

Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province



Cooperative **CREDIT** Management

April 28, 2017

Pearl Café, Poblacion, Bontoc, Mountain Province

ACCOUNTANCY DEPARTMENT



Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province



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ACCOUNTANCY DEPARTMENT





Terminal Report

ACTIVITY IDENTIFICATION

Training Title:	Enhancing Knowledge and Skills on Cooperative Credit Management
Extension Component:	Continuing Education
Extension Program:	Seminar-Workshop
Cooperating Agency	Mountain Province Cooperative Union
Implementing Department:	Bachelor of Science in Accountancy
Faculty Extension Workers:	Rachel F. Fagyan
Activity Facilitators:	BSA Students Monalyn B. Manansala Mirabel D. Pacalso
No. of Participants:	15
Venue:	EDNP Hall, Poblacion, Bontoc
Date:	April 27, 2017
Source of Fund	MPSPC and MPCU
Total Budget Requirement	P 5,215.00 (925.00 c/o MPSPC)

Item	Cost	Sub- Total	Fund Source
Supplies (For Lecture Notes, Certificates, Programs and Communications)			MPSPC 925.00
1. 1 Roll Masking Tape	100.00	100.00	
2. 1 ruler	25.00	25.00	
3. Prepaid Card	100.00	100.00	
4. 2 Cartolina	10.00	20.00	
Meals			
1. 4 pax * P120.00/ meal	120.00	480.00	
2. 4 pax * P 50.00/ snacks	50.00	200.00	
23 packs * P 120.00/ meal	2,760.00		MPCU 4,290.00
23 packs * P 60.00/ snack	1,380.00		
Hall Rentals	150.00		
Total			5,215.00

EXECUTIVE SUMMARY

Majority of cooperatives here in Mountain Province if not registered as a credit cooperative has a credit operation. With this, almost 70% of their total asset comprises loans receivable. This makes a strong credit management very important concern for the management and officers of the cooperatives.

Credit Management is the second topic on the two day extension activity of the Department of Accountancy in partnership with the Mountain Province Cooperative Union (MPCU). The seminar-workshop was conducted at Pearl Café Training Hall, Bontoc, Mountain Province last April 27, 2017 in the afternoon. The target participants were cooperative officers of different primary cooperative members of MPCU.

Since this was the second topic in the afternoon, an ice breaker helped to revive the energy and concentration of the participants. Mam Milagros Pangesfan gave the ice breaker through a dance routine.

Ms. Rachel F. Fagyan, was again the resource speaker on Credit Management and discussed topics on concepts of savings and credit; elements of credit; 5 C's of credit; credit and lending process; and finally roles of BODs and Credit Committee on credit management. During the discussion, the hot topic which sparked the discussion was on the provision of allowance for probable losses. The speaker shared actual experiences and observations she has noted during her exposure on auditing cooperatives. She further presented cases showcasing the importance of recognizing provisions to anticipate impacts of actual losses from uncollectible loans. Since the CDA provision on how to compute provisions was too heavy for cooperatives to comply with, the speaker encouraged the participants to start providing provision allowances using a modified aging of loans receivable. Since majority of the participants are officers, the speaker challenged them to initiate the compliance on loan loss provisions which the participants responded positively.

As the discussion progressed, questions were raised and were answered not only by the resource speaker but by the participants who are luckily working for the concerned office related with the raised issue. All in all the additional ideas and actual experiences by the participants also made the activity a collaborative experience. The Credit Management lecture was ended with the presentation and sharing of the BSA Extension advocacies and the MPSPC Vision, Mission, Goals and Objectives. Finally, evaluation of the resource speaker was also disseminated.

All throughout the activity, the Accountancy students acted as the Activity Facilitators, secretariat and did the photo documentation.

At the end of the activity, participants learned a lot regarding the topics and were looking forward to apply concepts learned. Apart from that, they were able to comply with the CDA Memorandum Circular on the required trainings for officers and committee members.

Certificates of Completion were given to participants who attended the training as well as to the Resource Speaker.

Over-all the activity was a success for all the participants and more so with the organizers, resource speakers and facilitators.

Prepared By:



RACHEL F. FAGYAN, CPA, MBA
Extension Project Coordinator

Noted By:



ELMER D. PAKIPAC, MSCD
Extension Director

Seminar-Workshop on Credit Management



Starting the Seminar with a Smile:

The speaker started her lecture session on credit management with a smile.



Let the session begin!

Ms. Rachel Fagyan, the resource speaker on Credit Management delivered her lecture on the topics covered.



Shake it Off! Breaking the ice in between the lecture session to sustain concentration.



A help from the participants, a collaborative learning!
A participant from the Commission on Audit giving clarification on the raised concern by a government employee concerning loan prioritization on salary deduction



Working Break!
Mini consultations during breaks were done where the resource speaker took the initiative and the participants the grab the chance to raise their concerns



Extending the Horizon, Building More Linkages!

Mam Ursula Dontogan, a former MPSPC employee, and Ms. Rachel Fagyan, BSA Extension Coordinator, working out a collaboration for extension services to be given by MPSPC to Luis Hora Employees.



The Accountancy Extensionists with the participants and the employees of MPCU



Department of Accountancy
"Seminar Workshop on Cooperative Credit Management"

Collaborating Agency: Mountain Province Cooperative Union

Venue: Poblacion, Bontoc, Mountain Province

Date: April 28, 2017

Pre-Evaluation

Before everything is said and done, a pre-evaluation was given to respondents to measure their knowledge level on the topics which are to be discussed during the activity. The results are as follows:

Self-assessment of your Knowledge and Skills related to	1	2	3	4	5	Sum	Weight	Mean
Credit Management								
1. Concepts of Savings and Credit	1	1	6	1	1	10	30	3.00
2. Elements of Credit	1	1	6	2		10	29	2.90
3. 5 C's of Credit	1	1	5	3		10	30	3.00
4. Credit or Lending Process	2	1	5	2		10	27	2.70
5. Roles of BODs and Credit Committee on Credit Management	3	4	2	1		10	21	2.10
GRAND MEAN						50	137	2.74

Descriptive Equivalent: FAIR

Evaluation Ratings:

1 – Poor (1.00-1.50);

2 – Fair (1.51 – 2.50);

3 – Satisfactory (2.51 – 3.50)

4 – Very Satisfactory (3.51 – 4.50);

5 – Excellent (4.51 – 5.00)

INTERPRETATION:

From the above data, the participants have a **2.36** grand mean with a descriptive equivalent of **FAIR**. This implies that the group of participants has a moderate level of knowledge on the topics related to financial management which are to be discussed to them. This further implies that the seminar-workshop to be conducted will be of great help to improve their knowledge especially on: *Roles of BODs and Credit Committee on Credit Management, Credit or Lending Process and Elements of Credit.*



Department of Accountancy
"Seminar Workshop on Cooperative Credit Management"

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Date: April 28, 2017

Post Evaluation

Self-assessment of your Knowledge and Skills related to	1	2	3	4	5	Sum	Weight	Mean
Credit Management								
1. Concepts of Savings and Credit			2	5	3	10	41	4.10
2. Elements of Credit			2	5	3	10	41	4.10
3. 5 C's of Credit			2	5	3	10	41	4.10
4. Creditor Lending Process			2	5	3	10	41	4.10
5. Roles of BODs and Credit Committee on Credit Management			2	5	3	10	41	4.10
GRAND MEAN						50	205	4.10

Descriptive Equivalent: VERY SATISFACTORY

Evaluation Ratings:

1 – Poor (1.00-1.50);

2 – Fair (1.51 – 2.50);

3 – Satisfactory (2.51 – 3.50)

4 – Very Satisfactory (3.51 – 4.50);

5 – Excellent (4.51 – 5.00)

INTERPRETATION:

From the above data, the participants have level of knowledge and skills on credit management after the seminar of **4.10** grand mean with a descriptive equivalent of **VERY SATISFACTORY**. This implies that the group of participants had significantly increased on their level of knowledge on the topics which were discussed to them. This further implies that the seminar-workshop conducted was able to achieve its objective.



Department of Accountancy
"Seminar Workshop on Cooperative Credit Management"

Collaborating Agency: Mountain Province Cooperative Union

Venue: Poblacion, Bontoc, Mountain Province

Date: April 28, 2017

Activity Evaluation

After the seminar, the activity was subject to evaluation by the participants using the following scaling below to determine the extent of satisfaction experienced by the participants from the conducted activity regarding the objectives and relevance of the activity, qualitative assessment and suggested future trainings.

Evaluation Ratings:

1 – Poor (1.00-1.50);

2 – Fair (1.51 – 2.50);

3 – Satisfactory (2.51 – 3.50)

4 – Very Satisfactory (3.51 – 4.50);

5 – Excellent (4.51 – 5.00)

I. Objectives and Relevance of the activity	1	2	3	4	5	Sum	Weight	Mean
1. Clarity of objectives			1	6	4	11	47	4.27
2. Relevance of the activity				7	4	11	48	4.36
3. Attainment of the activity objectives			1	6	4	11	47	4.27
4. Usefulness of the activity/topics to the participants				5	6	11	50	4.55
5. Timeliness and immediate applicability			2	4	5	11	47	4.27
6. Organization and preparation			1	6	4	11	47	4.27
7. Planning and implementation of the activity			1	6	4	11	47	4.27
8. Preparation and organizations of the activities			1	5	5	11	48	4.36
9. Ventilation, lighting, equipment and facilities in the venue			3	3	5	11	46	4.18
10. Appropriateness of the venue of the activity			2	4	5	11	47	4.27
11. Time allotment per activity/topic				7	4	11	48	4.36
12. Involvement of Participants			1	5	5	11	48	4.36
13. Enthusiasm and interest shown			1	5	5	11	48	4.36
14. Level of involvement of participants			2	4	5	11	47	4.27
Overall Evaluation								
GRAND MEAN						154	665	4.32

Descriptive Equivalent: VERY SATISFACTORY

INTERPRETATION:

From the data presented above the activated was evaluated by the participants with a mean of **4.32** interpreted **Very Satisfactory** with regards to the Objectives and Relevance of the Activity. Strengths of the conducted activity is noticeably on the *Usefulness of the activity/topics to the participants* followed by *relevance of the activity, preparation and organizations of the activities, time allotment per activity/topic, involvement of participants, and enthusiasm and interest shown*.

On the other hand, the areas needing improvement includes *ventilation, lighting, equipment and facilities in the venue.*

Qualitative Assessments/ General Comments:

- 1. Very good!
- 2. Excellent
- 3. Extremely good.
- 4. Good.
- 5. T he activity is very satisfactory. T here are lots of learnings
- 6. More electric fan pls. But OK for the small group.

What trainings would you suggest for future activities?

- 1. How to make FS report.
- 2. Indept training of Credit
- 3. Basic Bookkeeping for non-accountants



Department of Accountancy
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Venue: Poblacion, Bontoc, Mountain Province

Date: April 28, 2017

Resource Person Evaluation

After each activity conducted the facilitators administered a resource person evaluation to identify the level of performance by the Resource Speakers and to identify some areas for improvement for the next extension activities to be conducted.

RESOURCE SPEAKER: **RACHEL F. FAGYAN, CPA, MBA**

TOPIC DISCUSSED: **Cooperative Credit Management**

DATE OF ACTIVITY: **April 28, 2017**

Evaluation Ratings:

1 – Poor (1.00-1.50);

2 – Fair (1.51 – 2.50);

3 – Satisfactory (2.51 – 3.50)

4 – Very Satisfactory (3.51 – 4.50);

5 – Excellent (4.51 – 5.00)

Particulars	1	2	3	4	5	Sum	Weight	Mean
1. Clarity of topic Objectives at the beginning			1	3	7	11	50	4.55
2. Organization/Sequencing of topics			1	3	7	11	50	4.55
3. Clarity of topic/ideas presented/discussed				4	7	11	51	4.64
4. Effectiveness of methodologies/style of teaching				3	8	11	52	4.73
5. Quality and effectiveness of instructional materials				3	8	11	52	4.73
6. Ability to teach/ communicate ideas				2	9	11	53	4.82
7. Ability to answer questions				3	8	11	52	4.73
8. Ability to arouse/ sustain interest			1	2	8	11	51	4.64
9. Ability to manage time			1	1	9	11	52	4.73
10. How the topic was ended				3	8	11	52	4.73
GRAND MEAN						110	515	4.68

Descriptive Equivalent: EXCELLENT

INTERPRETATION:

From the data presented above the participants rated the Resource Speaker with a grand mean of **4.68** interpreted as **Excellent**. This implies that the Resource Speaker was able to deliver outstandingly the topics given to her. It can be noted that all of the areas for consideration/ evaluation had an Excellent rating with a mean ranging from 4.55 to 4.82.

Things liked to the Resource Person

1. Clear explanation on the topics (Layman's term)
2. Experience sharing
3. Her experience in auditing various coops gives her first hand knowledge on actual happenings which she can share with the participants
4. Modulated voice
5. Smiling through the session
6. Answers questions well
7. Can explain ideas clearly
8. Easy to talk to and deal with

Things not liked to the Resource Person

1. None
2. None so far

Other Remarks

1. None
2. Keep up. Thank you
3. Good job!
4. Congratulations! Job well done madam.
5. More actual examples
6. Seminar in general is enlightening/ helpful to the participants not only to the coop but to families as well if applied.

Prepared by:



RACHEL F. FAGYAN, CPA, MBA
Extension Program Coordinator

MOUNTAIN PROVINCE COOPERATIVE UNION

2nd Floor ASCCO Building
Foyayeng, Bontoc, Mountain Province

April 3, 2017

DR. REXTON F. CHAKAS
President
Mountain Province State Polytechnic College
Bontoc, Mountain Province

SIR:

The Mountain Province Cooperative Union will be conducting **Financial Management, Risk Management and Credit Management Seminar** scheduled on April 28-29, 2017 at the 4th Floor Diocesan Hall, Poblacion, Bontoc, Mountain Province.

In connection to this, we are again requesting one or two of your faculty members to be our Resource Speaker/s on the said seminar.

Thank you very much for your continued support.

Very truly yours,

for:
REV. JOHNSON P. FALITANG
MPCU EDCOM Chairman

Mam Christy,

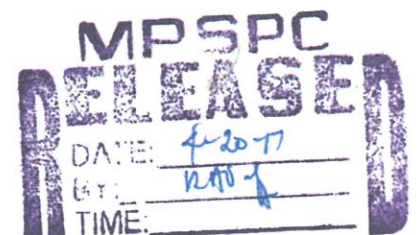
*Pls. recommend 2
faculty members to
attend to this request.*

JF

To attend:

- 1. Ms. Radrel Fagyan*
- 2. Ms. Redlyn Vilog*

Open





ACTIVITY DESIGN

ACTIVITY IDENTIFICATION

Training Title:	Enhancing Knowledge on Cooperative Credit Management
Extension Component:	Continuing Education
Extension Program:	Seminar-Workshop
Cooperating Agency	Mountain Province Cooperative Union
Implementing Department:	Bachelor of Science in Accountancy
Faculty Extension Workers:	Rachel F. Fagyan Emma Claire A. Fulgaon Mirabel D. Pacalso Monalyn B. Manansala
Student Facilitators:	
No. of Participants:	25
Venue:	EDNP Hall, Poblacion, Bontoc
Date:	April 27, 2017
Source of Fund	MPSPC and MPCU
Total Budget Requirement	P 8,735.00 (4,085.00 c/o MPSPC) (4,650.00 c/o MPCU)

RATIONALE

Credit management in a cooperative set up is the process of controlling and collecting payments from member-borrower. For credit cooperatives of cooperatives offering credit services, this is the function is very important in improving the revenues and if properly carried out, the whole profitability of the cooperative. Further, through proper credit management, the cooperative can establish a process to ensure that member-borrower will pay for the products delivered or the services rendered even if the cooperative is operating on a credit basis as a marketing strategy. However, though a company's cash flow seem profitable after extending credit to the members, but if it lacks the cash to continue the business, it will end up either declaring bankrupt or taken-over by some other businesses or individuals who can run the cooperative well.

In Mountain Province, majority of the cooperatives operating here are credit cooperatives or if not, they are also offering credit services. As per CDA reports, there are a lot of new cooperatives who ended up closing because all of the cooperative cash were lend out to members and yet the cooperative was not able to collect from these individual and ended up closing.

This seminar-workshop then aimed to increase the cooperative management and officers' awareness on the concepts on credit management and on what are the current issues and trends on credit management which they might as well experience in their cooperative.

OBJECTIVES:

- At the end of the day activity, the participants should be able to:
- Explain the concepts and principles of savings and credit
 - Identify the elements of credit/ lending policy

METHODOLOGIES:

The activity will make use of an interactive training approach, case analysis and workshops.

ACTIVITY SCHEDULE	
Time	Activity
8:00 a.m. – 8:30 a.m.	Registration
8:31 a.m. – 9:30 a.m.	Opening Prayer Pambansang Awit Acknowledgement of participants Pre-evaluation of Topics
9:31 a.m. – 11:00 a.m.	Seminar – Workshop Proper:
	1. Concepts and principles of savings and credit
	2. Elements of Credit/ Lending Policy
	3. Effective credit/ lending process
11:00 a.m. -12:00 noon	Workshop, Open forum and Post Evaluation

BUDGETARY REQUIREMENT

Item	Cost	Sub- Total	Fund Source
Supplies (For Lecture Notes, Certificates, Programs and Communications)			MPSPC 4,085.00
1. Ink Refill(Black and Tri-colored)	1,000.00	1,000.00	
2. 1 Roll Masking Tape	100.00	100.00	
3. 2 Scissors	50.00	100.00	
4. 4 Ream Bond Paper Long	220.00	1,760.00	
5. 1 ruler	25.00	25.00	
6. Prepaid Card	100.00	100.00	
7. 30 Long Brown Envelope	10.00	300.00	
8. 2 Cartolina	10.00	20.00	
Meals			MPCU 4,650.00
1. 4 pax * P120.00/ meal	120.00	480.00	
2. 4 pax * P 50.00/ snacks	50.00	200.00	
25 packs * P 120.00/ meal	3,000.00		8,735.00
25 packs * P 60.00/ snack	1,500.00		
Hall Rentals	150.00		
Total			

Prepared By:


RACHEL F. FAGYAN, CPA, MBA
BSA Extension Coordinator


Noted By:


CHRISTIE LYNNE C. CODOD, Ed. D.
Executive Dean, Bontoc Campus


Reviewed By:


ELMER D. PAKIPAC, MSCD
Extension Director


Funds Available


IMELDA D. GUIDANGEN, CPA
Accountant III

Recommending for Approval:


ANNIE GRAIL E. EKID, Ed. D.
VP for Research Development
And Extension

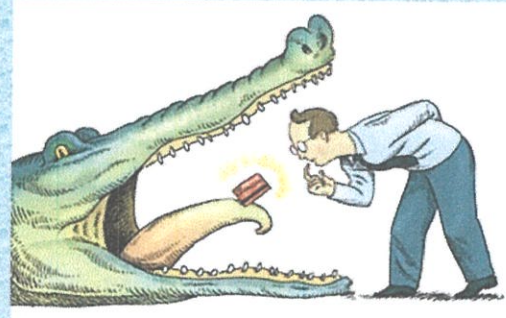
Approved By:


REXTON F. CHAKAS, Ph. D.
MPSPC President 4/26/17

CREDIT MANAGEMENT

April 28, 2019

RACHEL F. FAGYAN, CPA, MBA
Mountain Province State Polytechnic College
Bontoc, Mountain Province



Definition of Credit

- Is a term derived from the Latin word *credo*-meaning to believe, to trust
- Securing something of value, whether tangible or intangible, in return for a promise to pay at some determined future date
- The ability of a person to affect exchange of values by offering a promise of future payment;
- Is the personal reputation a person has, in consequence of which he can buy money (or goods) on demand or at a specified date in the future

What comes into your mind
when you see this?



Elements of Credit

- 1. Trust/ Confidence
- 2. Risks
- 3. Period/ Term
- 4. Exchange of temporal/ moral values

5 C's of Credit

1. Character
2. Capacity
3. Collateral
4. Capital
5. Conditions

The 5 C's Of Credit

Collateral

- A means of gaining control over some of the borrowers' assets or capital
- Support for loan approval if the other C's are weak
- The loan term should never exceed the useful life of the collateral and loan amount should not exceed the value of collateral
- Do not over lend on collateral – provide loans from 50% - 75% of the appraised value of collateral

Capital

- **Asset Growth** - Has the member made steady, even if slow growth in assets or is every penny earned immediately spent?
- **Savings Growth** - Does the member save consistently at the cooperative?
- Are they there just to get a loan?
- Does the member live beyond their means?

Credit Risk

- The potential that a borrower or counterparty will fail to meet its obligations in accordance with agreed terms
- The probability of loss from a credit transaction

The 5 C's Of Credit

Character

- Is the borrower of good character?
- Do they have a proven habit of repaying their loans?
- Length of time on the job?
- Length of time in the community?

Capacity

- This pertains to the capacity to pay debt on schedule and in cash
- Payment schedule fit the borrowers cash flow
- Extent of the borrower's disposable income:
- Total monthly debt/ net monthly income
- Type and terms of outstanding obligations
- Number of dependents that live on the disposable income

The 5 C's Of Credit

Conditions

- Circumstances of the economy, industry, cooperative environment in which the credit is granted.
- Remember, conditions are peripheral circumstances, they are not a basic principle of credit

Loan Delinquency

- The failure of the borrower to pay the loan amortization upon the due date

What account is considered delinquent?

- ☐ After one day missed payment, whatever the mode of payment
- ☐ The whole balance becomes past due even it is not yet due.

Sufficient Provisions for Allowance for Loan Losses

100% of all loans delinquent for more than 12 months

35% of all loans delinquent for 1-12 months

FINANCIAL LOAN HOUSEKEEPING PROGRAM

- Cleaning up of delinquent accounts for over 365 days
- Done at least once or twice a year.

Key Areas of Intervention:

4. Continue collection and consider payment as other income (**when allowance is sufficient**)
5. Creation of Committee on collection
6. Condonation or amnesty on penalties

Why do we need to ensure the quality of the cooperative loans?

- 70%-80% of our assets is invested in loans
- More than 80% of our income source is from loans
- Loans not repaid constitute direct losses to the cooperative assets and indirect losses through income received

Key Areas of Intervention:

• 1. Cleaning up the loans receivable

A. Write-off

1. Loan account closed against allowance for probable losses
2. Needs approval from the BOD
3. Need to maintain separate ledger for all written-off accounts (**subject to monitoring and audit**)

Key Areas of Intervention:

B. Reclassification

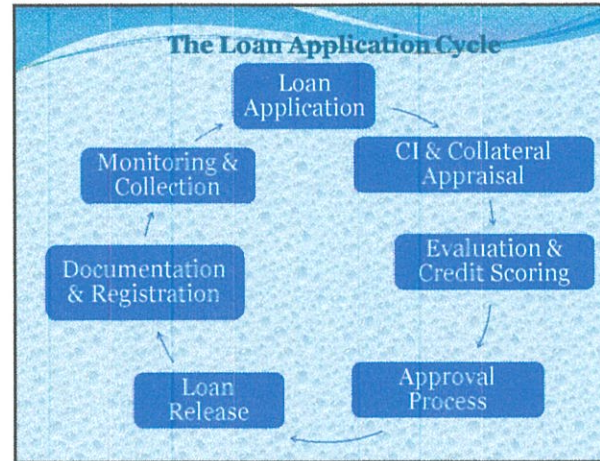
1. Transfer of Delinquent accounts (Problem accounts)
2. Same features and functions with loans receivables or accounts receivables
3. Main responsibility of Loan Monitoring Officer-for-Delinquent Accounts
4. No Effect to the total assets

Key Areas of Intervention:**2. Proper Provisioning**

- Amount of provisions/ allowance to cover losses for non-performing loans
100% for loans delinquent over 365 days
35% for loans delinquent below 365 days

IMPLICATION:

- Decrease in Total Assets
- Reduce Net Surplus and Increase Net Loss

The Loan Application Cycle**TIPS TO REDUCE CREDIT RISK**

- Avoid making high-risk loans
- Use collateral to reduce risk
- Diversify by lending to different types of borrowers and providing undue concentration to a borrower or group of borrowers
- Documentation needed to legally enforce a loan contract

Key Areas of Intervention:**3. Charge-off or Offsetting**

- Application of deposits against delinquent accounts
- Take effect with the member's authorization

IMPLICATION:

- Decrease in Total Assets
- Decrease in Members' Savings Deposits and Share Capital
- Loss


ROLES OF THE BOARD OF DIRECTORS IN CREDIT MANAGEMENT

Provide guidelines and principles for the cooperative's lending activities:

1. Loan authority
2. Loan portfolio
3. Geographic limits
4. Pricing policies
5. Off-balance sheet exposure limits
6. Loan review process

TIPS TO REDUCE CREDIT RISK

- Guarantees by third parties can reduce risk
- Monitor the behavior of the borrower after the loan is made.
- Transfer risk to other parties via securitization and loan participations


 Republic of the Philippines
Mountain Province State Polytechnic College
 Bantoc, Mountain Province


VISION STATEMENT
 A preferred university of developmental culture and inclusive growth.

MISSION
 It shall produce globally competitive leaders molded from a tradition excellence in instruction, research, effective governance, sustainable and an environment that assumes major responsibility invitality and well-being of the community.

GOALS

1. Attain and sustain quality and excellence for university hood;
2. Promote relevance and responsiveness;
3. Broaden access and equity;
4. Enhance efficiency and effectiveness; and,
5. Develop harmony within the College, and with stakeholders and benefactors.




 Republic of the Philippines
Mountain Province State Polytechnic College
 Bantoc, Mountain Province

Major Thrusts

H-Hearty Approach to Management & Governance, & Transformational Leadership

E- Enriched Academic Programs

R-Relevant Student Services, Development, and Welfare Program

I- International and Local Linkages

T-Technology, Facilities, and Assets Enhancement Program

A- Aggressive Staff Development and Welfare Program

G-Gainful Resource Generation and Enterprise Development Program

E- Excellent Researches and Relevant Extension Programs



Republic of the Philippines

Mountain Province State Polytechnic College



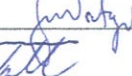
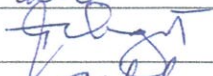






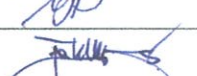
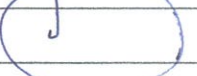

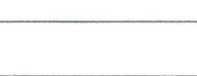
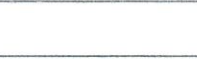

Bontoc Campus

DIRECTORY OF PARTICIPANTS/ ATTENDANCE

Title of Training: Credit and Risk Management

Date Conducted: April 28, 2017

Venue: Chico Building, Poblacion, Bontoc, Mountain Province

	Name	Position in the Cooperative	Cooperative Represented	Signature
1.	JOSE ^C GATAGAT	member	DECCO	
2.	Billao, Marissa Joy T.	(member) (BOD)	LHMRHEMPC	
3.	DONTOGAN, URSULA C.	Audit Com.	LHMRHEMPC	
4.	Kidangen, Brent Lee S.	Bookkeeper	SACCCC	
5.	SALOME A. CHANGAT	BOD member	ASCCO	
6.	Yakak, Jenny B.	Loan officer	KILTEPAH COOP	
7.	RITA S. CHUMACOG	COMELCA member	ASCCO	
8.	Isabel A. Tabadacan	BOD member	LHMRH Coop	
9.	Theresa G. Salao	BOD	Treasure Link	
10.	Samreeny T. Chakas	Audit Com	ASCCO	
11.	RACHEL F. FAGAN	Resource Speaker	MPSPC	
12.	Mirabel D. Pacalro	Facilitator	MPSPC	
13.	Monalyn B. Manansala	Facilitator	MPSPC	
14.	Milagros F. Pongertan	Facilitator	MPCH	
15.	Pacifa F. Sijamaza	bookkeeper	MPCH	
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Program of Activities

April 28, 2017

8:00-8:30 AM Registration
8:30 Opening Prayer..... Participants
Pambansang Awit..... Mirabel D. Pacalso
Opening Remarks..... MPCU Officers
Introduction of Participants MPCU
Pre-Evaluation Rachel F. Fagyan
Introduction of Guest Speaker MPCU

9:00 - 11:00 **Lecture and workshop 1:**

Cooperative Risk Management
Rachel F. Fagyan, CPA, MBA
BSA Extension Coordi-

nator/ Faculty

11:00 - 12:00 Open Forum & Activity /
Resource Persons Evaluation

12:00-1:00 LUNCH BREAK

1:01-2:30 **Lecture and workshop 2:**

Cooperative Credit Management

Rachel F. Fagyan, CPA, MBA

BSA Extension Coordinator/ Faculty

2:30-4:00 Workshop and Open Forum

4:00-4:30 Resource Person Evaluation

4:31-5:00 Closing Prayer and Announcements

MPSPC VISION

A preferred University of development culture and inclusive growth.

MPSPC MISSION

It shall produce globally competitive leaders molded from a tradition of excellence in instruction, research, effective governance, sustainable entrepreneurship and an environment that assumes major responsibility in cultural vitality and well-being of the community.

MPSPC GOALS and OBJECTIVES

1. Attain and sustain quality and excellence
2. Promote relevance and responsiveness
3. Broaden access and equity
4. Enhance efficiency and effectiveness
5. Develop harmony within the College, and with stakeholders and benefactors

OBJECTIVES OF THE DEPARTMENT OF ACCOUNTANCY

The MPSPC Department of Accountancy Aims to:

1. Produce professionally competent graduates equipped with necessary skills and right attitudes to become leaders in the field of accountancy;
2. Organize and conduct capacity building programs for faculty to improve teaching competency;
3. Develop and maintain linkages with the industry, alumni and the community.

Mountain Province State Polytechnic College

Department of Accountancy

and

MOUNTAIN PROVINCE COOPERATIVE UNION (MPCU)

WELCOME !!!

SEMINAR-WORKSHOP ON COOPERATIVE RISK and CREDIT MANAGEMENT

April 28, 2017

Pearl Café, Poblacion, Bontoc, Mountain Province



This serves as invitation



Mountain Province Cooperative Union (MPCU)
2nd Floor, ASCCO Building, Foyayeng, Bontoc, Mountain Province
CDA Registration No. 9520-15003165/ CIN-02061 50001/ CDA Accreditation No. 068



and
Mountain Province State Polytechnic College
National Highway, Poblacion, Bontoc, Mountain Province

Certificate of Appreciation

Is awarded to

Mirabel D. Pacalso

For her invaluable service as **ACTIVITY FACILITATOR** on the **Seminar-Workshop on CREDIT MANAGEMENT** held this April 28, 2017 at Pearl Café Training Hall, Poblacion, Bontoc, Mountain Province.

Given this 29th day of April, 2017 at Pearl Café, Poblacion, Bontoc, Mountain Province.

SAMSON L. BATNAG
MPCU BOD Chairperson

REXTON F. CHAKAS, Ph.D.
MPSPC College President



Mountain Province Cooperative Union (MPCU)
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and
Mountain Province State Polytechnic College
National Highway, Poblacion, Bontoc, Mountain Province

Certificate of Appreciation

Is awarded to

Rachel F. Fagyan

For her invaluable service as **Resource Speaker** on the **Topic: CREDIT MANAGEMENT**
held this April 28, 2017 at Pearl Café Training Hall, Poblacion, Bontoc, Mountain Province.

Given this 29th day of April, 2017 at Pearl Café, Poblacion, Bontoc, Mountain Province.

SAMSON L. BATNAG
MPCU BOD Chairperson

REXTON F. CHAKAS, Ph.D.
MPSPC College President



Mountain Province State Polytechnic College

Department of Accountancy

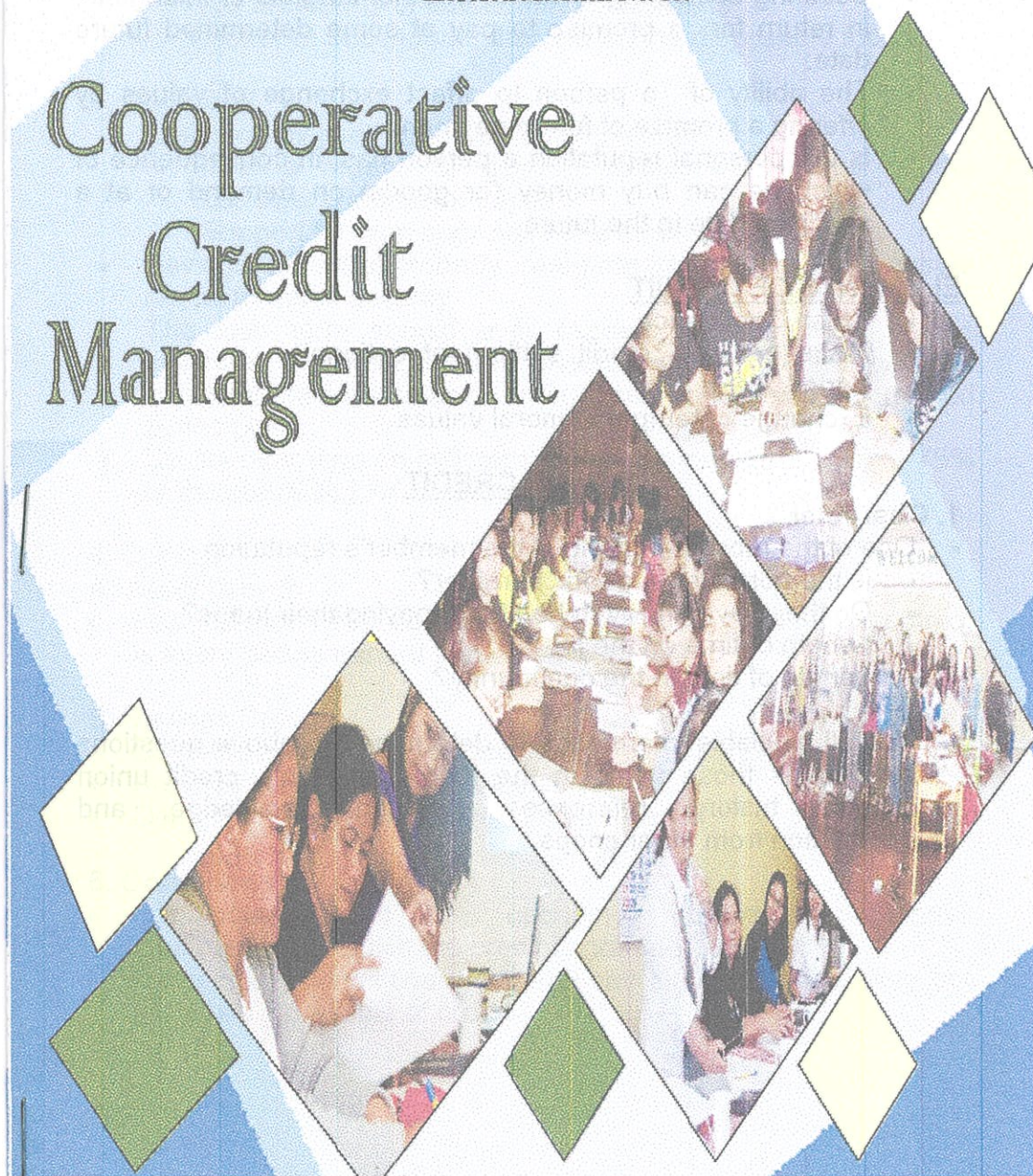
in collaboration with

Mountain Province Cooperative Union

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Cooperative Credit Management



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and

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