
ESQUILITO, JOSEFINA  
FABILA, GERMELYN R.

GABION, ROSIE  
GACHITORENA, TITA  
GALINDO, ROSELYN  
GIAGONE, MACARIO  
GILLEGAO, LEMUEL  
HALLARES, RISA  
HERBILLA, ELMORE  
HORTILLAS, ANALIE  
JOSILVA, BENJAMIN  
JOSILVA, VIRGINIA  
LIBAO, SINFROSA  
LOQUIAS, ALLAN  
MACUANA, GLORIA  
MAGBANUA, LEOVIE  
MARFIL, ALMA  
MARGINADO, MYRA  
MARQUINO, JULIE  
MARTINEZ, JESSIE  
MATAQUEL, JONATHAN  
NABALAN, BERNADITA  
NARCISO, VILLAMEANA  
NINTO, ELMA M.  
NOBLE, CATHERINE

NOVISTEROS, SERCY A.  
ONANAD, JONATHAN  
ONTING, LANIE  
PAGALAWAN, RUBY  
PAJARITO, VICTORIA  
PET, MARYBETH T.  
PLAIRA, TOMAS A.  
SALVILLA, CECILIA  
SANTIAGO, NANCY  
SARENO, JANET  
SEBONGA, EMELDA  
SERASPE, LINDA  
SIGA-AN, TOMASA  
SIGNO, IRENEA  
TABAQUE, RONELYN  
TOCOYO, ANA LEE  
TRABADO, JULIUS  
VAGILIDAD, JUESI  
VEDAD, LYDIA  
VEGAFRIA, PONCIANA  
VENEGAS, RICHARD  
VISTA, MARIAN DONNA R.  
YANGA, LUDY  
ZAMORA, ALMA

**DIAMOND 33**

ALEJO, MICHAEL C.  
ALERA, DANILO  
BACUSMO, ROSALIE  
BALENA, FELY  
BANUSING, RITA  
BATIAO, EVELYN  
BELDUA, LIRANEL  
BONARES, SALVI  
CARDINAL, DARLENE  
CIUPAN, ERLINDA  
CORTEJO, SUZETTE G.

DOLLOLASA, MERIBEL  
DUAZO, DOLORES V  
GALINDO, CHRISTINE  
GARFIN, EUSEBIA  
GORDON, ERNIE  
MILLONDAGA, EUFROSINA  
MORILLO, JOSSIE  
NARAGDAG, LOURDES  
OBEÑA, ALICIA  
OBIÑA, JOSETTE  
OSORIO, MARCELA

PAINAGA, ROSALINDA  
PALEN, ARMI  
PAMEROYAN, YOLIE  
RAFIL, EBENIZER  
RANA, ALMA P.  
SAPALO, JOCELYN  
SAPITANAN, JECHERLIE  
SARENO, JOSEFINA  
SERANO, WILLY P.  
VEDAD, JOSEFINA  
VENEGAS, JOY

**SAN JOSE BRANCH  
SILVER 82**

ABELENDI, JOKEN P.  
ALTAR, EVELYN C.  
AUTAJAY, LOURDES J.  
AUTAJAY, OFELIA F.  
BERTOLANO, JESSICA R.  
BUYCO, FLORITO L.  
CABEROY, MA. LOURDES P.  
CABRILLOS, CAROLINE M.  
CABRILLOS, EDWARD JAY O.  
CAMARISTA, JOY B.  
CAYAO, RENELYN D  
CORONICA, CHESTER A  
CUBON, NANCY M  
DALUMPINES, JOSELITA G.  
DAVO, ROMMEL  
DELGADO, DIANALYNN P.  
DIANA, LEONISA E.  
DIARESCO, CAMIA P.  
DOCTOLERO, MA. THERESA G.  
ELIZALDE, ELSIE E.  
ENRIQUE, MARICEL P.  
ESCARO, DIOSDADO O.  
FABILA, BENJIE M.  
FERFAS, ROSALINDA M.  
FERNANDEZ, CECILIA M.  
FERNANDEZ, GENEVIVE G.  
FLORENTINO, THELMA

GAGARIN, CRISTI JOY  
GONZAGA, LEAH MARIE N.  
GONZAGA, MA. NORA S.  
GORERO, JONALIE E.  
JAMILI, URSIE N.  
JAMORA, LORYCEL L.  
JORDAN, CHERYL F.  
JUANDES, PEDRO M.  
LUNASCO, EUGENIA A  
MACALINO, PETER L.  
MACAVINTA, MA. SOCORRO E.  
MANZAN, AGNES C  
MARCELO, JOCELYN E.  
MESAYRA, MA. VICTORIA A.  
MISO, MANILYN N.  
MUSTACHO, MILAROSE T.  
NABOR, CARMELITA  
NAIG, JOCELYN N.  
NARANJO, JOEL C  
NOMBREHERMOSO, LORNA A.  
ONIFA, EDELMIRA M.  
OPERIANO, ANABELLE S.  
PACETE, MA. CHARMA S.  
PALCAT, MA. ROSELYN J.  
PANAGUITON, JONATHAN B.  
PANIERGO, JAYSON G.  
PAVA, MARY ANNE C.

PEDOCHINO, MERLY O.  
PUYONG, BELEN T.  
RAMALES, CEZAR JR G  
REYES, RODELYN O.  
SALINOG, RODNEY L.  
SARMIENTO, LIGAYA O.  
SAYSON, MARIAN S.  
SEDANO, CIRILO S.  
SEMPINO, MARILYN G  
SERILLA, LEONCIA S.  
SERMENO, ARNULFO  
SERNICULA, LALAINA B.  
SILVA, JOYCE C.  
SILVA, JUELIGIEN C.  
SINGABOR, AGNES J.  
SIOSAN, JOSE JR. T.  
SOMBILON, LIGAYA O.  
SOMONOD JR., JOSE V.  
SOMONOD, JUDITH S.  
TALAMAN, MARICEL E  
TAN, ARTHUR D.  
TONDARES, LANCELOT M.  
TRAIN, MELVIN A.  
UCAG, DOLOROSA T.  
VAGILIDAD, LAURA  
VILLAVERTE, MAUREEN KRISTIANNE S.  
WACAY, NORBERTO A.  
ZALDIVAR, RODNEY B.

**GOLD 81**

ABELLON, DEBBY VON S.  
ABSALON, MARIE EUGENIE  
ALTAR, WENNIE ERWIN C.  
AMAR, GARY C.  
AMBONG, MA. DOLORES  
ANIAR JR., SEVIRINO D.  
AUTAJAY, JEANNE C.  
BALLENAS, DUANE A.  
BANDIOLA, MA MAGDALENA M  
BATIS, MARGIE B  
BERNARDINO, SHARON V  
CABAHUG, JOSE R.  
CABEROY, RODOLFO J.  
CABORNEDA, SOL B.  
CAINAP, ROMEO N.  
CEBUANO, JOSE B.  
COMPAS, GILBERT Q.  
DABANDAN, EVELYN S.  
DALUMPINES, ROSEMARIE M  
DELGADO, NENITA M.

DELOS SANTOS, MARLENE M.  
DELOS SANTOS, ROCELA D  
DIORES, RAQUEL M  
DOLENDO, MELBA  
DUGA, RODNEY G.  
EUSTAQUIO, CAROLYN T.  
FALOGME, TERESITA P  
FEDELICIO, DONATO P.  
FONTANILLA, LAARNI P.  
FULLON, BENEDICTO D.  
GALLEGO, ROWENA M.  
GASPARILLO, REYNALDO A.  
GONZAGA, DONATO C.  
GONZAGA, RONALDO S.  
HERBILLA, INGRID L.  
HONOLARIO, EUGENIO H.  
JORGE, SALVACION GRACE D.  
LABIAO, EDWIN G.  
LABIAO, ELVIE B.  
LABIOS, RICKY H.

LAXINTO, LUCEO S.  
LONTOC, THELMA F.  
LORETE, SIEGFRED G.  
MABAQUIAO, RYMYR D  
MACUJA, HELEN O.  
MANDIGAL, STEPHEN S.  
MASMELA, CHARYL ANN T,  
MEDEL, MA. LEILA G.  
MEDROCILLO, MARK B.  
MILLARES, ANGELITA  
MOLINA, IMELDA C.  
NARANJO, ERMIE J.  
NATIVIDAD, SONIA L  
NOLASCO, RICHARD M.  
PALERMO, GEMMA A.  
PEDRINA, ELENA E.  
PERLAS, LYNDON  
PETINGLAY, CONRADO JR. V.  
PINGOY, ADELAIDA G.  
PINGOY, JUDITH A.

SALAZAR, MYRNA G.  
SALINAS, ANGELIE B.  
SALVADOR, MARJORIE C.  
SANCHEZ, CECILIA C.  
SANCHEZ, EVANGELINE Q.  
SANCHEZ, JAMIMA  
SANTIANA, MA. RITA N.

SARAD, AUGUSTUS S.  
SEGUERA, ERLINDA S  
SEGUMALIAN, ROSALIE S  
SELDA, MYRNA  
SITCHON, RODALIN D.  
TALAN, JOSE WILSON S.  
TINGSON, DEBBIE ROSE N.

TONOGBANUA, DEBORAH S.  
TUAZON JR., RESURRECION M.  
VESCATCHO, MARIA LINA M  
VICENTE, ELENA  
YONGQUE, ESTER L.  
YUMUL, BETTY A  
YUMUL, BETTY A

DAITOL, ANALIZA M.  
DE JUAN, RUDERIC B.  
DECREPITO, EUFEMIO D.  
DELA PENA, GRACE P.  
DELOS REYES, EDWARD A.  
DELOS SANTOS, JAY R.  
DELOS SANTOS, MARIVIC  
DEMAPANES, JULIE S.  
DEVELO, PACIFICO JR. P.  
DIAZ, CLEOFE D.  
DIAZ, CORA A.  
DOYONGAN, JUMAR C.  
FALCO, KAREN D.  
FRANCISCO, HELEN G.  
FRANCO, RENO B.  
GAÑA, MA. LOURDES C.  
GUMAWA, JOEL B.

INTILA, CHRISTOPHER A.  
INTILA, JUDITH A.  
JUAREZ, SHALLEMAR S  
LABANG, NIDA B.  
LACRITE, MARY JANE P.  
LAMPUTI, AILEN S  
LANGREO, RODOLFO B.  
LEYSA, GERUNDIO E.  
LIBO-ON, RONAMIE B.  
MACAHILIG, JESSICA P.  
MAHILUM, FRIA B.  
MOLINA, EUGENE F.  
MOLINA, MA. GLONEL B.  
MONTILLA, FREDRICH D  
OCAYO, SHERINE J.  
ODQUIER, CARMEN-LIZA G.  
PABLO, HARLIE S.

PALOMATA, JULIUS B.  
PASOMALA, EPIFANIA D.  
PENALOSA, FRED JR. B.  
PLACER, DANILO B.  
PORRAS, MARJON S.  
REBALLOS, ANELYN P.  
SALABER, AUREA B.  
SAMUDIO, SAMVER V.  
SARABIA, LARA A.  
SARRIA, CECILIA D.  
SEVILLA, ERNIE M.  
TABELLA, CLAIRE P.  
TEODOSIO, EVELYN M.  
TOLENTINO, FEBE L.  
VILLANUEVA, ARIEL RECK-  
ONETTE B.  
VILLARUEL, ANGELINA I.

**DIAMOND 50**

ABAGAT, MARIA FE L.  
ACEBRON, AUGUSTO R.  
ALEJANDRO, WILLIAM V  
ALIPALA, FERNANDO JR. M.  
ALORRO, LUZ J.  
AMAR, JACK V.  
ARDON, MARIE LILIBETH C.  
BABIERA, JANINE J  
BARIA, JOHN RANDOLPH B.  
BARTE, MARIVIC F.  
CABANERO, DESIREE C.  
CAPANAS, JUDITH O.  
CORCINO, FE C.  
CORONICA, LYDIA A.  
DE GUIA, LIZA M.  
DUMLAO, FELWIN A.  
ESCANER, SHIELA MAE B.

GALLANO, TESSIE E.  
GARCIA, DANILO M.  
GARGANERA, HERBIE A.  
GOZO, ALBERTO G.  
HIPONIA, DIANA JEAN A.  
HUELE, GAUDIOSA U.  
ISRAEL, GLORIA M.  
LIBO-ON, CLAUDIA S.  
MABAQUIAO, FELIPE CRISANTO MIGUEL Z.  
MABAQUIAO, RAMONA Z.  
MAMADES, JOSEPHINE M.  
MURILLO, ROSARIO  
NAIG, RUDYARD B.  
NATOR, NINFA C.  
OGOY, MYRNA  
OVIVIR, JONATHAN G.

PADERNAL, CHERRYL P.  
PALENCIA, MA. MARNE H.  
PANAGUITON, JON MICHAEL P.  
PANAGUITON, LOLITA  
PECHUECO, LOU MICHELE U.  
QUIMAN, MAECEL Q  
RAGODO, ANGELITA S.  
RUBIO, REGIE D.  
SANCHEZ, ANNALENE M.  
SANDOY, MARILOU  
SANGAT, ANA MARIA M.  
SEMBRAN, LALAINE N.  
SEMBRAN, SALVADOR J  
SERASPE, ANTONIO M.  
TACUYAN, ROSEMARIE  
TALAN, VIRGIE MAY T.  
VALDERAMA, ROSEMARIE I

ALARCON, EDEN B.  
AMADOR, RONALD B.  
AMANTILLO, LINDA B.  
AMBITO, JOEMAR B.  
AMISTOSO, JEAN F.  
ANDRADA, MONICA G.  
APRESURADO, J-R D  
ARCONADA, EMILY D.  
ASIGNACION, DONABELLE B.  
BACOS, EULY M.  
BALDEVARONA, ADONES B.  
BANES JR., CARLOS S.  
BANES, CARLAH B.  
BANES, PERLA B.  
BASINANAN, EVELYN S.  
BERNOLIA, EMELYN D.  
BESONA, BESCOR C.  
BOTANERO, GERMELINDA F.  
BUENAFE, MELANIE A

BULLOS, DELIA D.  
CALAMBRO, RUBY E.  
CUATRIZ, JANET A.  
DELA CUEVA, RAEMART B.  
DELA ROSA, PSYCHE L.  
DENOLA, JOELITA B.  
DIAZ, ERIC D.  
DORADO, JUANITA B.  
DUREMDES, MA. VICTORIA M.  
ESTEBAL, DYLEN B.  
FLAMIANO, DANILO  
FUENTES, JOY L.  
FUENTES, MONICA J.  
GASAPO, MANUEL B.  
GASENDO, JINKY B.  
GOLINGAN, MARCELO NOLE  
GUETA, ROMAN  
HAMELARIN, TOMMY F.  
LABANG, NIMROD B.

LAGOS, ESTHER LILY B.  
MAGTIZA, DIMA M.  
MAGTIZA, HECTOR T.  
MARCELO, FORTUNATO JR. B.  
MELGAR, DARYL P.  
OBLIGAR, GEMMA A.  
OBLIGAR, JUN A  
PACIENTE, JOY J  
PANES, MARIANO P.  
PANGANIBAN, JOHN M.  
PLANTIG, HAZEL N.  
POSECION, ANABELLE B.  
PROBADORA, RENE S.  
SANCHEZ, ANA ROSE S.  
SOBRON, NONITO A.  
TICZON, NOEL V.  
TUMA-OB, ROBBIC B.  
TUNGALA, NIEVES C.  
UNARSE, GAMIN A.  
VERANO, RONALDO V.

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**BALASAN BRANCH  
SILVER 68**

ABENIDO, MA. LOVELLA B.  
ACOSTA, LILIA A  
AGPALO, JEPHRY V.  
AGUILARIO, SHARON  
ALACAPA, SHERIL L.  
ALEGARDES, RUBY ANN Y.  
ALLANIC, DAN JERALD P.  
AMOLORIA, RITA N.  
ANDREO, RUDITHA M.  
ANZON, JUN REY D.  
ANZON, SHIELA MAE M.  
AQUINO, MARIBEL  
ARIZALA, DANNA MAY A.  
ARTICULO, ABNER B.  
ASIGNACION, JEANNE B  
BACAY, LEMUEL M.  
BANICO, GINA A.  
BAYLEN, NELIA N.  
BELEN, LILIBETH B.  
BERIA, MA LINDA B.  
BONITA, VIVIAN MAE G.  
CALERA, NOEL B.  
CARBONILLA, EVANGELINE P.

CARRO, LAYLA B.  
CATALAN, JENNIFER D.  
CERENEO, MA. FE G.  
CLARIZA, CARIDAD G.  
DE LA CRUZ, JOSE EDWARD B  
DE LEON, WILLIAM  
DELA CRUZ, MELINDA B.  
DELA PEÑA, ROWENA  
DELA TORRE, GLORIA A.  
DESAMERO, DELIA A.  
DESUYO, FELY A.  
DIONIO, ROSELYN S.  
DITCHON, VIVIAN D.  
ELISAN, MYRNA T.  
ESICO, ARGIE C  
ESPIRITU, DOYEN D.  
FRANCO, DELIA F.  
FRANCO, ROSE F.  
GABO, NATHANIEL I  
GADIAN, STEPHEN LEE  
GOLINGAN, MILA C.  
GUATCHE, JENILYN B.

JOLO, MARILOU B.  
JORDAN, EL VINCIDOR E.  
LACHICA, ROCHELIER D.  
LAGOS, MARILYN M.  
LANUEVO, ROMMEL  
LEBERIAGA, JENNEL A.  
MONTANIEL, JUVY  
MOSQUEDA, JUDITHA D.  
NAVARRA, NANCY  
NIUDA, EDGAR  
OLMO, RICHARD T.  
ORBE, GRACE G.  
OSAL, MARY JANE C.  
PANES, CORAZON D.  
PENAGONDA, ROLYN B.  
PEÑARUBIA, ROSEL ARLYN P.  
RAMOS, AMIFA B.  
ROA, ARNIN P.  
SALCEDO, JOY  
SANTANDER, MA. EXALTACION B  
SOBREVEGA, ANGELINE  
SOLIS, JOERY F.  
TEMBLOR, JENNELYN

ABOLUCION, HENNY D.  
AGREGORIO, GERALYN B.  
AGUILAR, PAMELA B.  
AGUNDO, ROSA F.  
AMOS, ARNULFO V.  
ANAS, RAQUEL L.  
ANTONIO, DORETA R.  
ANTONIO, JANE FRANCE JR. R.  
ANZON, RITA A.  
ARBES, JOVI S.  
ARROYO, VICTORIA J.  
ASAN, JULITO S.  
BACAYO, GLORY JEAN A.  
BALAGOSA, CECILIA D.  
BALARIDO, ERNA B  
BALAYO, RODNEY E.  
BALDEVIESO, MAE L.  
BALDOVE, MA. LUZ B  
BALIAO, MARY ROSE B.  
BALIGUIN, RACHELLE B  
BALILA, ELSON T.  
BARCELONA, ARIEL S  
BARRIDO, THELMA L  
BASINANG, VICENTA G.  
BATILO, RODOLFO  
BAYLAS, ELILIBETH B.

**BAROTAC VIEJO BRANCH  
SILVER 94**

BAYSON, TEODORICO, JR. C.  
BELAR, ANTONIO E.  
BIBAR, MARK ANTHONY E.  
BINAS, JOANA PAULA B.  
BOLIDO, ARNIE T.  
CABALLERO, VEVENCIO B.  
CABARENO, MA. ROXAN G.  
CAMACHO, SONIA A.  
CIBIGAN, RONELYN R.  
CONDES, GEMMA B.  
DABI, FELIX MARIE C.  
DARROCA, ROLLY T.  
DAYAG, AMALIA P.  
DECAFORTE, DINA A.  
DEDOROY, RUSTY B.  
DEGUTIEREZ, DORIS D.  
DEOCADES, MA. CONCEPCION R.  
DEPAMAYLO, HERNEL D  
DEXIMO, NERISSA I.  
DIMZON, SANNY D.  
DOLLENTE, MARIEBEL O.  
DONDONAY, LEA D.  
DUREMDES, JOCELYN A.  
ELANGA, JIMMY J.  
ESPEDION, JOSE O.  
FAULAN, ABETO M.

GANANCIAL, ADORACION Z.  
GAYLAN, DERLA E.  
GUIATAW, DEE P.  
GUZMAN, RENANTE L  
HUBO, RUBIE A  
IBIEZA, EMACEL G.  
JAGUNAP, IAN S.  
JAGUNAP, MA. REYSA S.  
JAINGA, MARIBETH B.  
JAMELARIN, ANTONIO, JR. G.  
JESURA, MARVELEE D.  
LACUESTA, EMMA S.  
LEMERA, ARCELLE E.  
LEMERA, CHRISTIAN JAIMES G.  
LORICA, JP L.  
LUSTAN, PERLY B.  
MASIAS, TEDDY S.  
MONTIALBUCIO, SHANNEL P.  
MORENA, RODALEE JOY P.  
NAMOC, ROGER G.  
NAVARRO, REHELLA A.  
PACO-IN, ROVELYN L.  
PEÑAFLORIDA, JULIE ANN B  
PINEDA, ROGER ANTHONY B.  
RALLOS, NORMA A  
RODRIGUEZ, RACEL B.

**GOLD 89**

ABARQUEZ, MELENDE D.  
AGUSTIN, SHEILA MAE A  
ALCONGA, ELLA A.  
ALCUBILLA, JOSE NOEL T.  
ALFIN, DOLORES C.  
ALFUENTE, FLORENDA B.  
ALIPONGAN III, RAFAEL I.  
AMBROSIO, MAY O.  
ANTAY, DARYL D.  
APRESTO, REGIE M  
AQUIO, ROSALIE B.  
ARGUELLES, ROSEMARY M.  
ARTUZ, LEO G

ASMOD, DONNA B  
AZUELA, KAREN KAYE B.  
BACANTO, TERESA A.  
BACQUIANO, RAYMUND B.  
BACUSA, ROMMEL  
BANILLA, NIDA D.  
BANTILING, FRANCISCO JR. C.  
BANTILING, VICTORIA C.  
BAQUILAR, NELDY LYN B.  
BASEA, ARMAN B.  
BASEA, MARIA DONA M.  
BASIO, DIANA S.  
BASIO, ZALDY E.

BAYONA, EDGAR L.  
BEREBER, NENALYN R.  
BERICO, CAROLINE  
BERICO, GIOVANNIE C.  
BERMEJO, NILDA G.  
BERNARDEZ, REZ G.  
BUENAFE, MAYEEN B.  
BUHAT, RECHEAL B.  
BURGOS, LELANIE I  
CABALLERO, MARIBEL J.  
CABANSAL, MA. TERESA J.  
CAPAO, BELLA M.  
CIUDAD, FELY D.

ROSAL, ELVIE E.  
SABLON, JOANNE MARY B.  
SALANIO, SHERWIN G.  
SALAZAR, RENALYN T.  
SALDEVIA, ANTONIO B.  
SAPUGAY, ANA A.

SARMON, LUCINDA D.  
SAYCO, GERLIE P  
SUSTITUEDO, LILY E.  
TAGAYGAYAN JR., ANTONIO T.  
TANOY, BERNARD B.

TORRES, LOUELLA C.  
TUPAS, ELISA T.  
VARGAS, FATIMA M.  
VENCER, REMEDIOS D  
VILLANUEVA, MA. ELENA B.

DAGOHOY, JONATHAN  
DALIPE, JULIUS  
DE JUAN, JOMIKE  
DEMAFILES, MA. AGNES  
DIANGCO, WILREDO  
DIOO, AILEEN  
ECO, ROLLY  
ELITIONG, THELMA  
ESPINOSA, EUGENE  
EYOY, NELSON  
FRANCISCO, MERCY  
GADAPAN, CARLOS  
GLORI, RENATO  
GUMBOC, JONALYN  
IGUIRON, AIRECRIS S.  
IGUIRON, EDUARDO  
ILISAN, ROY

IRABON, MICHAEL  
ISMAEL, ELREN  
JONALYN GUMBOC  
LAMA, MARK GIL  
LORENZO, EDMUND  
LUBRIQUE, BRAULIO  
MACALACAD, JUDEL  
MAGBANUA, ANABEL  
MAGBANUA, ANABEL D.  
MALICSE, TEOFISTO  
MARCIAL, CARMELITO  
MICHAEL IRABON  
MONTANO, NENITO  
MUSNI, RYAN  
NAVARRA, PHILLIALYN  
NENITO MONTANO  
NEPOMUCENO, JAN ERNIE S.

OGATIS, FILICHAN  
OSORIO, EURIPHEDES  
PABLO, RYAN  
PANAGSAGAN, GLENN  
PELAYO, LILIOSE  
RELADO, ROSELYN  
ROLDAN, EMILY  
RUBION, JOFI  
SAIDAMEN, NORANIA S.  
SALLADOR, JOSE GERBY  
SALUDO, FREDERICK  
SANDIG, RACHEL Q.  
SANDIG, REMUS RAMON A.  
SINEL, JOVELYN  
SITJAR, ERNIE PIETRO  
TABLANZA, JERSON  
TAYCO, LOTIS  
URATE, FERDINAND

**GOLD 56**

ACLARACION, FREDA B  
AGUDILLA, MERIAN B.  
AGUILAR, MARICEL P.  
ALVAREZ, CASIMERO N.  
ANAS, ROSENIA B.  
ANDOG, EDWIN P.  
ANDONG III, AGRIFINO A.  
ANDONG, JAYE V.  
ANIVERSARIO, RHEA N.  
APAITAN, KATE B.  
ARCAN, BELEN B.  
BACUTOC, MARSHA B.  
BALASOTO, LINDA J.  
BALAYO, MARINA J.  
BALDONADO, JAN VIC B  
BALICAO, LETTY B.  
BALIGUIN, RENE B.  
BALOFINOS, EMMA B.  
BANAYNAL, MERIAM D.

BARLUADO, FREDILA A.  
BATACANDOLO, ANGELES B.  
BAXINELA, HARVEY B  
BLANCA, MICHAEL D.  
BUENAVISTA, CHERRYL C.  
CABARENO, JOENIL A.  
CARTOJANO, GILDA B.  
CAUSING, MICHAEL M.  
DEFE, PERLA B  
DELICANA, HELEN GRACE P.  
DEMAISIP, CAROL JEAN D.  
ESPLANA, CHLOE B.  
FALAGNE, JAY F.  
GOZALO, FE C.  
HOFILENA, LEO JUN D.  
HUELAR, VALENTINA M.  
JUGADO, CECILIA L.  
LAGUTANG, JR, FEDERICO A  
LAMPARERO, GEORGE R.

LECCIO, WINNIE T.  
LORICA, PACIENCIA L.  
MALOCO, MARISSA D.  
MARQUEZ, RECIE S.  
OLVIDO, MARY BETH V.  
PALIC, ROGELIO SR. O.  
PINUELA, CRYSTAL JOY J.  
POMARES, RODOLFO C  
REA, ROSALIE B  
REGACHO, JED SULPICIO R.  
SANTIAGO, GERALDINE L.  
TANALGO JR., ANTONIO H.  
TUMANGAN, SAMMY C.  
TUPAS, MINNA O.  
UD, LEOPOLDO JR. B.  
VENTURA, ANA LIZA C.  
VERANO, MARICAR S.  
VILLARUEL, EMALINDA S.

BALDERRAMA, ANTHONY  
CABANTUG, JOENEL  
CABRERA, DEMMY M.  
COOPER, CHERRIE  
DAGOHOY, VER C.  
DELA CRUZ, CHADY  
FLORES, JONATHAN

GIGANAN, LORENA  
LOMEDA, ERNESTO  
MATA, RODOLFO JR V.  
MILOSAVLJEVIC, TERESITA A.  
NAVARRA, SANDY  
NERVIOL JR., JAIME  
OCZON, EVELYN S.

OCZON, RUBEN  
OSTAN, SALVACION  
PAGAYON, DENVER  
REJUSO, HELEN  
ROLDAN, ROSALEO  
SALIBIO, HONORIO  
TROPA, MELANIE

**DIAMOND 21**

**DIAMOND 17**

ACLARACION, MA. CORAZON B.  
ANTOPINA, NORMA H  
ARAQUIL, MELROSE A.  
ASUGA, IRENEO JR. J  
BALDEVIA, JERSON T.  
BALDEVIA, MARY AN E.

BALQUIN, ROGELIO N.  
BANARIA, MARY MYVEN A.  
BARLIZO, ANNIE L  
BATISLAONG, LANIE P.  
DELLO III, LUCAS D.

EVANGELISTA, ROMMEL B  
GUMBAN, RIMA A.  
MAJADUCON, RIAFEL JOY C.  
TUPAS JR., VICTOR O.  
VALERIA, EMILIE Z  
VENCER, ENA C.

**MOLO BRANCH  
SILVER 68**

ABANERO, GLENDA B  
ABANGAN, FATIMA P  
ADORNO, LEAH MAE M  
AGSAM, PERCIVAL L  
AGUIRRE, RESNER T  
ALISIN, ROSA V.  
AVANCENA, ANA MAY Y.  
BALES, MARK JOSEPH F  
BANDA, SUZETTE B  
BATIN, JANETTE L  
BEDAÑO, EVANGELINE S  
BEGOTA, JESSICA D.  
CABALLERO, ROSENDO L  
CABELIN, HERNANI L  
CABRERA, GERALDINE M  
CAMACHO, ANGELIE L.  
CAMARINO, MERLIE B.  
CAPORAL, EDGAR C.  
CASUMPANG, REDELLA H.  
CENTINO, DENNIS S  
CERVATOS, ROEL D.  
CORNELIA, JOEL D  
DEFENSOR, LOURDES S.

DIETA, CRISPINA G  
ELPELOA, NILO G.  
ESPANOLA, JOHN REX B.  
ESPINOSA, NEONALIE D  
FABOR, MERCY J  
GALELA, FELSON C.  
GALIMBA, JAMES S.  
GALLARDO, ELY MARIE J.  
GARBINO, JULIE B  
GENIAL, EVA G.  
GICOLE, ROLEN SR. L  
HERMOSURA, MARION LEONIDA C.  
JAGUNAP, ZENAIDA S.  
JANCINAL, NINO F.  
JARO, CARMEN B  
JAYME, MARY ANN C.  
JUSA, CARLITO L.  
LABARO, RENGIE C.  
LAGUTING, ANGEL JR. D.  
LAMZON, EVELYN P.  
LAPANA, MELVIN D  
LIBO-ON, LAVENIA J.  
LOZADA, ROQUITA G.

MABAQUIAO, MARICEL N  
MADRIAGA, LAILANIE V  
MAGARSO, ROGER F  
MEDINA, REGIE B  
MONTALES, HELBERT G  
MONTEFRIO, FELIXBERTO G  
ORPEZA, MELIJUN F  
PARCIA, ZALDY S  
PAREN, ARLEIN  
PEDREGOSA, GRACE F  
PEDREGOSA, LYDIO T  
RAMOS, NEMESIO S.  
SAJONIA, RUFINO A  
SALCEDO, BIENVENIDO A.  
SIM, JACQUELINE M.  
TANDOY, ENDRITA J  
TUMAMING, MAGDALENE R  
TUVILLARA, ELLEN GRACE C.  
VILLALOBOS, GIL S  
VILLANUEVA, JUVY R  
VILLANUEVA, VIRGINIA E.  
WENDAM, KENNY JAY G.

**CATICLAN BRANCH  
SILVER 50**

ABANERA, RUEL  
ADLONG, KRISTEL S  
AGAPITO, LENLYN  
AGUIRRE, ANSELMO  
ALEJANDRO, NENIA  
AMBUBUYOG, FREDERICK  
ARANILLA, HERBERT  
ARBOLEDA, ANTERO R.  
BALLENAS, FREDERICO  
BAON, GEMMA  
BARRIENTOS, GINA  
BELLOSILLO, PENAFIEL  
BELLOSILLO, PENAFIEL  
CAHILIG, JOSEBEL  
CAHILIG, LUZMINDA  
CAHILIG, MERIAM S.  
CARREON, MADONNA

CASIDSID, JAY  
CASIDSID, MERRY CHRIS  
CASTOR, JEROLD  
CASUNCAD, MARIA SOL  
CASUNCAD, ROSELYN  
DELA, MARIALE  
ESTUYA, BEN  
ESTUYA, BEN  
FLORES, JAY-AR  
FLORES, JAY-AR  
FRANCISCO, REYNALDO  
IBABAO, ANALY  
LABINDAO, HERCULANA  
LUMBO, NINO JESUS  
MARIANO, FERDINAND  
MARTIREZ, FELUMILIA  
MEREZ, MENCHEL

PADERES, FLORANTE  
PADERES, ROSENIE  
PAURA, RONNEL  
REGALARIO, JANICE  
ROA, JO ANN  
SAGUN, RENE  
SALLADOR, ROSENDO  
SALMINAO, RONNIE  
SINEL, KAREN  
SULAT, LYR  
SUSTITUIDO, JEANY DE TOMAS  
TAYCO, ADELFA  
TEMPLE, CHRISTIAN  
TOLINERO, EVELYN  
TROPA, NHIER  
VILLORENTE, ANTHONY

**GOLD 76**

ALDANA, CHRISTIAN  
ALLERA, JESUS  
ALONSAGAY, ALGER  
ASIS JAY  
BALIGUAT, RADNY  
BANDIOLA, JESUS  
BAUTISTA, JUDIE  
BAYOT, JOVELYN

BOLIVAR, EDWARD  
BRACERO, CATALINA  
BRIONES, DENNIS  
BRIONES, NANTE  
CADIGAL jr., VICTORINO  
CALDEO, EDMARC  
CALDEO, MYLA  
CASIDSID, ARLAND

CASIDSID, ELIAS  
CASTILLO, GEORGE  
CLAUD, PABLO  
COCHING, RALPH  
COLESIO, MILKY  
CONSTANTINO, RODEL  
CORDERO, RYAN  
CORRAL, AMELINE

ALAMEDA, ELLY L.  
ALDEA, JERRY G.  
ARABE, NOR P  
ARCANO, CESAR JR B  
ARROYO, MA. ELENA I.  
AVANCENA, PILAR A  
BADE, RODNEL C.  
BALSOMO, ANSELMO V  
BAUTISTA, CRISOSTOMO L  
BONA, ROSELA N.

BUNDA, ANGEL III I  
CANLAS, MARY GRACE F.  
CARDOSA, RODNEY P.  
CHAVEZ, MA. EIREN M.  
DELA PUERTA, MARIO T  
DELAVIN, JONAH BAN A.  
DELFIN, JOSEFA Z  
DOTIMAS, CARMELA MARY JEAN T.  
DULOS, JANET B.  
FAMATID, MAXIMA JESSICA E.

FELARCA, JULIE L  
FILOSOFO, MORETO C  
GALLO, ROMEO F.  
GAMILONG, RUDY F.  
GAMUT, CELIA T.  
GAVIETA, SOCORRO L  
GAVILENO, MARILOU C.  
GAYO, MARY JANE M  
GIMULGADA, CORAZON B  
GONZALEZ, FLORENDA

**GOLD 61**

# 2019 LIST OF REPRESENTATIVES

## BARBAZA MAIN OFFICE

HISUG, MELBA C  
INDICO, EDWIN S.  
JALLORES, ADONIS D.  
JANAYSAY, NINFA F.  
JARLEGA, JOEL O  
JORDAN, CATHERINE S.  
LADUA, JONBERLIE P  
LAGURA, EDGARDO N.  
LARANJA, JENNY P.  
LOPEZ, REMEDIOS S

MABILOG, JEFFREY CHRISTIAN E.  
MARTE, MARISA D  
MATEO, JUDY S.  
MENIEL, ALBERTO T  
MORENO, PEARL ANGELIE C  
NAVALLASCA, JAIME P  
NINO, RUBEN G  
PANGANIBAN, LEAA  
PANTILLAN, CONCEPCION P.  
PIG-AO, MA GENEVIEVE A

PRADO, RENAN R  
QUIDATO, ANELENE L  
SAITON, HASEL J  
SERFINO, ROLANDO JR. D.  
SERVENTO, MELALYN M.  
SEVILLA, JERRY J.  
SIMOY, AILLEN MAE O.  
SORONGON, REYNA LYN T  
TUBAL, WYNDELLE GRACE A.  
VELONERO, LYNIE A.  
VILLAFLOR, RIZA P

## KALIBO SILVER 99

ALMERO, LORLYN S.  
AMARRADOR, CATHERINE T.  
AME, EMERALDA R.  
ANGELES, MARC ERWIN D.  
ASIS, RENATO JR. F.  
BARRIENTOS, ARLENE Y.  
BARRIENTOS, JULIUS T.  
BARRIOS, CLARRY R.  
BARTOLOME, WILMA S.  
BELTRAN, PURITA S.  
BENEDICTO, ROSE G.  
BOLANTE, HECTOR JR. B.  
CANDOLETA, RENITA  
CAVAN, JOSEPH S.  
CENTINA, LAWRENCE JAY P.  
CIPRIANO, FIDELA N.  
CONSTANTINO, LERNA A.  
CRISOSTOMO, GERELYN V.  
DALIDA, AMALIA R.  
DE LEMOS, EDITHA I.  
DEL ROSARIO, MARLON  
DELA ROSA, GRACE A.  
DELA TORRE, CYRIL M.  
DELOS SANTOS, ANGELO B.  
DELOS SANTOS, RYAN G.  
DESALES, MARIA NELLY F.  
DIESTRO, EMMA R.  
DURAN, NORBERTO M.  
DURANA, ARIEL M.  
ENRIQUEZ, MARY ABBYGAIL ADRIENE L.  
ESCALONA, MELODY I.  
ESCALONA, PABLITO R.  
EULALIO, JERWIN  
FERNANDEZ, EDENETH B.  
FUENTES, ANNEL M.  
GONZALES, ARMI JOY A.  
HILARIO, ZOILA  
IBUYAN, MARGIE R.  
IGNACIO, ROMEO M.  
INADO, ROSVEL D.  
ISADA, LUZBELLA U.  
JERA, ELMA  
LACHICA, JOHN JOHN  
LEYSON, LUZ F.  
LOSARIA, SHEILA MAE R.  
MACARIO, JEANNYLEE G.  
MACARIO, RONALD  
MACOGUE, ED R.  
MADULA, JOHN PETER L.  
MAGALLANES, JOEL P.

MALOLOS, GENEVIEVE B.  
MANDAJOYAN, JOSIE N.  
MELITON, CHRISTY MARIE P.  
MIJARES, JOHN C.  
MILLEONDAGA, EMEL C.  
MOULLON, JOSE NOEL G.  
NALANGAN, CHERRY T.  
NALANGAN, JOHN CRIS V.  
NAPLAZA, ROWENA B.  
NARANDAN, MARK M.  
NICODEMUS, RODNEY D.  
NOSOTROS, JOMARIE T.  
OBRIQUE, JUDITH  
OLEGARIO, HEROLYVIC R.  
ORTEGA, JOEMAR G.  
PABELICO, ARMEL I.  
PALMA, GERALDINE  
PAMATIAN, ANALYN  
PAMINTUAN, RAFFY Z.  
PUNZALAN, JOAN S.  
PUNZALAN, JOHN PAUL T.  
QUIJANO, GLADY JANE M.  
RAMOS, CHERYLL L.  
REDANIEL, JUDY M.  
REPOLDO, RUBY D.  
RETORICO, KAYCEE ANN T.  
REYES, MARDI CAR I.  
ROLDAN, GLOVICIN  
ROME, NOVIELYN D.  
ROXAS, GENALD E.  
SABIDO, RIALYN C.  
SALAZAR JR, FRANCISCO  
SALAZAR, ULYSIS B.  
SALVADOR, MA. TERESA R.  
SALVADOR, MARJORIE E.  
SANTO, MARICEL B.  
SILVA, SHEVA MAE S.  
SIM, JOSEPH L.  
SOLANOY, MICHAEL T.  
TAN, OGIE R.  
TEJADA, WENIL  
TIBOBOS, IRENE R.  
TULIO, APRILYN GRACE M.  
TUNGALA, EMELYN T.  
TUPAS, FLORENDA M.  
VIDAL, IRMA JOY A.  
VILLEGAS, JOHN P.  
YARRA, MARLO V.  
ZAUSA, ANITA L.

ROBERT MARQUEZ  
NANCY SALAZAR  
ESMERALDA FLORES  
ANGELINA JUANITAS  
JULIA REMO

DIONISIA ESPANOLA  
YOLANDA BERNESTO  
MARYLYN OGATIS  
ANNIE CRISTOBAS

IMELDA TABLADA  
CRISTINA DALISAY  
AILEEN MAGTUPA  
ORLITA ESPARTERO

ATTY. JOSE MAGHARI  
BANA, BENEDICTO  
CASTRES, FLORENTINA  
CYREL EVE ESPARES

GEMMA TATOY  
AILEEN CUNANAN  
JENNIFER ESPARES  
MARTINEZ, GUISEL

PERLA MARTINEZ  
REY ALABADO  
VIRGIE TALAGTAG

ANNIE ESPANOLA  
BASILIA OGATIS  
HELEN GRACE YBERA

MADELYN CRUZ  
MENDY MACABANTE  
PATRICK QUIDOR

GUIA BRAVO SEC  
MILAGROS GARION

AIDA PEREYRA  
ALICE JUANITAS  
CHERRY REMO  
ERWIN BANA  
EVELYN REMO

JUDITH JUANITES  
MARIALYN NARCISO  
MELCHOR ESPARES  
MEME MADEJA  
RYAN ALABADO

WINALEE DIESTO  
ANITA CADUADA  
CHARLYN MAE ESPANOLA  
CORAZON TINGSON  
JACOBINA ALABADO

ARTHUR ESPARES  
BENITO MARQUEZ  
CLARITA SOTOMIL  
ERNESTO VILLARAM  
FELIZA NECESARIO  
FILOMENO ALABADO

MARIBEN YONGQUE  
MARIVIC ESPARES  
MARLYN NECOR  
MARY ROSE GRAJO  
MERLYN BANA  
NICOLAS VALENTIN

NIEVES ESPARES  
OSCAR MAGHARI  
RAMONA MARQUEZ  
ROSALINA CALONCE  
TERESA MAGHARI  
TERESA SUELON

ADELAIDA BALLENAS  
DOLORES JULIAN  
EVELYN MENDOZA  
GRACIANO BANGCAYA

JOCELYN VILLARAM  
MA SHEREL NECOR  
SIMPLEDITA FRANCISCO  
WILMAR SAMSONA

BEN DELA CRUZ  
BERNARD BEN BALLENAS  
REBECCA NEIDERRIETER

EVA MENDOZA  
GERALDINE MENDOZA  
GERALYN MAGTULIS  
GLENN VILEGAS  
HERIBERTA INSON  
HILDA AMSON  
JEMELYN BALENA

JENALOU MONTERO  
JENNY BANDONG  
JOCELYN MARCELINO  
JUDITH BANDOY  
LILIA MAGDAUG  
LUZ VEGAFRIA  
MAGIE MABAQUIAO

MARIO TAN  
ROMER SUPERIO  
ROMMEL MARCELINO  
RUBIE NECESITO  
RUBYLOVE MENDOZA  
YULA LOPEZ

## CULASI BRANCH

BAYLON, JULIETA

GALIDO, ELENIA

LEDESMA, MERLINDA

BLANCIA, HERMIE

DELOS REYES, AURELIA

HERAMIS, MARISSA

MARTINEZ, HIPOLITO

ALORRO, ERMY

BLANCIA, NESTOR

QUEMADO, TED

ALENO, MARCELINO  
ALOCILJA, ROY GEORGE

BALBUENA, MELINDE  
BALLARTA, GEORGINA

BALLARTA, TED  
GUERRA, ELEN

PALACIOS, MYLENE

**District E**

ALORRO, RODOLFO ESTOLLOSO, AMANCIO ORTIZ, VIRGILIO SANCHEZ, AMY  
 DURLAO, WINNIE GAUTANI, ESTRELLA PIDO, JESSIE

**SIBALOM BRANCH**

**District A**

ANALEE TOCOYO JOSEFINA VEDAD LUTGARDA FABILLANO NENA CABRAN  
 FELIX PARAISO JR. LINDA SERASPE LYDIA VEDAD

**District B**

EDITHA ARENGA NEBETH MODESTO YOLIE PAMEROYAN

**District C**

CECILIA SALVILLA EUFROSINA MILLONDAGA HERNANIE ABANDO JONATHAN MATAQUEL

**District D**

ALJER NALLANA REYNALDO BELLEZA

**District E**

ALLAN LOQUIAS ERNIE GORDON MAYREL MELICANO

**District F**

ABRAHAM TANDAYAG EFREN CASIANO LEONDIA JOAQUIN MERIBEL DOLLOLASA

**SAN JOSE BRANCH**

**District A**

AUGUSTOS SARAD EUGENIO HONOLARIO RENEALYN CAYAO  
 CRISTI JOY GAGARIN LEILA MABAQUIAO RICHARD NOLASCO

**District B**

ANNALENE SANCHEZ JOEL NARANJO MA. FE ABAGAT  
 EVALENE ZAFRA LORNA NOMBREHERMOSO NENITA DELGADO  
 GERMAN MAGBANUA LUZ ALORRO

**District D**

ANGELITA RAGODO MARIE EUGENE ABSALON RODNEY SALINOG  
 JOSELITA DALUMPINES MEDOLFO HIPONIA ROSARIO MURILLO  
 JULINDA PLAIRA

**District E**

EDWIN LABIAO JOSE BARIA MERLINDA MINGUEZ  
 HERBIE GARGANERA JOY CAMARISTA VIRGIE MAY TALAN

**District F**

ELSIE ELIZALDE MA. MAGDALENA VALASTRO NELIA BASANES RUDYARD NAIG

**District G**

CONNIE TORRES DANILO GARCIA LYDIA CORONICA MAUREEN KRISTIANNE VILLAVERTE

**District H**

DESIREE CABANERO LILIBETH ARDON SHIELA MAE ESCANER  
 LEOFAN MARIE REVILLA ROSEMARIE DALUMPINES

**BALASAN BRANCH**

**District A**

ACUÑA, LOTY BACLAGON, LILY DEÑOLA, JOELITA  
 ANTAY, ADONIS BARGO, MILA DITCHON, VIVIAN  
 ARBOLEDA, MAY YOLANDA DELA CRUZ, JOSE EDWARD FUENTES, JOY  
 ASIGNACION, JEANNE DELA PENA, EMELY LABANG, NIDA

**District B**

AMADO, ARIEL CLALIZA, CARIDAD PANES, MARIANO ROA, ARNIN  
 ARIZALA, NESMAR DEMAPANES, JULIE PASIGNAHIN, ANALIZA VILLANUEVA, EDDA  
 BUENAVISTA, RACHEL GASAPO, MANUEL

**District C**

ALCUBILLA, JOSE NOEL OLIVAR, AIDONA PACARDO, REY

**District D**

ABALAJON, GRACE BUENAFE, MELANIE MOLINA, EUGENE  
 AQUINO, MARIBEL CATALAN, JENNIFER OPRIASA, RECHELLE  
 BALDEVISO, NATHANIEL DIAZ, CORA PEÑALOSA, FRED  
 BANICO, GINA GARCIA, JEANELYN SARRIA, CECILIA  
 BARGO, ANALYN GONZALES, ZHARI JUL

**BAROTAC VIEJO BRANCH**

**District A**

AGSAMOSAM, ROLDAN BANAYNAL, MERIAM CATALAN, CELIA LANESTOSA, VERONICA  
 ANAS, ROSENIA BARLIZO, ANNIE DAQUIL, JUVY LORICA, PACIENCIA  
 BACAYO, GLORY JEAN BARRETTO, MELODY DEDOROY, ROSIE MONICODE, LANI  
 BALDEVISO, MAE BASINANG, VICENTA DURAGOS, RANELY PEGARIDO, ERVIN  
 BALILA, ELSON BEGASIN, SUZETTE JUANICO, ARLEEN SISON, ROWENA  
 BALLENTI, LILIBETH BRONDA, ROSEMARIE LAGRADANTE, LENY VENCER, REMEDIOS  
 BANARIA, MARY MYVEN CABALLERO, RITA

**District B**

ABUNIAWAN, RAUL ARLOS, ELSIE PIAD, FERCELITA  
 ANDONG, AGRIFINO III BELLOGA, LYNNE SALANIO, ERMA  
 ANDRE-I, NIEL ETINO, LEONIE

**District C**

ABOLUCION, HENNY DELECTOR, MARICAR LANDERO, JANET RUBITE, MARY LOWEL  
 BALDEVIA, MARY AN DELLO, LUCAS III MACAPAR, JANE FRANCES SANTIAGO, GERALDINE  
 CLARETE, MARLYN DETORIO, EVANGELINE PORNAN, VIOLA TANO, CAROL ANN  
 DABI, MARY ANN JAGUNAP, IAN REA, ROSALIE VENTURA, ANA LIZA

**CATICLAN BRANCH**

**District A**

ALEJANDRO, NENIA BAON, WILFREDO CASIMERO, GINKY GADAPAN, CARLOS  
 ARBOLARIO, PETER BARRIENTOS, GINA CASUNCAD, MARIA SOL PRADO, NAPOLEON  
 BALIGUAT, MARGIE CALDEO, CRISPINA CASUNCAD, ROSELYN SILADAN, NESTY  
 BANDIOLA, JESUS CASIDSID, JAY CONSTANTINO, RODEL SOLANO, MARIA LIEZL  
 BAON, GEMMA CASIDSID, MERRY CHRIS ELITIONG, THELMA

**District B**

ANECITO, JULIE MAE CASTOR, JEROLD MILOSAVLJEVIC, TERESITA URATE, FERDINAND  
 BRACERO, CATALINA GALLEON, ALLAN NEPOMUCENO, JAN ERNIE

**District C**

ALLERA, JESUS JR. DIANGCO, WILFREDO JR. MOLO, JEAN  
 ALOJIPAN, LORETA MATTA, ESMAEL NARCISO, JOEPER  
 ASIS, JAY MEREZ, MENCHEL SAGUN, RENE BOY

**MOLO BRANCH**

**District A**

ANELENE QUIDATO LYDIO PEDREGOSA PERCIVAL AGSAM  
 GIL VILLALOBOS MARIA LEONIDA HERMOSURA RUBEN NINO

**District B**

FELIXBERTO MONTEFRIO LOURDES DEFENSOR NINFA JANAYSAY  
 GRACE PEDREGOSA MARY ANN JAYME

**KALIBO BRANCH**

**District A**

ALAIN REYES DIGNA DE FELIPE JEANELLY MACARIO MICHAEL MARTIREZ  
 ALEJANDRO ARCA EMELYN TUNGALA JIMMY MELGAR PHOEBE RUAN  
 ALEX DELA CRUZ EMERALDA AME JOEL MAGALLANES RUSSEL SARABIA  
 BEN REGALADO FIDELA CIPRIANOO LUZBELLA ISADA URIEL LAS PINAS  
 BEVERLY FLORES FLORENDA TUPAS

**District B**

ED MACOGUE JOSIE MANDAJOYAN MARJORIE CONSTANTINO NORBERTO DURAN  
 GENELA MOSTAJO JUDITH OBRIQUE NEURLY MIJARES PABLITO ESCALONA  
 JEMILIA BERGALINO MA. THERESA ANASTACIO

# Products and Services



**Depositing Services**



**Lending Services**



**Coop Automated Teller Machine**



**Marketing and Otoshi-Ami Project**



**Coop Ocean View Resort**



**Cable and Internet Services**



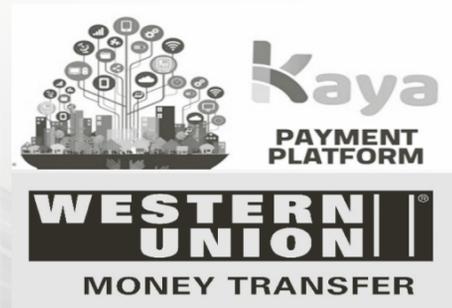
**BMPC Learning Center**



**CLIMBS Insurances and 1COOP Health Insurance**



**SSS and PhilHealth I-Group Services**



**KAYA Mobile Banking and Money Transfer**



**Gas Refilling Station and Coop Pharmacy**



**Coop Funeral Care**

# Social Services

Barbaza Multi-Purpose Cooperative has been actively taking part into societal development and transformation through its social services activities that leads to improves the quality of life of its members and the disadvantage section of the society.



**Gift Giving**  
January 2018



**Gugma sa Kooperatiba**  
February 2018



**Operation Tuli**  
May 2018  
Molo Branch



**Scholarship Program**  
Total Number of College Scholars: 4  
Total Number of High School Scholars: 10



**Farmer's Association Coastal Clean Up**  
June 2018  
Main Branch



**Brigada Eskwela**  
June 2018  
All Branches



**Adopt-A-School Program**  
June 2018  
Total Number of School: 32  
Total Number of Students: 2, 422



**Blood Letting**  
July 2018 BMPC 53rd Anniversary  
All Branches



**Tree Planting**  
July 2018 BMPC 53rd Anniversary  
All Branches



**Blood Letting**  
All Branch Anniversaries

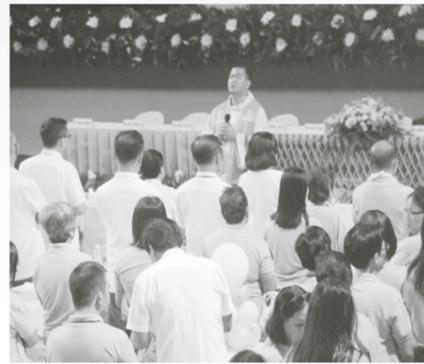
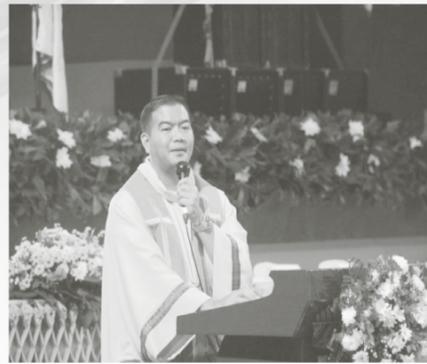


**Sugod Bahay Elderly**  
October 2018  
Total Senior Citizen Beneficiaries: 45



**Visita Selda**  
October 2018  
Total Beneficiaries: 58

# 7<sup>th</sup> Representative Assembly Highlights



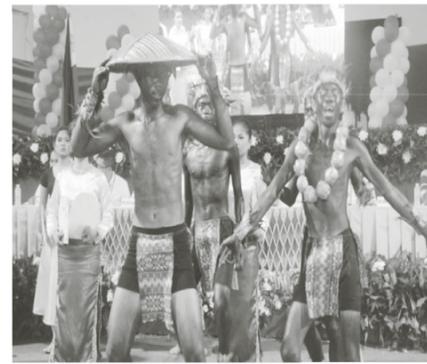
Holy Mass at EBJ Gymnasium, San Jose, Antique Officiated by Rev. Fr. Joseph Baña



Breakfast



Opening Ceremony



Production Number Tribu Kamihanon (Binirayan Dancers)



Welcome Remarks  
Hon. Elmer Untaran  
San Jose, Antique Municipal Mayor



Welcome Remarks  
Mrs. Corazon C. Tingson  
BOD, Chairperson



Solidarity Message from  
Hon. Rhodora J. Cadio  
Governor, Province of Antique



Solidarity Message from  
Mrs. Feliza E. Labrador  
Manager, AFCCUI



Entertainment Number  
Hon. Dante Beriong  
SB Member, Municipality of San Jose



Keynote Speech from  
Hon. Gadwin E. Handumon  
Commissioner, NAPC Coop Sector Representative

# 7<sup>th</sup> Representative Assembly Highlights



Awarding and Recognition



Declaration of Vacancy



Election



Board of Directors Reports



Committee Reports



External Auditor Report



The Representatives



Raffle Draws



Management and Financial Report



Declaration of Winner of  
Electoral Candidates

# 2018 BMPC Highlights



National Managers and Leader's Forum  
January 2018



Human Resource Forum  
January 2018



Prospective Officers Camp  
January 2018



TESDA Livelihood Training  
February 2018



Ownership Meeting  
February 2018



53rd Annual General Assembly  
March 2018



44th CISP General Assembly  
March 2018



Officers Orientation and Induction  
April 2018



CLIMBS 46th General Assembly  
April 2018



NATCCO 16th Leaders Congress and 41st General Assembly  
May 2018



NATCCO Gender Congress  
May 2018



VICTO 48th General Assembly  
June 2018

# 2018 BMPC Highlights



International Day for Family Remittances  
June 2018



53rd Founding Anniversary  
July 2018



Membership Education Seminar  
July 2018



AFFCUI Basic Cooperative Course Seminar  
August 2018



Focus Group Discussion  
August 2018



Annual Fire Drill  
September 2018



Gender and Development Enrichment Seminar  
September 2018



Credit Management Training  
October 2018



14th National Coop Summit  
October 2017



Coop Month Celebration  
November 2018



District Assembly  
November 2018



Year End Assessment  
December 2018

# HEAD OFFICE



**ESPARES, FELIMON**  
Chief Executive Officer



**ALABADO, LEONIL**  
Chief Operations Officer



**ACDOL, PERCIBAL**  
Chief, Accounting Division



**BAÑA, ERWIN, CPA**  
Internal Auditor



**BAYOLA, RONILO**  
OIC, CATV Division



**NECOR, MARLYN**  
Chief, Admin and Finance Division



**VERA, JANE**  
HR Specialist



**EMEJIAS, LANY**  
HR Specialist



**TOLENTINO, PAUL PHILIP**  
Marketing Specialist



**DOTIMAS, CHRISTINE JOY**  
Membership Recruitment and Development Specialist



**MARTINEZ, GUISEL**  
Admin Specialist



**VECINA, BUENA JEAN**  
Loan Quality Portfolio Officer



**BAYOLA, LORAINE**  
Accounting Officer



**AMANTILLO, APRIL ROSE ZACHARY**  
Accounting Specialist



**MOSCOSO, MA. GERROSE**  
Accounting Specialist



**SAMSONA, WILMAR**  
Accounting Specialist



**ESMEDIANA, JAIZA**  
Accounting Specialist



**NAMBONG, ANALYN**  
CAC Specialist

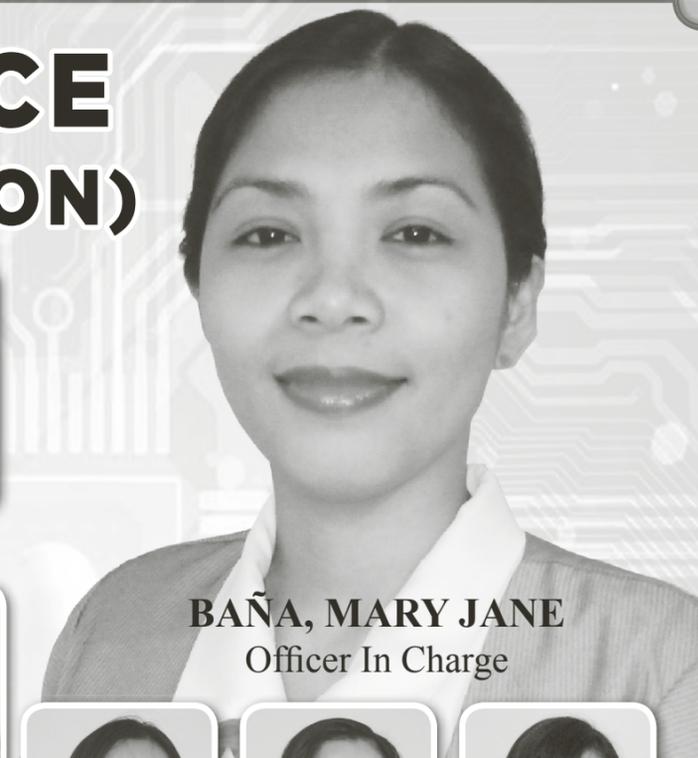


**SARENO, DANIZA JOY**  
Property Custodian



**SAMSONA, ROLAND**  
CATV Field Supervisor

# MAIN OFFICE (CREDIT DIVISION)



**BAÑA, MARY JANE**  
Officer In Charge



**MAGTURO, MICHELLE**  
Loans Account Specialist



**CENAL, EARL IAN**  
Loans Account Specialist



**ESPAGO, JEE MARIE**  
Loans Account Specialist



**BANGCAYA, MICHELLE**  
Loans Account Specialist



**PEDRO, LORICA JEAN**  
Loans Account Specialist



**PERANDO, ANJONETH**  
Loans Account Specialist



**PAGUNSAN, KRISTY JOY**  
Teller



**BILLENA, JESSA MARSHA MARIE**  
Customer Relation Specialist



**AÑONUEVO, MERYLL**  
Customer Relation Specialist



**NECOR, MA. SHEREL**  
Teller



**EIMAN, MARY ANGELIE**  
Teller



**CRUZ, MADELIENE**  
Teller



**JUANITAS, ANGELINA**  
Collector



**AGOS, PETER SEB**  
Collector



**REMO, ANACLETO III**  
Collector



**ESPARTERO, OGSENIO**  
Outside Plant Technician



**BAJALA, ALAN**  
CATV Service Specialist

# MAIN OFFICE (CABLE DIVISION)



**TALAGTAG, PETER**  
CATV Service Specialist



**OGATIS, ARAN DALE**  
IT Service Specialist



**CABRERA, JOSE EMMANUEL**  
CATV Service Specialist



**VICENTE, JENNY JR.**  
CATV Service Specialist



**PECHAYCO, JUAN**  
Driver/Mechanic



**BANGCAYA, GRACIANO**  
Maintenance Custodian

# CULASI BRANCH



**ARGUELLES, GLENN**  
Officer In Charge



**MONDIA, RUTH**  
Loans Development Officer



**LOQUINARIO, IAN HUBERT**  
Loans Account Specialist



**MAGSULIT, JOEL**  
Loans Account Specialist



**PEÑASO, MIA JOY**  
Customer Relation Specialist



**BARCENAL, MILESCENT ANN**  
Teller



**AMAR, EDA MAE**  
Teller



**TACHADO, RIZZA MAE**  
CCT Focal Person



**MALAGAD, HELEN**  
Collector

# SIBALOM BRANCH (CREDIT DIVISION)



**MAGABILIN, NELSY**  
Officer In Charge



**ALEJANDRINO, MARY CRIS**  
Cashier/Loans Account Specialist



**HERNAEZ, CHERYL MARIE**  
Loans Account Specialist



**MAGDAYAG, JONACEL**  
Loans Account Specialist



**ESPAGO THEA ANNADETTE**  
Loans Account Specialist



**PON-AN, JOHN MARK**  
Loans Account Specialist



**MARTINEZ, JOAN**  
Teller



**ELIO, HAZEL MAE**  
Teller



**DELA CRUZ, JOSE JR.**  
Agriculturist



**TUMAOB, LEVINA**  
Loans Collection Assistant



**VALDEVIESO, PETER JAMES**  
Collector



**CASIANO, EFREN**  
Collector

## SIBALOM BRANCH (CABLE DIVISION)



**EUSEBIO, EDUARDO JR.**  
CATV Service Specialist



**OPIÑA, JOENITO**  
CATV Service Specialist

## SIBALOM BRANCH (COOP PHARMACY)



**RAFOLS, LEE ARIANNE, RPH**  
Pharmacist



**HIMOR, RAMELYN**  
Pharmacy Assistant

# SAN JOSE BRANCH (CREDIT DIVISION)



**TOCOYO REY**  
Branch Manager



**MACARANAS, RUTH**  
Loan Development Officer



**PEREZ, JASMIN**  
Loan Development Officer



**JUMAGBAS, HERBERT**  
Loans Account Specialist



**CATAMORA, JONESA**  
Loans Account Specialist



**NAPURA, MEGHAN**  
Loans Account Specialist



**NAIG, MA. HAZEL**  
Teller



**METODA, LAURENCE**  
Teller



**ORQUIA, LIEZL MARIANNE**  
Teller



**ESPAÑOLA, AILEEN**  
Customer Relation Specialist



**SALDAJENO, MAYUMI**  
CATV Accounting Specialist



**OMAYANA, EFREN**  
Collector

## SAN JOSE BRANCH (CABLE DIVISION)



**NAMBONG, JUVY**  
CATV Field Supervisor



**SONGCAYAWON, ARNOLD**  
CATV Service Specialist



**GERSANIVA, CRISTOPHER**  
CATV Service Specialist



**VARGAS, ANSELMO**  
CATV Service Specialist



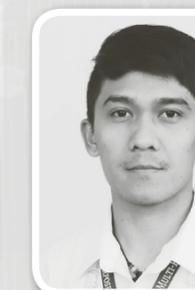
**LEDESMA, JAYSON**  
IT Service Specialist



**IMBANG, NOLAN**  
IT Operations Specialist



**SILVA, JUELIGIEN**  
CATV Service Specialist



**DELA CRUZ, LAUFIEL**  
CATV Service Specialist



**SANCHEZ, ALDEEN**  
CATV Service Specialist

# BALASAN BRANCH



**AMBID, GOLDA**  
Branch Manager



**NAMBONG, PETER**  
Loans Account Specialist



**BATAYOLA, DIVINE GRACE**  
Loans Account Specialist



**AMISTOSO, GABRIEL**  
Loans Collection Assistant



**TALABONG, ANA MAE**  
Teller



**TEJARES, MARIE NELL**  
Teller



**NAMBONG, DARWIN**  
CCT Focal Person

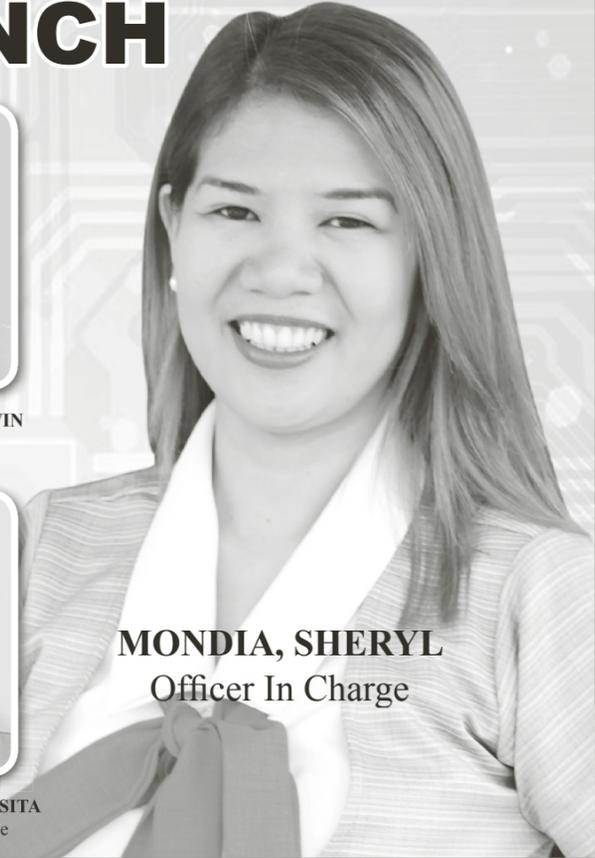


**GUZMAN, JESUS JR.**  
Collector



**LOZANES, ROBIN JOHN**  
Collectora

# CATICLAN BRANCH



**MONDIA, SHERYL**  
Officer In Charge



**ALAVATA, FELISA AMOR**  
Loans Account Specialist



**GALVEZ, REDEMPTION**  
Cashier/Loans Account Specialist



**VERGARA, RAMIE EDWIN**  
Loans Account Specialist



**UNADA, CHARITY**  
Loans Account Specialist



**QUIOYO, CLARICE**  
Teller



**MILOSAVLJEVIC, TERESITA**  
Marketing Representative

# BAROTAC VIEJO BRANCH



**BAUSTISTA, EDWIN**  
Officer In Charge



**ANZON, DONNA ROSE**  
Loans Account Specialist



**GERTOS, RAMNIC**  
Loans Account Specialist



**MOISES, MA. FEVELENE**  
Cashier/Loans Account Specialist



**MONDEJAR, MILAVIC**  
Loans Account Specialist



**BALATONGLE, VINNA**  
Teller



**BAJALA, MARY ELANE**  
Teller



**BALDERAS, ANGELIE**  
CCT Focal Person



**SUNGCOYA, REYLAN**  
Collector



**DIVINAGRACIA, VIRGIL**  
Collector

# MOLO BRANCH



**MAGBANUA, MICHELLE**  
Officer In Charge



**JANAYSAY, RYAN**  
Loan Development Officer



**BANGCAYA, SHERYLL MAE**  
Cashier/Loans Account Specialist



**ESPAÑOLA, RAFFY**  
Loans Account Specialist



**ROXAS, PAMELA**  
Loans Account Specialist



**PIMENTEL, ALVIN**  
Loans Account Specialist



**CARDONES, MELENNE GRACE**  
Teller



**MANAGUIT, MAELJOIE**  
Customer Relation Specialist

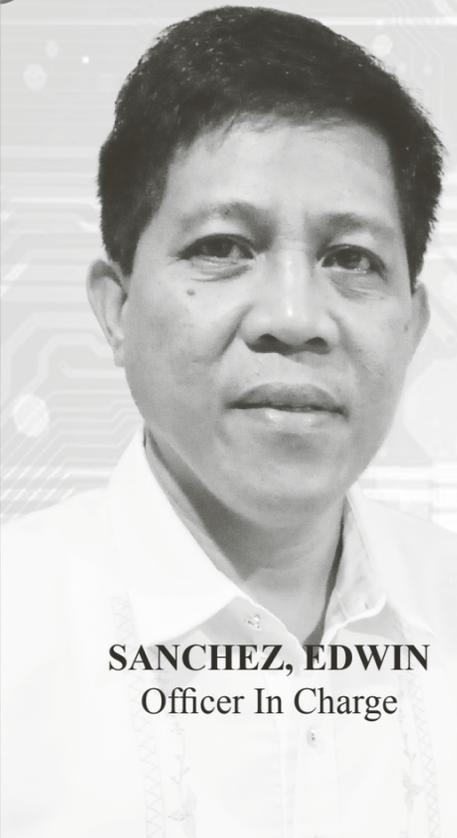


**TACARDON, YVONNE MARIE**  
CCT Focal Person



**ANICO, NATIVIDAD**  
Marketing Representative

# KALIBO BRANCH



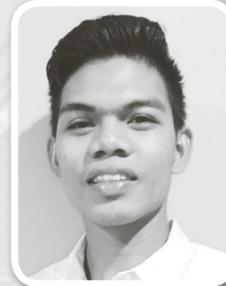
**SANCHEZ, EDWIN**  
Officer In Charge



**GANANCIAL, MARIAN DALE**  
Cashier/ Loans Account Specialist



**SACRAMENTO, HAZEL**  
Loans Account Specialist



**AGUSTIN, MILFREY**  
Loans Account Specialist



**ARCENIO, JIFFREY**  
Loans Account Specialist



**MARQUEZ, ANN JUNE RONA**  
Teller

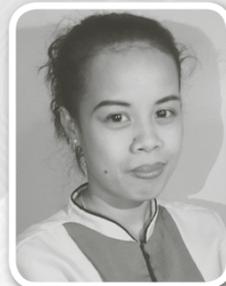


**TEOFILO, JAHNEN GAY**  
CCT Focal Person



**GARDOSE, ARIEL**  
Collector

## LEARNING CENTER



**ARGUELLES, JESSICA**  
Teacher



**BACCAY, MADONNA**  
Teacher



**ESPAGO, AIVIAN**  
Teacher



**GIMOTEA, JOHN PAUL**  
Teacher

## LOCAL PRODUCTION



**BAS, SHIELLA MARIE MAE**  
Local Production Staff



**LONDRES, RANDY**  
Local Production Staff



**ZALDIVAR, PETER RHANDY**  
Local Production Staff

# SECURITY GUARDS



**BAAT, ROY**  
Barbaza



**CAPANGYARIHAN, ANGEL**  
Barbaza



**MANAGUIT, BENJIE**  
Culasi



**IMPORTANTE, ARNOLD**  
Culasi



**MAGTULIS, BLAS**  
Sibalom



**YBERA, RANDY**  
Sibalom



**AMISTOSO, NOEL**  
San Jose



**ORQUIA, WILFREDO**  
San Jose



**BARCARLOS, REYNALD**  
Balasan



**BAYOTAS, EROLE**  
Barotac Viejo



**MONICODE, KENNETH JOANREY**  
Barotac Viejo



**BELIRAN, RHEYAY**  
Caticlan



**GALARIO, PERLITO**  
Molo



**MERCADO, RICH**  
Kalibo



**BAUSON, GEONIFER**  
Kalibo



**PRIETO, CHRISTOPHER**  
Resort  
2018 ANNUAL REPORT [103]

# SEA OIL BALASAN



**BUENAFLOR, SONDY**  
Station Supervisor



**MACHICO, ESPERANZA**  
Cashier



**BANTILING, FRANCISCO**  
Pump Attendant



**ANTAY, DARYL**  
Pump Attendant



**FRANCO, RENO**  
Pump Attendant



**PORRAS, MARJON**  
Pump Attendant



**BASEA, ARMAN**  
Security Guard



**GAROTE, KEZIA DESIRE**  
Pump Attendant



**MADRAZO, MA. TERESITA**  
Pump Attendant



**OCZON, NANCY**  
Pump Attendant



**ORDAS, FRANCISCO, JR.**  
Pump Attendant



**PATRICIO, LORENZO, JR.**  
Pump Attendant



**CONSTANTINO, RODEL**  
Security Guard



**TAMOLIN, JOVANNE**  
OIC



**BAYLOSIS, ANA MYLEN**  
Cashier



**SALAVER EDDIE**  
Cook



**LANGOTE, JUPITER**  
Cook



**PAGUNSAN, ERNIE**  
Bartender



**FAUSTO, DARIO JR.**  
Kitchen Assistant



**AGUSTIN, KEVEEN JAMES**  
Utility Assistant



**TICAR, JESSICA**  
Waiter

# SEA OIL CATICLAN

## COOP OCEAN VIEW RESORT

## Board of Director Chairpersons for the last 54 years



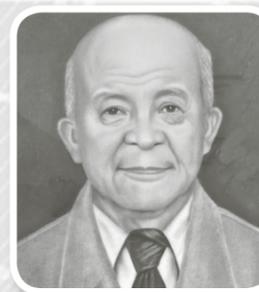
**MR. GIDEON O. YONGQUE SR.**  
1965-1976



**MR. JOSE TINGSON**  
1977-1988



**MR. JOSE I. INOCENTES**  
1989-1991



**MR. ADOLFO YONGQUE**  
1992-1997



**MRS. VIOLETA A. SUMULAT**  
1998



**MS. FELIZA B. NECESARIO**  
1999-2000



**MR. ROME S. ANDRES**  
2001-2003



**MRS. MILAGROS Y. GARION**  
2007-2008



**MS. EVELYN C. REMO**  
2012-2015



**MRS. CORAZON C. TINGSON**  
2004-2006/2009-2011/2016-Present

# Coop Theme Song

CHORUS:

Buylog mga Katawhan,  
Sa aton kaayraydan  
Koop ta sakdagon,  
Pangabuhian mapadayon  
Koop, Koop, Katimbang kang banwa  
Bugsay kang Kabuhi, Kooperatiba

VERSE 1

Mga Kabugtua-an, Dali run kita tanan  
Sa Koop magpa miyembro,  
Agud aton maaguman  
Kasulhay kang Pangabuhì,  
Problema may kasulbaran  
Pangisda, Negosyo, Edukasyon kag Kaumahan

Ang Kooperatiba, Bugal gid kang banwa  
Nga amo ang Darangpan,  
Kang naga Kinahanglan  
Duro nga mga Serbisyo,  
Ang ana ginadara  
Sa tanan nga mga miyembro,  
Kag sa bilog nga nasyon ta

CHORUS 2:

Buylog mga Katawhan,  
Sa aton kaayraydan  
Koop ta sakdagon,  
Pangabuhian mapadayon  
Koop, Koop, Katimbang kang banwa  
Bugsay kang Kabuhi, Kooperatiba

VERSE 2

Mga Kabugtuan, maghugpong run kita  
Bilang sangka pamilya nga nagahirusa  
Sa kooperatiba nga may pag alagad  
Kanaton tanan tanan  
Kag sa dunang manggad

REFRAIN:

Magkalipay kita tanan,  
Sa bugay nga naangkon  
Kay may Koop kita,  
Nga nangin mainuswagon  
Regalo halin sa Diyos,  
nga aton nabaton  
Agud kang kabata-an, anda panublion

Agud kang kabata-an  
Anda mapadayon...

RE-ELECT

COOP  
NATCCO  
PARTY-LIST  
TINIG NG KOOPERATIBA



Rep. Sabiniano Canama representing Mindanao

Reynaldo Gandiongco representing Visayas

Divina Quemi representing Luzon

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## BARBAZA MULTI-PURPOSE COOPERATIVE



Located in the Province of Antique, the town of Barbaza is a 4<sup>th</sup> class municipality and its primary source of livelihood is farming and fishing. Barbazeños' desire is to uplift their quality of life amidst the financial difficulties and it seemed they never cease being optimistic to overcome the hurdles and to reach new heights of economic success. Destined to enrich the lives of Antiqueños and to Christianize the people, the Mill Hill Missionaries also set about providing parochial secondary schools and introduce the Cooperative Movement in Antique.

A Credit Union was established through the result of their endeavour together with other parochial leaders in an effort to uplift and alleviate the lives of Barbazeños. In a struggle against poverty, the initiative of forming the credit union was intended to teach the members to save and help them met their financial needs without relying to anyone else.

Rev. Fr. John Tielen, curate of the town of Barbaza, organize fifteen (15) parochial leaders including himself to form a credit union on July 20, 1964 with an initial capital of Six Hundred Twenty-Five Pesos (625.00). To capacitate the pioneer co-operators, namely: Soledad Barrientos, Gideon Yongque, Sr., Jovita Nacionales, Jose Tingson, Sr., Ramon Baustista, Jose Andres, Sr., Estaneslao Inocentes (Treasurer), Tomas dela Cruz (Secretary), Jose Alavata, Antonio Barrientos, Fidel Yongque, Sr., Vicente Amabran, Vicente Magtulis, Romeo Nacionales, training and seminars on cooperatives were conducted by Rev. Fr. Gerardus Pijnapple, parish priest from the town of Laua-an and Bishop Cornelio de Wit, Diocesan Credit Union Coordinator with the help of Technical Assistants from the Netherlands.

Barbaza Credit Union Cooperative (BCCUI) was registered with the Bureau of Cooperative Development on May 20, 1965, then with the Department of Local Government and Community Development (DLGCD) with Certificate of Registration No. FF-170-RR on September 5, 1975 and with the Cooperative Development Authority (CDA) under R.A. 6938 on March 7, 1991 with Confirmation No. ILO-C-096.

The BCCUI, having its office under the convent, operated a "paluwagan"-like credit system. After a decade of being housed under the convent, BCCUI office transferred to the Municipal Multi-Purpose Building for free, through the courtesy of the late Mayor Carlo Gindap. In 1976, a consumer store was organized to cater the basic needs of the members and was registered as Barbaza Kilusang Bayan sa Pamimili, Inc., (BKBPI).

In 1989, a lot was purchased in Brgy. Ipil, Barbaza for Palay and Rice Trading and Post-Harvest Facilities Projects. This offer members bargain price for drying their palay and sell them to BKBPI that also sells them in form rice. In 1992, considering the different services and programs offered and as approved by the General Assembly, BCCUI and BKBPI was consolidated and renamed Barbaza Multi-Purpose Cooperative. With the consolidation, the registration was confirmed by CDA on September 11, 1992.

Driven by innovations and dynamism, the BMPC embarked on another project, the Cable TV. It was inaugurated in January 18, 1998. With its increasing viability, CATV service was expanded to the towns of Laua-an, Bugasong, Patnongon, Belison, Sibalom, San Remegio and Hamtic. The expansion project was a joint venture with the cooperatives of the respective towns. The CATV project kept the members abreast with the latest news, information, entertainment and livelihood insights. In the plight to meet the high demand of modernization and technology, Cable Internet service was added to the service the National Telecommunications Commission (NTC) authorization.

With the approval of the CDA on the amended By-Laws on June 24, 2002, the operation of the coop was expanded to other towns. Culasi Branch was opened on March 2004, Sibalom Branch on July 2007, San Jose Branch in September 2008, Balasan Branch, Iloilo, the first branch outside of Antique, was opened on August 2010, Barotac Viejo Branch, Iloilo, on September 2012 and Caticlan Branch, Malay, Aklan, the first branch in Aklan, was opened on July 2013. Molo Branch, Iloilo City, was opened in May 2014 to cater the members residing or working in Iloilo City. Kalibo branch, Aklan, was inaugurated on January 2015 to cater the nearby towns of Kalibo. This year, another branch was opened last February 10 in the town Janiway, Iloilo a 1<sup>st</sup> class municipality of Iloilo. The opening of the branches has served more people and helped alleviate their financial difficulties. BMPC has paved the way towards the betterment of members' lives.

Different programs are offered by the coop and to name a few are: Financial Intermediary and Savings Mobilization program (Savings/Time Deposit, Lending), Electronic Financial Services (Pinoy Coop ATM, Mobile Banking, Money Transfer), Coop Communication and Education Advocacy (Coop Cable TV and Internet), Marketing Programs (Rice Store), Agri-Aqua Programs (Otoshiami, Organic Farming, Rice/Corn/Abacca Trading), Coop Education Program (BMPC Learning Center, Scholarship Program, Gender and Development), Coop Risk Protection Program (CAC, Lemos, Colisap, Coop Bood Bank), Coop Pharmacy, Coop Ocean View Resort, Government Assistance Service Program (Philhealth and SSS Services), Coop Industrial Assistance Program (BMPC Gas Refilling Station), Community Outreach and Members' Welfare Program (Youth Program, Philhealth Subsidy, Care for Elderly, Bisita Selda, SPES Program, School Feeding, Sped Sponsorship, Gugma sa Kooperatiba, Adopt-a-School Program, Brigada Skwela, Sugod Bahay Program) Environmental Advocacy Programs (Fisherman's Day, Tree Growing Project, Coastal Clean-Up, Disaster Risk Reduction Program).

In line with its efforts and developmental directions, Barbaza MPC is an affiliate of the Antique Federation of Cooperatives (AFFCU), Visayan Cooperative Development Center (VICTO), Western Visayas Alliance of Cooperatives (WVAC), Philippine Central Fund (PCF), and the National Confederation of Cooperatives (NATCCO). Guided by its mission and vision and adopting COOP-PESOS standards, Barbaza MPC, a multi-awarded coop is paving the way towards transforming and empowering the community – the reason for its birth.

As of December 31, 2018, it has a total Membership of 81,430, with a total Paid-Up Capital of Php 537,030,901, Savings and Time Deposits of Php 627,006,396, and a Total Assets amounting to Php 1.686 Billion.



**8<sup>th</sup> Representative Assembly**  
**54<sup>th</sup> Annual Assembly**

Sampaguita Gardens Resort  
New Washington, Aklan  
March 22-23, 2019