

Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province



# *Seminar-Workshop on Fundamentals of Cooperative*



M P S P C  
**RECEIVED**  
DATE: July 26, 2017  
BY: Emmie-RVE

**July 21-22, 2017**

Tadian MPC, Poblacion, Tadian,  
Mountain Province

## **ACCOUNTANCY DEPARTMENT**





*Republic of the Philippines*

# *Mountain Province State Polytechnic College*

*Bontoc, Mountain Province*



## **Table of Contents**

Activity Report	A
Photo Documentation	B
Summary of Evaluation	C
Request Letter	D
Activity Design	E
Lecture Notes	F
Attendance Sheet	G
Activity Program	H
Sample Resource Speaker's Certificate	I

# **ACCOUNTANCY DEPARTMENT**







Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bontoc, Mountain Province

## Terminal Report

### ACTIVITY IDENTIFICATION

Training Title:	Fundamentals of Cooperatives: RA 9520 and the Principles of Cooperativism
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 (BSA Faculty) Susan A. Lopez (BSIT Faculty) c/o May Gumihid, Extension Staff
Activity Facilitator:	30
No. of Participants:	TMPC Training Hall, Poblacion, Tadian
Venue:	July 21-22, 2017
Date:	MPSPC and MPCU/ TMPC
Source of Fund	<b>P 17,040.00</b>
Total Budget Requirement	(2,640.00 c/o MPSPC and 14,400.00 c/o MPCU)

### EXECUTIVE SUMMARY

Among the statutory funds maintained by all cooperatives is their Continuing Education Fund (CETF) which is being allotted a maximum of 10% of the yearly net surplus (residual income) of the cooperative. This fund is set aside for the continues education program of the cooperative for its members, officers and staff. Further, all cooperative officers whether they belong to the management, committees or the Board of Directors are mandated by the Cooperative Development Authority (CDA) to comply with identified trainings for cooperatives. Among these mandatory trainings is the Fundamentals of Cooperative. Through the initiative of the Tadian Multi-Purpose Cooperative, an invitation to conduct this seminar was requested to the Mountain Province Cooperative Union (MPCU), the sole accredited training provider for cooperatives in Mountain Province. With the expertise and experiences of the faculty members of MPSPC, some faculty members were topped to be the resource speaker.

The Department of Accountancy then together with the Mountain Province Cooperative Union (MPCU) conducted a Seminar-Workshop on Fundamentals of Cooperatives last July 21-22, 2017. Ms, Rachel F. Fagyan, in collaboration with Ma'am Susan A. Lopez of BS Information Technology served as the resource speakers for the two-day activity.

During the first day, after the preliminaries, Pre -evaluation forms were distributed to the participants to gage the initial level of knowledge of the participants on the topics which are to be discussed on the two day activity.



The first speaker Ms. Rachel F. Fagyan then discussed to the attendees the topic: Cooperative Principles and Practices. Included to this is the history of Cooperatives which she presented with a documentary video entitled "Ang Kasaysayan ng Kooperatiba". In her discussion, she discussed clearly the governing cooperative principles which differentiates a cooperative from other types of business establishment most especially that of a corporation. She also presented the types of cooperatives and its characteristics.

After the first topic, resource person evaluation was disseminated. After which, the participants enjoyed lunch before they proceeded with the next part of the activity.

For the second speaker, Ms. Susan A. Lopez deliberated her topic: Plans, Programs and Policies of cooperatives, to the body, highlighting the formulation of cooperative Vision, Mission, Goals and Objectives. During the lecture, she enlightened the group by giving them a clear picture of the standards of cooperatives with regards to her topic. There was also a give and take interaction between the two parties which gave way to an avenue for a whole lot of learning.

After the lecture of Ma'am Susan, a reflection activity was given by Ma'am Milagros Pangesfan, the MPCU Executive Officer, relating to how cooperatives can appreciate the importance of having a vision and living with the cooperative principle in order for their cooperative to be successful.

The activities for the first day ended with an open forum where a lot of queries and concerns were raised by the participants where the resource speakers clearly answer. Before the day ends, one participant thanked MPCU and MPSPC for conducting the activity. According to her, she taught she was a master of cooperatives already but hearing all the lectures of the speakers made her realized that she had more to learn and which she was able to do by attending the said seminar.

July 22, second day, after the customary opening activities, Ms. Rachel F. Fagyan presided over the seminar proper, immersing her listeners in the world of Cooperative Laws, in which she presented to the participants the Salient Provisions of RA 9520, Issuances of CDA and the Implementing Rules and Regulations of RA 9520. Since a lot of the participants were cooperative officers and management leaders a fruitful discussion was realized between the lecturer and the participants. Before her topic ended, she enlightened the participants with the MPSPC and BSA VMGO and mentioned that all the things they had been doing are all towards the realization of the MPSPC and BSA VMGO as Ma'am Lopez had discussed on her lecture on VMGO.

The activity ended with the awarding of certificates to participants and the resource speakers. Token of appreciation was also given by the Tadian Multi-Purpose Cooperative for the activity facilitators and resource speakers for a job well done.

Prepared By:

  
**RACHEL F. FAGYAN, CPA, MBA**  
Extension Department Coordinator

Noted By:

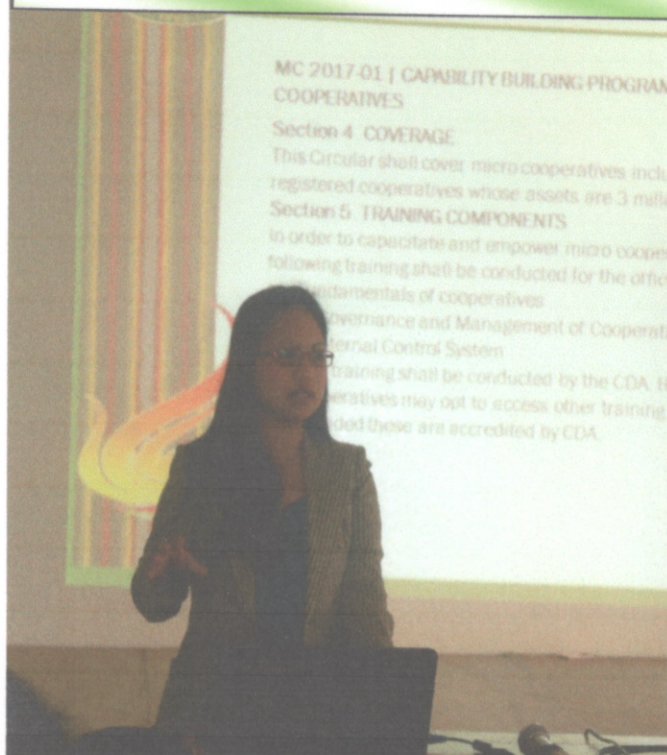
  
**ELMER D. PAKIPAC, MSCD**  
Extension Director



# Fundamentals of Cooperative



Mam Rachel Fagyan from the Accountancy Department during her lecture on History, Philosophies and Principles of Cooperatives as well as on Latest CDA Issuances and BIR Rulings



Presentation and sharing of the MPSPC- Accountancy Department Goals and Objectives





Dr. Susan A. Lopez, graduate school faculty, during her discussion on “Policies, Plans and Program Formulation”



Activity and Resource Speaker Evaluation.....





Question and answer/ Open forum session where participants raise their concerns, clarifications and problems relevant to the activity and their cooperative.



Everybody,  
young and old  
wanted to take the  
opportunity to  
raise their  
questions.







Participants are ready for some energizer and reflection activity facilitated by Mam Milagros Pangesfan of MPCU



Participants enjoyed the exercise energizer to stretch those body and ready to learn more on fundamentals of cooperatives for the day.





**Department of Accountancy**  
**"Seminar Workshop on Fundamentals of Cooperatives:  
RA 9520 and the Principles of Cooperativism"**

**Collaborating Agency:** Mountain Province Cooperative Union  
**Venue:** Tadian Multi-Purpose Cooperative, Poblacion, Tadian, Mountain Province  
**Date:** July 21-22, 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:

<b>Self-assessment of your Knowledge and Skills related to</b>		<b>Mean</b>
<b>Topic 1: The Cooperative Philosophies</b>		
1.	The Why, What and How of Cooperatives	3.15
2.	Cooperative Values, Principles and Practices	3.08
3.	The Cooperative Difference	2.69
<b>Sub Mean</b>		<b>2.97</b>
<b>Topic 2: Plans, Programs and Policies of the Cooperative</b>		
1.	Cooperative Vision, Mission and Goals	2.92
2.	Cooperative Strategic Plan	2.62
3.	Policies and Programs of the Cooperatives	2.77
<b>Sub Mean</b>		<b>2.77</b>
<b>Topic 3: Salient Provisions of RA 9520 and RA 6939</b>		
1.	The Cooperative Code of 2008 (RA 9520)	2.38
2.	Implementing Rules and Regulations of RA 9520	2.31
3.	Articles of Cooperation and By Laws	2.46
<b>Sub Mean</b>		<b>2.38</b>
<b>GRAND MEAN</b>		<b>2.71</b>

**Descriptive Equivalent: 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, it can be observed that the participants have a 2.71 grand mean with a descriptive equivalent of satisfactory. This implies that the group of participants has a reasonable level of knowledge on the topics which are to be discussed to them. This can be due to the fact that the participants are cooperative officers of different committees, members of the board of directors and management staffs, although there were also some member participants but had been with their cooperative for quite some time. This then explained the higher level of knowledge by the set of participants as compared to the earlier group of participants where the same seminar was conducted.





**Department of Accountancy**  
**"Seminar Workshop on Fundamentals of Cooperatives:  
RA 9520 and the Principles of Cooperativism"**

**Collaborating Agency:** Mountain Province Cooperative Union  
**Venue:** Tadian Multi-Purpose Cooperative, Poblacion, Tadian, Mountain Province  
**Date:** July 21-22, 2017

**Post Evaluation**

Self-assessment of your Knowledge and Skills related to	Mean
<b>Topic 1: The Cooperative Philosophies</b>	
1. The Why, What and How of Cooperatives	4.00
2. Cooperative Values, Principles and Practices	3.88
3. The Cooperative Difference	3.94
<b>Sub Mean</b>	<b>3.94</b>
<b>Topic 2: Plans, Programs and Policies of the Cooperative</b>	
1. Cooperative Vision, Mission and Goals	4.06
2. Cooperative Strategic Plan	4.00
3. Policies and Programs of the Cooperatives	4.06
<b>Sub Mean</b>	<b>4.04</b>
<b>Topic 3: Salient Provisions of RA 9520 and RA 6939</b>	
1. The Cooperative Code of 2008 (RA 9520)	4.00
2. Implementing Rules and Regulations of RA 9520	4.00
3. Articles of Cooperation and By Laws	4.00
<b>Sub Mean</b>	<b>4.00</b>
<b>GRAND MEAN</b>	<b>3.99</b>

**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, it can be observed that the participants have a **3.99** 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 had served its purpose on educating the participants on the topics discussed.





## Department of Accountancy

### "Seminar Workshop on Fundamentals of Cooperatives: RA 9520 and the Principles of Cooperativism"

**Collaborating Agency:** Mountain Province Cooperative Union

**Venue:** Tadian Multi-Purpose Cooperative, Poblacion, Tadian, Mountain Province

**Date:** July 21-22, 2017

### Activity Evaluation

After the two day 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.

I. Objectives and Relevance of the activity	Mean
1. Clarity of objectives	4.23
2. Relevance of the activity	4.15
3. Attainment of the activity objectives	4.08
4. Usefulness of the activity/topics to the participants	4.08
5. Timeliness and immediate applicability	4.08
6. Organization and preparation	4.23
7. Planning and implementation of the activity	4.08
8. Preparation and organizations of the activities	4.15
9. Ventilation, lighting, equipment and facilities in the venue	4.00
10. Appropriateness of the venue of the activity	4.15
11. Time allotment per activity/topic	4.08
12. Involvement of Participants	4.00
13. Enthusiasm and interest shown	4.15
14. Level of involvement of participants	4.15
<b>GRAND MEAN</b>	<b>4.12</b>

**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 data presented above the activated was evaluated by the participants with a mean of **4.12** interpreted **Very Satisfactory** with regards to the Objectives and Relevance of the Activity. Among the strength of the activity were clarity of the objectives and organization and preparation. This further implies that the activity's objective was clearly defined to the participants and that the activity was organized and was prepared well by the speakers and organizers of the activity. On the other hand, the areas needing improvement includes: ventilation, lighting, equipment and facilities if the venue and involvement of the participants. Since the activity was an "On-site" where the speakers need to travel to the place of the participants which is in Tadian, the team need to travel for more than 1 and a half hour from Bontoc to reach Tadian. This made some of the topics and activities cut short for the more important topics to be discussed. Further, some of the programmed workshop was no longer implemented due to lack of time. For the venue concerns, the equipments made available to the speakers were not that functional like the laptops. It was good that the facilitator from the RDE bring her personal laptop which was used during the first day. Another encountered problem was on the sound system. There was no speaker connected to the



LCD or the laptop for the prepared video be watched by the participants. To address this concern, the speakers left a copy of the training materials used via the Ethics Committee Chairperson to be responsible in disseminating the information to the members.

**II. Qualitative Assessment: General Comments**

Speakers are both very good in their topics. Congratulations! Keep up!

Nice

Gawis

Very Satisfactory

**What training would you suggest for the future activities?**

Credit and Risk Management

Other related to coop

Risk Management





## Department of Accountancy

### "Seminar Workshop on Fundamentals of Cooperatives: RA 9520 and the Principles of Cooperativism"

#### 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: SUSAN A. LOPEZ, Ed.D.  
TOPIC DISCUSSED: Strategic Planning and Policy Formulation  
DATE OF ACTIVITY: July 21, 2017

Particulars	Mean
1. Clarity of topic Objectives at the beginning	4.38
2. Organization/Sequencing of topics	4.31
3. Clarity of topic/ideas presented/discussed	4.31
4. Effectiveness of methodologies/style of teaching	4.38
5. Quality and effectiveness of instructional materials	4.25
6. Ability to teach/ communicate ideas	4.38
7. Ability to answer questions	4.38
8. Ability to arouse/ sustain interest	4.31
9. Ability to manage time	4.31
10. How the topic was ended	4.31
<b>GRAND MEAN</b>	<b>4.33</b>

**Descriptive Equivalent: VERY SATISFACTORY**

Evaluation Ratings:

- |                                |                                      |
|--------------------------------|--------------------------------------|
| 1 – Poor (1.00-1.50);          | 4 – Very Satisfactory (3.51 – 4.50); |
| 2 – Fair (1.51 – 2.50);        | 5 – Excellent (4.51 – 5.00)          |
| 3 – Satisfactory (2.51 – 3.50) |                                      |

#### INTERPRETATION:

From the data presented above the participants rated the Resource Speaker with a **grand mean of 4.33** interpreted **Very Satisfactory**. This implies that the Resource Speaker was able to impart exemplary contributions in educating the participants on the assigned topic.

#### Things liked to the Resource Person

Truthful and practical- good work!!!

Awatable => Thank you

Fine

Clarity of the topics

She can hold the attention of the group

She has good humor. Long life!

#### Things not liked to the Resource Person

Na-short cut baw topics na

Nothing

None

#### Other Remarks

Good latta!!! Continue to service the coop.

Excellent!

Iyaman.. Come again

Come Again





## Department of Accountancy

### "Seminar Workshop on Fundamentals of Cooperatives: RA 9520 and the Principles of Cooperativism"

#### 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: **Principles and Concepts of Cooperatives; Salient Provisions of  
RA 9520 & Implementing Rules & Regulations of RA 9520 and CDA  
Updates & Issuances**  
DATE OF ACTIVITY: **July 21-22, 2017**

Particulars	Mean
1. Clarity of topic Objectives at the beginning	4.38
2. Organization/Sequencing of topics	4.38
3. Clarity of topic/ideas presented/discussed	4.38
4. Effectiveness of methodologies/style of teaching	4.38
5. Quality and effectiveness of instructional materials	4.31
6. Ability to teach/ communicate ideas	4.38
7. Ability to answer questions	4.38
8. Ability to arouse/ sustain interest	4.38
9. Ability to manage time	4.38
10. How the topic was ended	4.38
<b>GRAND MEAN</b>	<b>4.37</b>

#### 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 data presented above the participants rated the Resource Speaker with a **grand mean of 4.37** interpreted a **Very Satisfactory**. This implies that the Resource Speaker had a great level of knowledge of the topic assigned and was able to deliver relevant and timely information to the participants.

#### Things liked to the Resource Person

Fine

Clarity of the topic and the way she delivers it.

I like her humor

Gawigawis met => Thank you very much

Truthful and practical. Good work

#### Things not liked in the Resource Person

None

Nothing

Medyo short cut- okay lang naman

#### Other Remarks

Come again

Iyaman kasin.. Come again

Kudos. Keep working for the coop

Excellent!

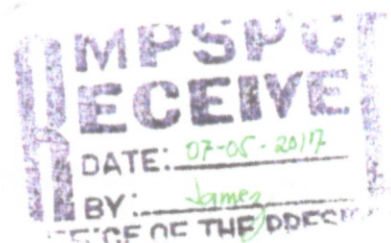




## MOUNTAIN PROVINCE COOPERATIVE UNION

Foyayeng, Bontoc, Mountain Province

July 4, 2017



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

*Ok!*  
*07/05/2017*

Sir:

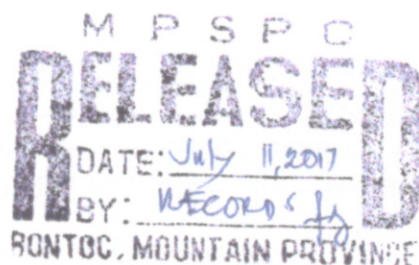
The Mountain Province Cooperative Union (MPCU) has scheduled an onsite seminar on Fundamentals of Cooperative on July 21-22, 2017 at Tadian Multi-Purpose Cooperative. In this regard, we would like to invite and ask permission for two (2) of your faculty particularly from the Accountancy and Information Technology Department in the persons of **Ms. Rachel F. Fagyan** and Ms. Susan Lopez to act as our resource speakers on this said seminar.

Thank you for your continued support.

Very truly yours,

*for Pangasinan*

Rev. PABLO BUYAGAN  
MPCU Chairperson







## ACTIVITY DESIGN

### ACTIVITY IDENTIFICATION

Training Title:	Fundamentals of Cooperatives: RA 9520 and the Principles of Cooperativism
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 (BSA) Susan A. Lopez (BSIT)
No. of Participants:	15
Venue:	Poblacion, Tadian
Date:	July 21-22, 2017
Source of Fund	MPSPC and MPCU
Total Budget Requirement	<b>P 9,840.00</b> (2,640.00 c/o MPSPC) (7,200.00 c/o MPCU)

### RATIONALE

Appreciating the principles of cooperativism is very important especially for aspiring cooperative officers as well as for the management staff. Knowing the why, what and how of the cooperative movement allows the cooperative to be directed towards the attainment of their purpose of existence. Cooperatives as compared to other economic institutions have its unique characteristics like its main reason for existence is to provide services to its member-patrons not discounting however it being a business entity as well. Though not a profit oriented entity, a progressive cooperative is appreciated more when it is able to realize a better income, allowing its member to enjoy a higher rate of dividends and patronage refund.

With that as a set up, cooperative officers and staff needs to understand the cooperative principles, philosophies governing laws, policies and programs of a cooperative operation. Knowing the salient provisions of RA 9520 is very vital for them to be able to run their cooperatives properly. Further, no entity can ever survive not even cooperatives without a concrete vision and mission. These items define their existence coupled with the policies, plans and programs they aim to implement and achieve as they continue to unite their efforts and finances towards the attainment of a common objective.

To this end, the seminar-workshop aims to give the participants the working knowledge on cooperativism, the basic principle they need to know and to give them a working knowledge on how to come up with a strategic plan, programs and policies.

### OBJECTIVES:

- At the end of the day activity, the participants should be able to:
- Explain the origins, philosophies and concepts of cooperatives
  - Identify and appreciate the salient provisions of the Cooperative Laws



- c. Identify the steps or tips in coming up with cooperative plans, programs and policies.

### METHODOLOGIES:

The activity will make use of an interactive training approach, case analysis and workshops. Further, on-site approach is also used as a variation in giving extension activities. Finally, collaboration with other faculty of the college who possesses the expertise or related experience on the topic to be discussed will also be used to bring the best to the clientele.

DAY 1	
Time	Activity
8:00 a.m. – 8:30 a.m.	Registration
8:31 a.m. – 9:30 a.m.	Opening Prayer Pambansang Awit Welcome Remarks Presentation of MPSPC VMGO
9:31 a.m. – 12:00 p.m.	Seminar – Workshop Proper: The Cooperative Philosophies
12:00 noon- 1:00 p.m.	Lunch Break
1:00 p.m. – 4:30 p.m.	Seminar – Workshop Proper: Strategic Planning and Policy Formulation
4:31 p.m. – 5:00 p.m.	Synthesis
DAY 2	
Time	Activity
8:00 a.m. – 8:30 a.m.	Registration
8:31 a.m. – 9:00 a.m.	Recap on the Lecture 1, 2 & introduction of Speaker
9:01 a.m. – 12:00 noon	Seminar – Workshop Proper: Salient Provisions of RA 9520 and RA 6939
12:01 p.m.-1:00 p.m.	Lunch Break
1:01 p.m. – 4:30 p.m.	Seminar – Workshop Proper: Implementing Rules and Regulations of RA 9520
4:30 p.m. – 5:00 p.m.	Closing Activities

### BUDGETARY REQUIREMENT

Item	Cost	Sub- Total	Fund Source
<b>Supplies (For Lecture Notes, Certificates, Programs and Communications)</b>			<b>MPSPC</b>  <b>2,640.00</b>
1. Ink Refill(Black and Tri-colored)	1,000.00	100.00	
2. 4 Permanent Markers	30.00	120.00	
3. 8 Manila Paper	10.00	80.00	
4. 4 Ream Bond Paper Long	220.00	880.00	
5. 1 pack parchment paper	200.00	200.00	
6. 30 Long Brown Envelope	10.00	300.00	
<b>Meals</b>			
1. 2 pax * P120.00/ meal * 2 days	120.00	480.00	
2. 2 pax * P 60.00/ snacks * 2 * 2 days	50.00	480.00	
<b>Transportation</b>			
15 packs * P 120.00/ meal * 2 days	3,600.00		<b>MPCU</b> <b>7,200.00</b>
15 packs * P 60.00/ snack * 2 * 2 days	3,600.00		
<b>Total</b>			



Prepared By:

  
**RACHEL F. FAGYAN, CPA, MBA**  
Activity Coordinator

Noted By: -

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

Reviewed By:

  
**ELMER D. PAKIPAC, MSCD**  
Extension Director

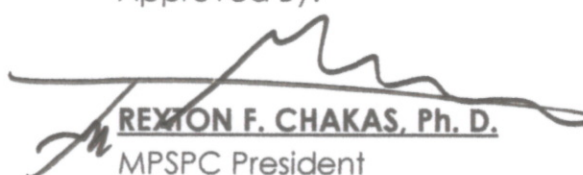
Funds Available

  
 **IMELDA D. GUIDANGEN, CPA**  
Accountant III

Recommending for Approval:

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

Approved By:

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

21 JUL 2017

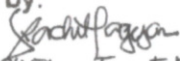


Republic of the Philippines  
MOUNTAIN PROVINCE STATE POLYTECHNIC COLLEGE  
Bontoc, Mountain Province

**AUTHORITY TO TRAVEL**  
(Higher Education Division - HED)

Name: RACHEL F. FAGYAN  
Position: OIC - CHAIRPERSON - BCA Salary/Month: \_\_\_\_\_  
Official Station: \_\_\_\_\_  
Destination: POBLACION, TADIAN, MOUNTAIN PROVINCE  
Purpose of Travel: TO CONDUCT SEMINAR AS RESOURCE SPEAKER ON  
FUNDAMENTALS OF COOPERATIVE  
Estimated Expenses: Official Time  
Chargeable Against: \_\_\_\_\_  
Expected Dates of Travel: JULY 21-22, 2017

Requested by:

  
RACHEL F. FAGYAN

\_\_\_\_\_  
Name/Signature of Faculty Member


Recommending Approval:

  
**CHRISTIE LYNNE C. CODOD**  
Executive Dean

Noted:

  
**GERALDINE L. MADJACO**  
VP for Academic Affairs

Funds Available:

  
**IMELDA D. GUIDANGEN**  
Accountant III

APPROVED:

  
**REXTON F. CHAKAS**  
President

Note: Recommending Approval MUST be counter-signed by their respective Department Chairperson



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## Origins, Philosophies and Concepts of Cooperatives

Tadian Multi-Purpose Cooperative  
 Tadian, Mountain Province  
 July 21-22, 2017

**RACHEL F. FAGYAN, CPA, MBA**

Contact Number: 09204918483  
 Email Address: [rachelfagyan28@gmail.com](mailto:rachelfagyan28@gmail.com)  
 Facebook Account Name: Acel Fagyan

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## Types of Cooperative

### Producer Cooperative Societies

- formed to eliminate the middlemen and capitalist groups from the industrial production

### Consumer Cooperative Societies

- the voluntary association of ordinary people formed with the object of obtaining daily requirements of the members. It directly purchases the goods at large scale from the producer or wholesalers at whole sale price.

(a) Retail cooperative store.  
 (b) Wholesale cooperative store.

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## OBJECTIVE:

To know the history of the cooperative movement, the governing concept and philosophies of cooperatives

## TOPICS:

1. History of cooperatives
2. Cooperative Definition and Values
3. The cooperative Difference
4. 7 Cooperative Principles

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## Marketing Cooperative Societies

- formed for the object of arranging the disposal of their output. It pools together the output of the individual members and arranges to supply the product at highest possible price

## Credit Cooperative Societies

- association of the financially weak persons organized with the object of providing short term financial requirements to them. This society performs important role in the rural areas where the dishonest money lenders have been exploiting simple villagers by charging high rate of interest.

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## Cooperative

- an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## COOPERATIVE VALUES

EQUITY  
 SOLIDARITY  
 OPEN  
 SELF-HELP  
 HONESTY  
 SOCIAL RESPONSIBILITY  
 SELF-RESPONSIBILITY






Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province

THE COOPERATIVE DIFFERENCE

AREA	CORPORATION	COOPERATIVE
Definition	A legal entity which is separate from its owners.	An association of persons who voluntarily cooperate for their mutual, social, economic, and cultural benefit.
Ownership	Stockholders	Members (including customers, employees or residents) No member may buy the share of another.
Formed	Formed under operational state laws with Articles of Incorporation.	Formed by group of people acting together to meet the common needs and aspirations of its members. Should be registered



Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province

AREA	CORPORATION	COOPERATIVE
Liability	The stockholders are not held responsible in case of a fault, the corporation is	Based on cooperative structure as decided by regional cooperative law. May be unincorporated associations or business corporations such as limited liability companies or partnerships.
Dissolution	Stockholder approval, government approval	Member approval by equal voting.



Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province

AREA	CORPORATION	COOPERATIVE
Types	subchapter-s corporation, professional corporation	An association of persons who voluntarily cooperate for their mutual, social, economic, and cultural benefit.
Ownership	Stockholders	Retailers' cooperative Worker cooperative Social cooperative Consumers' cooperative Business and employment cooperative Housing cooperative Utility cooperative Agricultural cooperative Credit unions and cooperative banking Secondary cooperatives



Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province


7 COOPERATIVE PRINCIPLE

1. Voluntary and Open Membership

- Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination

2. Democratic Member Control

- Co-operatives are democratic organizations controlled by their members.
- elected representatives are accountable to the membership
- members have equal voting rights (one member, one vote)




Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province

AREA	CORPORATION	COOPERATIVE
Management	Run by a board of directors	Run by members democratically or by elected officials
Structure	Members of a corporation have to act in accordance with the corporation's charter. More structured, less flexible. Easier to transfer ownership of part of a corporation.	Based on the cooperative values of "self-help, self-responsibility, democracy and equality, equity and solidarity" and the seven cooperative principles
Raising money	By sale of financial instruments like stocks and bonds.	Member investments



Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province

7 COOPERATIVE PRINCIPLE


3. Member Economic Participation

- Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative.

4. Autonomy and Independence

- Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.





Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## 7 COOPERATIVE PRINCIPLE

5. Education, Training and Information

- Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives.

6. Co-operation among Co-operatives

- Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province





Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## 7 COOPERATIVE PRINCIPLE

7. Concern for Community

- Co-operatives work for the sustainable development of their communities through policies approved by their members.



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
 Bontoc, Mountain Province

## BS Accountancy



**BSA Goal**

The MPSPC Department of Accountancy aspires to prepare its students to become competent, morally upright and socially accounting professionals.

**BSA Objectives**

MPSPC Department of Accountancy Aims to:

1. Produce professionally competent graduates equipped with the 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.



# Plans, Programs and Policies of Cooperatives

## Fundamentals of Cooperative

July 21, 2017

Susan A. Lopez, IT Department

Strategic planning is more than ensuring your COOPERATIVE remain financially sound and be able to maintain its reserves

## Cooperative Directors

- maintain a **long-term** perspective of where the cooperative is heading
- concerned with how the cooperative can better serve the members' needs
- look into what general changes may be necessary in the organizational and operating policies

## Learning Objectives

- At the end of the training, the participants should be able to:
  - ✓ Internalize the cooperative's vision, mission, and goals
  - ✓ Understand the cooperative's long term plan and programs; and,
  - ✓ Identify and elaborate the importance of policies in the cooperative

## Strategic Planning

..is more than ensuring your cooperative remain financially sound and be able to maintain its reserves

## The Manager

The manager runs the day-to-day activities of the coop in response to the goals and objectives set by the Board



The Board of Directors shall be responsible for strategic planning, direction setting and policy formulation (Art. 37, RA 9520)

## Strategic Planning

It's projecting where your cooperative expects to be in 5, 10, 15 years



## Planning

- Selecting of objectives or goals and course of actions to achieve them
  - Provides the **bridge** to take us where we are to where we want to go
  - **Rational approach** to achieving pre-selected objectives based on innovation, knowledge and purpose;
  - Decision making in choosing the best from alternative course of actions and is integral in planning

**PLANNING**



### Purpose of the Cooperative (Art. 6, RA 9520)

- To encourage thrift and savings mobilization among the members;
- To generate funds and extend credit to the members for productive and provident purposes;
- To encourage among members systematic production and marketing;

### Purpose of the Cooperative (Art. 6, RA 9520)

- To coordinate and facilitate the activities of cooperatives;
- To advocate for the cause of the cooperative movements;
- To ensure the viability of cooperatives through the utilization of new technologies;
- To encourage and promote self-help or self-employment as an engine for economic growth and poverty alleviation

### Sports Team Analogy

The coaches or captains are successful at establishing the same **vision** in the mind of each team member; that at the end of the season they will be #1 in their league, city, state, or nation.

All members share a common team **mission** or **goal** to win each and every game they play.



### Purpose of the Cooperative (Art. 6, RA 9520)

- To provide goods and services and other requirements to the members;
- To develop expertise and skills among its members;
- To acquire lands and provide housing benefits for the members;

### Planning Process

- Identify the current status (**where are we now**)
- Vision for the future (**what do we want to become**)
- Mission (**what do we do**)
- Core values (**who are we**)
- Needs (SWOT)
- Goals (how are we going to get there)
- Prioritized actions and strategies
- Action plans and monitoring plans

### Sports Team Analogy

There's an opponent, or a goal to be bested, and everyone knows clearly who or what it is.

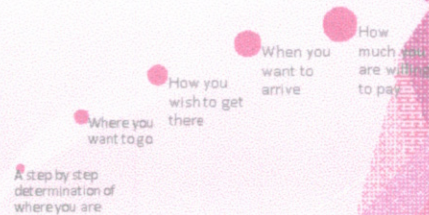
Each player has a personal **mission** and **goals** that mesh with or complement those of the team; to perform their part of each play during the game to the best of their ability.

Each team member knows their position and how their individual efforts contribute to the team's success. They also know their teammates depend on them.

### Purpose of the Cooperative (Art. 6, RA 9520)

- To insure against losses of the members;
- To promote and advance the economic, social and educational status of the members;
- To establish, own, lease or operate cooperative banks, cooperative wholesale and retail complexes, insurance and agricultural/industrial processing enterprises, and public markets;

### Steps in Planning



If you don't know where you're going, then sure as anything you won't get there





## Crafting a Mission Statement

### Core Values

- Must address good coop behavior such as
  - ✓ Fairness
  - ✓ Honesty
  - ✓ Concern for others
  - ✓ Commitment
  - ✓ Desire for excellence



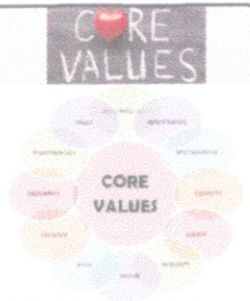
### Vision

- Guides us, gives us direction and purpose
- Should be concise and easy to remember so that people in the organization can focus their efforts towards the vision
- A vision must
  - Be aligned with the core values of the individual and the organization
  - Be effectively communicated to and accepted by everyone in the organization

### Mission Statement

#### Guiding light for an organization

- **Vision** – the big picture of what you want to achieve
- **Mission** – general statement of how you achieve your vision
- **Core Values** – how you will behave during the process



### Mission

- Describes the **fundamental purpose** of an organization
- Why it exists and what it does to achieve the vision.
- A statement of mission is a **general statement of how you will achieve your vision**.
- The mission is an action statement that usually begins with the word "to".
- Very simple and direct statement that is easy to understand and remember.



### Core Values

- Principles and standards at the very center of our character, and from which we will not budge or stray.
- **Defining your core values first will help you get your priorities in order.**

### Vision

- Statement of what or how you would like things to be
- A picture of the future you are working to create; of what you want to achieve
- Without a vision, you can't develop a plan of how to get there; you can't know when you've arrived



### Mission

- Deals with questions like:
  - "Why are we here?" (purpose)
  - "Why do we exist?" (uniqueness of existence)
  - "Why do we get up each day and do what we do?" (values)
  - "What is it that we get paid for?" (products and services)
  - "What function does the organization perform? For whom? How?" (directions)
- The mission is a broad statement of personal or business scope, purpose and operation that distinguishes the organization from others.



## Mission

- Tool to inform others about what is important to you and how you operate your organization
- Serves as anchors and guideposts



## Goals

- Create the bite size pieces, the road map and manageable steppingstones to achieve the mission, make the vision a reality and navigate the course we have set for the organization
- General statements of what you want to achieve

## Objectives

- Specific, quantifiable, time-sensitive statements of what is going to be achieved and when it will be achieved.
- They are milestones along the path of achieving your goals.

## Characteristics of Good Mission Statements

- Simple
- Short and Concise
  - Fewer words the better
- Single thought
- Can be updated and revised
  - These are not "cast in stones"

## Goals

- Criteria
  - **Suitable:** Does it fit with the vision and mission?
  - **Acceptable:** Does it fit with the values of the company and the employees?
  - **Understandable:** Is it stated simply and easy to understand?
  - **Flexible:** Can it be adapted and changed as needed?

## Objectives - Criteria

- **Measurable:** What will happen and when?
- **Suitable:** Does it fit as a measurement for achieving the goal?
- **Feasible:** Is it possible to achieve?
- **Commitment:** Are people committed to achieving the objective?
- **Ownership:** Are the people responsible for achieving the objective included in the objective-setting process?

## Goals & Objectives

### Goals

- Having well-developed goals and objectives help:
  - Maintain focus and perspective
  - Establish priorities
  - Lead to greater job satisfaction
  - Improve employee performance
- Be careful not to set too many goals. You run the risk of losing focus. Also, design your goals so that they don't contradict and interfere with each other.

### Objectives

- **S** – stretching – challenge the manager/staff
- **M** – measurable – quantifiable
- **A** – achievable – realistic
- **R** – related to members – improve service
- **T** – time-targeted – to have an end





**Strategic plans** are designed with the entire organization in mind.

- They look ahead to where the organization wants to be in three, five, even ten years.

## Working the Plan

What's the plan?

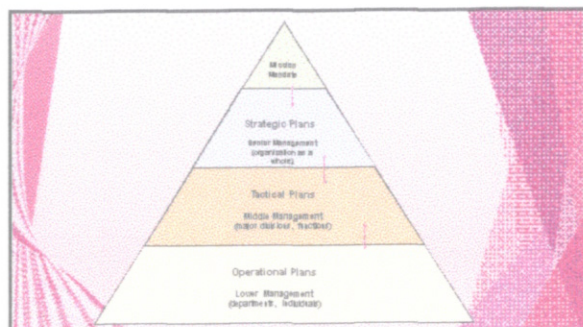
## Planning the Plan

### Characteristics of a Useful Strategic Plan

- **Set of priorities**
  - ✓ allows plan to be adjusted according to changing needs or resources
- **Achievable, time sensitive and measurable (ATM)**
  - ✓ it is better to do a few things well than many things poorly. Plan should contain goals that are measurable and have deadlines
- **Flexible and responsive to changing conditions**
  - ✓ Plan is a road map that may contain unforeseen detours such as crises, new opportunities or changes in resources

### Imperatives of making the plan work

- Leadership
- Communication
- Assessment



### Characteristics of a Useful Strategic Plan

- **Short and simple**
  - ✓ focused on the most important things to accomplish
- **A unit, not a menu**
  - ✓ useful plan is not a wish list. Needs to be accomplished
- **Means to an end, not an end in itself**
  - ✓ Plan is a process by which it reaches its destination

### Imperatives of making the plan work

- **Leadership** – Defining leadership roles and responsibilities is essential to a plan's effectiveness.
  - ✓ Unless a project's leaders are successful in creating a commitment to the initiative, a plan that's impressive on paper may fail to achieve its goals.
  - ✓ Who, how



### Imperatives of making the plan work

- **Communication** – Without careful communication planning, organizational change is likely to meet with resistance by colleagues.
  - ✓ Successful communication requires attention to each group likely to be affected by the planning process and the plan's goals.
  - ✓ Who, how

### Pesos follow the Plan

- Fund Coop's Plan Priorities
- Use the Strategic Plan to respond to coop's priorities, and plot increasing financial targets.

"Getting something done is an accomplishment. Getting something done right is an achievement"

- a saying

### Goals

- Are translations of the Vision?
- Are specified with concrete metrics?
- Have well- defined time frames?
- Are broadly known within the organization?
- Are consistently used to direct actions and set priorities?

### Imperatives of making the plan work

- **Assessment** – Ongoing attention to assessment is necessary to monitor a plan's progress and assess its outcomes.
  - ✓ These appraisals provide guidance for developing preplanning strategies, monitoring the planning process, and judging whether a plan's activities and strategies are successful in fulfilling the organization's goals.
  - ✓ Who, how

## Workshop

### Review of the VMG of the Cooperative

### Policy Formulation



### Financial and other Resources

 **Budget is the plan in pesos**

BUDGET

### Vision

- Is clear & communicates what the organization aspires to become or achieve in 3 to 5 years?
- Is concise?
- Reflects an inspiring view of the future?
- Is demanding but achievable?

### Mission

- Is clear and communicates the organizations' reason for existence?
- Is concise?
- Is meaningful and distinctive?
- Is connected to the organization's activities?
- Is broadly held within the organization?
- Is it frequently referred to?

### Policy

- statement that provides **guidelines for actions** to attain the established objectives of the cooperative and reflect the cooperative's basic philosophy





## Policy

- a principle or rule to guide decisions and achieve rational outcome(s)
- contain the what (needs to be done) and the why
- express the means by which the cooperative's agreed objectives are to be achieved
- can be considered as a "Statement of Intent" or a "Commitment"

## Functions of Policy

- Provides framework in which actions are to be executed
- Serves as a tool for quality improvement within the organization.
- Promotes efficiency within the organization in that ideas do not continually have to be deliberated

## Writing the Policy

- Identify the coop leaders who will select the general areas to be covered by policy (e.g. board and management functions, organization, public relations, finances, sales/marketing/production and employee relations)
- Formulate ideas for changing current policy or introducing new policy may come from the members, directors, management, employees, or paid consultants.

## Characteristics of Policy

- conforms to cooperative values, principles, vision/mission, current strategies/goals/ objectives
- should deal with a recognized need
- clearly indicates the conditions, to whom, and to what extent it applies

## Functions of Policy

- Ensures consistency in the performance of activities especially in cases where operating units are geographically or strategically scattered
- Ensures compliance with legal and other requirements of the organization

## Writing the Policy

- Adopt the board, after considering the various recommendations, should agree on a final format that clearly explains all aspects of policy
- Before finalization, obtain policy acceptance by getting opinions and reactions of all those affected. A majority vote is needed for adoption.

## Characteristics of Policy

- specifies who is responsible for applying it
- clear and simple
- covers broad or basic area of operations
- generally long-term commitments established by the Board
- does not conflict with other cooperative policies

## Guidelines for Writing, Implementing and Evaluating Policies

## Implementing the Policy

- The manager is responsible for carrying out board policy by developing procedures to be followed, issuing instructions, and making sure concerned individuals understand, accept, and observe adopted policies.



### Distribute

- All policy should be in written form, collected in a manual, classified as to subject matter and distributed to persons concerned with administering them.

### Control

- This is the board's management responsibility to determine if the manager is carrying out the established policy.
- Periodic reports from the manager on aspects of the cooperative's operation are needed and not just at the end of the business year

### Credit to Directors

- The coop shall not extend credit to any director on any terms or in any amounts not available to any other members of the cooperative.

### Employment of Relatives

- Employment of immediate relatives (husband, wife, child, sibling, parent, grand parent, aunt, uncle, nephew, niece) of any salaried or regular full-time employee/board member/supervisor shall be prohibited.

### Components of a Policy - Purpose Statement

- An outline as to why the organization is issuing the policy, and what its desired effect or outcome of the policy should be.

### Review and Evaluate

- This is the job of the board and management in judging the effect of any given policy to the entire organization.

### Authority

- Management is authorized by the BOD to take whatever actions are necessary to conduct the business of the cooperative, including operations, control of all expenses, and membership activities within the framework of policies established by the board.

### Major Types of Policies in the Coop

- Product policy
- Production policy
- Marketing policy
- Purchasing policy
- Personnel policy
- Lending policy
- Membership policy

### Components of a Policy – Applicability and Scope

- A statement describing who the policy affects and which actions are impacted by the policy.
- May expressly exclude certain people, organizations or actions from the policy requirements.
- Used to focus the policy on only the desired targets, and avoid unintended consequences where possible

### Board's Duty to Follow Legal Documents

- The C & BL in conjunction with the membership agreement and other contracts with members of the cooperative form the basis under which the cooperative operates.
- As a result, each board member is responsible for reading and understanding the basic tenants of all legal documents and of ensuring that the board of directors as a whole follow any requirements they contain for either the board or the cooperative.

### Policy Formulation

- A process typically includes an attempt to assess as many areas of potential policy impact as possible; to lessen the chances that a given policy will have unexpected or unintended consequences
- Involves the crafting of alternatives or options for dealing with a problem
- May also refer to the process of making important organizational decisions

### Components of a Policy

- **Effective date** - indicates when the policy comes into force.
- **Responsibilities Section** - indicates who and what offices within the organizations are responsible for carrying out individual policy statements.
- **Policy statements** - indicates the specific regulations, requirements, or modifications to organizational behavior that the policy is creating



### Components of a Policy

- **Background** - indicates any reasons, history, and intent (referred to as motivating factors) that led to the creation of the policy.
- **Definitions** - provide clear and unambiguous definitions for terms and concepts found in the policy documents.

### Step 1 – Identify the problem/issue to be addressed

- Does a problem exist?
- Can anything be done about it?
- Does the coop have the power to resolve the problem?
- If the answers are no, then there is no need for policy formulation.

### Step 4 – Assess Alternative Policies

- Evaluate expected outcomes, effects and impacts of each policy alternative
- Do the predicted outcomes meet the desired goals?
- Show/determine strengths & weaknesses of each alternative
- Describe the best and worst case scenario for each alternative

## Policy Development Process

### Step 2 – Determine the objectives

- After a policy problem is identified, a statement of goals is adopted.
- The goals are what the adopted policy alternative should accomplish.

### Step 5 – Choose course of action

- Adopt the "best" policy base on the specific objectives.

### Policy Development Process

- History of the Issue
- Policies
- Members/Problem and other Stakeholders
- Definition Methods
- Analysis
- Policy Formulation "What can we do?"
- Policy Implementation "How do we make it work?"

### Step 3 – Identify Alternative Policies

- Collect information from other internal functional units regarding their related policies.
- Consult appropriate individuals directly involved in the operation to obtain ideas/insights
- Consider experiences of other coops with similar problems from reported research findings, etc.

### Step 6 – Monitor Implementation

- Policy monitoring refers to the process of determining how the policy is being adopted in relation to objectives and coop operation.
- Basis for policy monitoring
  - ✓ Financial and non-financial records/documents
  - ✓ feedback from clients
  - ✓ diary entries of staff
  - ✓ ratings by clients
  - ✓ tests, observation, and physical evidence.



## Step 7 – Evaluate Implementation

- Was the problem correctly identified, or was the correct problem identified?
- Is the policy having the desired effect?
- Are there any modification needed?

## Policy Effectiveness Monitoring

- Policy effectiveness monitoring is systematic and involves tracking and evaluating whether and how well policy implementation is resolving the issues/problems identified.
- Is the policy achieving its objectives?
- Are the assigned personnel delivering on anticipated outcomes?
- Does the policy cover the most important things?
- Are there emerging issues that are not being addressed?

## Policy Effectiveness Monitoring

- Include questions about WHY, HOW, WHO, WHAT, WHERE, WHEN to monitor
- Review the issues/problems, objectives, organizational and functional structure vis-à-vis policy/ies being implemented
- Share ideas and allow for training
- Train people and develop learning environments for staff.
- Get external guidance where necessary.

## Monitoring Implementation of Policy

- helps determine the need for further action, and possible changes and improvements in policy statements and plans, or in actions taken to implement them.

## Policy Effectiveness Monitoring

- Be systematic and apply a consistent approach
  - ✓ There is no one right approach to policy effectiveness monitoring. The approach taken should be flexible.
  - ✓ Ensure the approach used is relevant to your situation.



## Guidelines to Monitoring Policy Implementation

- Have a clear purpose for policy and plan monitoring
- Is it for accountability to the community (to show you have provided a means of managing what you said you would manage and achieved the organization's goals?
- Is it for continuous improvement of the organization?
- OR
- both?

## Policy Effectiveness Monitoring

- Be systematic and apply a consistent approach
- The monitoring process includes:
  - being clear about the purpose and goals
  - stating what will be monitored and why
  - developing indicators
  - consistent collection of data
  - analyzing, interpreting and presenting information
  - reviewing the policy or delivery of implementation
  - a continuous review and reporting cycle, making policy changes and adjustments as necessary



Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

# The Cooperative Laws

Tadian Multi-Purpose Cooperative  
Tadian, Mountain Province  
July 21-22 2017

RACHEL F. FAGYAN CPA MBA

Contact Number: 09204918483  
Email Address: [rachel FAGYAN28@gmail.com](mailto:rachel FAGYAN28@gmail.com)  
Facebook Account Name: Acel fagyan

Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

# ARTICLES OF COOPERATION

**ARTICLE 14: ARTICLES OF COOPERATION**

- ALL cooperatives applying for registration SHALL FILE with the Authority the of cooperation which shall be signed by each of the organizers and acknowledged by them if natural persons, and by the chairpersons or secretaries, if judicial persons, before a notary public.

Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

# COOPERATIVE BY-LAWS

**ARTICLE 15: BY-LAWS**

- Each cooperative to be registered under this Code shall adopt by-laws not inconsistent with the provisions of this Code. The by-laws shall be filed at the same time as the articles of cooperation.

Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

**OBJECTIVE:**  
To equip the participants on the rules and regulations on cooperatives and the latest issuances of the CDA and other regulatory agencies relative to cooperatives

**TOPICS:**

1. Salient provisions of RA 9520
2. Issuances of CDA
3. Implementing Rules and Regulation of RA 9520

Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

**Contents of the Art. Of Coop:**

1. Name – must include “Cooperative”
2. Purposes and scope of business
3. Term of existence
4. Area of operation and postal address of its principal office
5. Name, nationality & the postal address of the registrants
6. The common bond of membership
7. The list of names of the directors
8. Amount of Share Capital, the name and residence of contributors
9. Statement of whether the cooperative is primary, secondary or tertiary
10. Any other provisions not inconsistent with the Code or any related law

Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

**Contents of the Coop By-Laws:**

1. The qualifications for admission to membership and the payment to be made or interest to be acquired as a condition for the exercise of the right of membership
2. The rights and obligations of membership
3. The circumstances under which membership is acquired, maintained and lost
4. The procedure to be followed in case of termination of membership;
5. The conditions under which the transfer of a share or interest of the membership shall be permitted

Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

# Salient Provisions of RA 9520

Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

- No cooperative, other than a cooperative union shall be registered unless the articles of cooperation is accompanied with the BONDS OF ACCOUNTABLE OFFICERS and a statement of the treasurer elected by the subscribers showing that at least 25% of the authorized share capital has been subscribed & at least 25% of the subscription has been paid. Provided, that in no case shall the share capital be less than 15,000

Republic of the Philippines

Mountain Province State Polytechnic College

Barangay, Mountain Province

**Contents of the Coop By-Laws, continuation**

6. The rules and procedures on the agenda, time, place and manner of calling meetings, quorum requirements, voting systems, and other matters relative to the business affairs of the GA, BOD and committees.
7. The general conduct of the affairs of the cooperative, including the powers and duties of the GA, the BOD, Committees and the officers, and their qualifications and disqualifications
8. The manner in which the capital may be raised and the purposes for which it can be utilized



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**Contents of the Coop By-Laws, continuation**

9. The mode off custody and investments of net surplus
10. The accounting and auditing systems
11. The manner of loaning and borrowing, including the limitations thereof
12. The method of distribution of net surplus
13. The manner of adopting, amending, repealing and abrogating by-laws
14. A conciliation or mediation mechanism for the amicable settlement of disputes among members, directors, officers & committee members of the coop
15. Other matter incident to the purpose and activities of coop

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**8. INVOLUNTARY**

1. Death/ insanity/ insolvency/ Dissolution of Coop
2. By Majority of ALL the members of the BOD:
  - a. Not patronizing any of the services of the coop for unreasonable period of time as determined previously by BOD
  - b. Continuously failing to comply with his obligations
  - c. Acted in violation of the by-laws and the rules of the coop
  - d. For any act/ omission injurious to the interest or welfare of the coop

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**ARTICLE 42. OFFICERS OF THE COOPERATIVE**

NO TWO OR MORE persons with relationships up to the **third civil degree of consanguinity or affinity**, nor shall any person engaged in a business similar to that of the cooperative nor who in any other manner has interest in conflict with the cooperative shall serve as **APPOINTIVE OFFICER**.

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**ARTICLE 27. GOVERNMENT OFFICERS & EMPLOYEES**

- Officer/ employee of CDA – **DISQUALIFIED** to be elected/ appointed to any position in a coop
- ALL elective officials of the government shall be ineligible to become officers and directors of coops
- Any government employee or official may in the discharge of his duties as MEMBER in the cooperative, be allowed by the head of office concerned to use official time for attendance at the general assembly, board and committee meetings of coop as well as coop seminars, conferences, workshops, technical meetings & training courses locally or abroad.

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**POWERS OF THE GENERAL ASSEMBLY**

1. To determine and approve amendments to the article of cooperation and by-laws
2. To elect or appoint the members of the BOD, & to remove them for cause.
3. To approve development plans of the coop

**ARTICLE 35. GOURUM**

- 25% of all the members entitled to vote.

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**ARTICLE 44. COMPENSATION**

**A. Compensation of the BOD**

- Specified in the by-laws (fixing their compensation)
- Shall **NOT** receive ANY compensation **except** for reasonable per diems
- However, the BODs AND Officers SHALL NOT be entitled to ANY PER DIEM when in the preceding calendar year, the coop reported a net loss or had a dividend rate less than the official inflation rate for the same year.
- Any Compensation other than per diems **may be granted to BODs by a MAJORITY** of votes of members with voting rights during the regular GA / special GA called for that purpose.

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**ARTICLE 30. TERMINATION OF MEMBERSHIP**

**A. VOLUNTARY** – for any valid reason with 60 day notice to the BOD.

- Subject to the Coop by-laws, he can withdraw his share in the coop & interest therein provided it will the remaining assets will not be less than the coop liabilities

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**ARTICLE 37. COMPOSITION & TERM OF THE BOD**

- not less than 5, not more than 15
- term not to exceed 2 years

**ARTICLE 38. POWERS OF THE BOD**

- The BOD shall be responsible for the strategic planning, direction-setting and policy-formulation activities of the cooperatives

**ARTICLE 41. VACANCY IN THE BOD**

- other than expiration of term may be filled by the vote of AT LEAST a majority of the remaining directors still constituting a quorum.
- otherwise, special general assembly

Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**B. Compensation of Officers of the Coop & Committee Members**

- may be fixed in the by-laws

**C. Compensation of all other employees**

- Shall be determined by the BOD

**MC 2013-17 GRANT OF COMPENSATION TO COOP DIRECTORS AND OFFICERS**

1. Compensation – remuneration given regularly eg. salaries
2. Per Diem – refers to allowances given as a reimbursement for extra expenses incurred by one in the performance of his duties.
3. Honorarium – gesture of appreciation for the service of one w/ expertise of professional standing in recognition of his broad & superior knowledge in a specific field






Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**ARTICLE 40. TAX TREATMENT OF COOPERATIVES**

- Duly registered cooperative under this Code which do not transact any business with non-members or the general public shall not be subject to any taxes and fees imposed under the internal revenue laws and other tax laws.

**ARTICLE 41. TAX & OTHER EXEMPTIONS**

- For cooperatives transacting to members and non members
- A. With accumulated Reserves and undivided net surplus of not more than 10,000,000 SHALL BE EXEMPT from all national, city, provincial, municipal or barangay taxes of WHATEVER name or nature




Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**ARTICLE 73. LIMITATION ON SHARE CAPITAL HOLDINGS**

- NOT more than 10% of the share capital of the coop.

**ARTICLE 74. ASSIGNMENT OF SHARE CAPITAL CONTRIBUTION OR INTEREST.**

- No members shall transfer his shares or interest in the cooperative or any part thereof unless:
- 1. He has held such share for not less than 1 year.
- 2. The assignment is made to the coop/ member of the coop
- 3. BOD approved



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

MC 2017-06 | CAPABILITY BUILDING PROGRAM FOR MICRO COOPERATIVES

**Section 4. COVERAGE**

This Circular shall cover micro cooperatives including newly registered cooperatives whose assets are 3 million and below.

**Section 5. TRAINING COMPONENTS**

In order to capacitate and empower micro cooperatives, the following training shall be conducted for the officers:

- a) Fundamentals of cooperatives
- b) Governance and Management of Cooperatives
- c) Internal Control System


b) This training shall be conducted by the CDA. However, micro cooperatives may opt to access other training providers, provided these are accredited by CDA.



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

A. With accumulated reserves and undivided net savings of more than 10,000,000, shall pay the following taxes:

1. Income tax
2. VAT
3. All other taxes unless otherwise provided herein
4. Donations to charitable, research and educational institutions, and reinvestments to socioeconomic projects within the area of operation of the cooperative MAY be tax deductible



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**ARTICLE 84. ORDER OF DISTRIBUTION**

- The net surplus of every cooperative SHALL be distributed as follows:
- 1. AT LEAST 10% to the General Reserve Fund
- The GA may decrease the amount allocated to the GRF when the reserve fund already exceeds the share capital
- 2. NOT more than 10% for the Education and training fund
- Half shall be spent by the coop for education and training purpose while the other half may be remitted to a union or federation chosen by the cooperative of which it is a member
- 3. SHALL NOT be LESS than 3% for Community Development Fund
- 4. SHALL NOT Exceed 7% for Optional Fund
- 5. Remaining shall be given to members in forms of dividends and patronage refund



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

MC 2017-06 | CAPABILITY BUILDING PROGRAM FOR MICRO COOPERATIVES

**Section 4. TRAINING PROGRAM MANAGEMENT**

6.1. The CDA Central Office through the CRID, shall develop materials for the training program and monitor the implementation;

6.2. The CDA Extension Offices through its CRT Section, shall manage and coordinate the conduct of trainings prescribed herein in their respective offices. It shall maintain a list of micro cooperatives as identified by the BCI;


6.3. The CRIS in coordination with the field personnel shall submit the schedule of training to the Director for approval. The schedule shall be posted in the website and in the field offices of the region;

6.4. The CDA Extension Office Director shall assign a training team who shall conduct the scheduled training;



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

- All cooperatives regardless of the amount of accumulated reserves and undivided net savings **SHALL be EXEMPT** from payment of local taxes and taxes on transactions with banks and insurance companies. Provide that ALL sales or services rendered for non-members shall be subject to the applicable percentage taxes except sales made by producers, marketing or service cooperatives.



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

**Latest Issuances of the CDA**



Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bantay, Mountain Province

6.5. A Certificate of Attendance/Participation shall be issued to the participants. The certificate shall bear a distinct number for control and monitoring purposes; and

6.6. The conduct of the training shall be given free of charge to the cooperatives and no fees shall be collected. However, the participants may bring their own food.

**Section 7. COMPLIANCE TO THE MANDATORY TRAINING**

The training attended by the officers of micro cooperatives under the program shall be a valid compliance to the required training for cooperatives under Rule 7 of Revised IRR of RA 9520 and CDA MC 201509.



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

## Salient Provisions of Implementing Rules and Regulations of RA 9520

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

### CDA MC 2017-01: Capability Building Program for Micro-Cooperatives

**Section 5. TRAINING COMPONENTS**  
In order to capacitate and empower micro cooperatives, the following trainings shall be conducted for the officers:

- Fundamentals of cooperatives
- Governance and Management of Cooperatives
- Internal Control System

• This training shall be conducted by the CDA. However, micro cooperatives may opt to access other training providers, provided these are accredited by CDA.

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

### CDA MC 2016-07: Amended Guidelines in the Issuance of COC

**SEC 6. Purposes of a Cert. of Compliance**

- To affirm the cooperative's compliance with the Cooperative Annual Progress Report and its attachments as prescribed by RA 9520, its Revised IRR, and other related issuances;
- To secure a Certificate of Tax Exemption (CTE) and other incentives and privileges set forth in the CDA-BIR Joint Rules and Regulation emanating Articles 60 and 61 of RA 9520 in relation to RA 8424 (National Internal Revenue Code);
- To avail of local tax exemption privileges and secure permits and licenses prescribed under the provisions of the RA7160 (Local Government Code of 1991);
- To comply with the documentary requirements for accreditation as CDA training provider; and
- Such other legitimate purposes it may serve.

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

### RULE 3 - MULTI-PURPOSE COOPERATIVE

• No cooperative shall be registered as a multi-purpose cooperative unless it has been in operation for at least two (2) years.

*(Any newly organized primary cooperative may be registered as multi-purpose cooperative only after compliance with the minimum requirements for multi-purpose cooperatives to be set by the Authority.)*

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

### CDA MC 2017-03: Policy Guidelines Mandating Coop to Put-up Signage in their Respective Offices

**Section 5. Signage Specification**  
Registered cooperatives must put up and maintain a signage at the entrance of the principal and all branch or satellite offices.

The signage shall be visible, legible and shall contain at least the following information:

- Name of the Cooperative;

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

### CDA MC 2016-07: Amended Guidelines in the Issuance of COC

**SEC 6. Purposes of a Cert. of Compliance**

- To affirm the cooperative's compliance with the Cooperative Annual Progress Report and its attachments as prescribed by RA 9520, its Revised IRR, and other related issuances;
- To secure a Certificate of Tax Exemption (CTE) and other incentives and privileges set forth in the CDA-BIR Joint Rules and Regulation emanating Articles 60 and 61 of RA 9520 in relation to RA 8424 (National Internal Revenue Code);
- To avail of local tax exemption privileges and secure permits and licenses prescribed under the provisions of the RA7160 (Local Government Code of 1991);
- To comply with the documentary requirements for accreditation as CDA training provider; and
- Such other legitimate purposes it may serve.

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

### RULE 8 - REPORTS REQUIRED FOR COOPERATIVES

**Sanction for Delayed Submission**

- Failure to file the required regular reports with the corresponding attachments on time shall subject the Accountable Officers to a fine of one hundred pesos (P100.00) per day of delay.
- Delay shall commence on the day following the last day prescribed for filing the report.
- Partial compliance shall be considered non-compliance and the coop shall be in delay until fully complied with.

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

- Address
  - Address of the principal office, if it is a principal office;
  - Address of the branch office, if it is a branch office; and/or
  - Address of the satellite office, if it is a satellite office
- Registration Number of the Cooperative;
- Tax Identification Number (TIN) of the Cooperative;
- The words "Principal, Satellite and/or Branch Office", if applicable; and
- The phrase "Registered with Cooperative Development Authority - Extension Office". (Note: where the principal office is registered)

**Additional Information for Branches and Satellites:**

- Certificate of Authority No. - if Branch
- Letter of Authority No. - if satellite

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

### Requirements for the Issuance of COC

**For Micro Cooperatives**

A. Cooperative Annual Progress Report (CAPR) which shall have the following attachments:

- Financial Statements audited by any of the following:
  - External auditor accredited by the Board of Accountancy (BOA);
  - Audit Committee of the cooperative; or
  - Audit committee of the federation or union where the cooperative is affiliated.
- List of Officers and Mandatory Trainings Undertaken/Completed.

B. Certification fee of P100.00

- Micro cooperatives, however, are required to encode their CAPR through the web based system within six (6) months from the issuance of the COC.



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

**Requirements for the Issuance of COC**

For Small, Medium and Large Cooperatives

A. Copy of the electronically encoded Cooperative Annual Progress Report (CAPR) with the following attachment:

- a.1. Social Audit Report including its program of activities pursuant to its socio-civic goals;
- a.2. Performance Audit Report, including copies of the semi annual Report on mediation and conciliation as received by the Authority pursuant to Rule 7 of the Revised IRR;
- a.3. Financial Statements audited by an External Auditor accredited by the CDA; and
- a.4 List of Officers and Mandatory Trainings Undertaken / Completed.

B. Certification fee of P100.00

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

**BSA EXTENSION  
FACEBOOK ACCOUNT**

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

**Major Thrusts**

- 6-Ready Approach to Management & Governance, & Transformational Leadership
- 6-Enriched Academic Programs
- 6-Relevant Student Services, Development, and Welfare Program
- 6-International and Local Linkages
- 6-Technology, Facilities, and Assets Enhancement Program
- 6-Aggressive Staff Development and Welfare Program
- 6-Grants, Resource Generation and Enterprise Development Program
- 6-Excellent Researches and Relevant Extension Programs

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

**Grounds for Non-Issuance of COC**

- 1. Non-submission of the required reports as mentioned in Section 7;
- 2. Failure to encode the CAPR through the web-based CAPRIS and submit the printed form generated by the system, except for micro cooperatives. However, micro cooperatives that failed to electronically submit the immediately preceding year's CAPR will not be issued a COC for the succeeding year.
- 3. Willful failure to comply with the mandatory trainings for officers;
- 4. Non-settlement of fines and/or penalty/ies for late or non-submission of mandatory reports except micro cooperatives;
- 5. The cooperative is undergoing Disolution proceedings.

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

**MPSPC Bantoc Campus  
Vision, Mission,  
Goals and  
Objective  
Statements**

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

**BSA Goal**

The MPSPC Department of Accountancy aspires to prepare its students to become competent, morally upright and socially accounting professionals.

**BSA Objectives**

MPSPC Department of Accountancy Aims to:

- 1. Produce professionally competent graduates equipped with the 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.

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

JOINT RULES AND REGULATIONS IMPLEMENTING ARTICLES 60, 61 AND 144 OF REPUBLIC ACT NO. 9520, OTHERWISE KNOWN AS THE "PHILIPPINE COOPERATIVE CODE OF 2008" IN RELATION TO RA NO. 8424 OR THE NATIONAL INTERNAL REVENUE CODE, AS AMENDED

**SECTION 9. TAXABILITY OF UNRELATED INCOME OF COOPERATIVE.**

~Notwithstanding the foregoing, all income of cooperative not related to the main/principal business/es under its Articles of Cooperation shall be subject to all the appropriate taxes under the NIRC, as amended. This is applicable to all types of cooperatives whether dealing purely with members or both members and non-members

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

**VISION STATEMENT**

A preferred university of developmental culture and inclusive growth.

**MISSION**

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

**GOALS**

- 1. Affirm 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 beneficiaries.

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

**THANK YOU**





Republic of the Philippines  
**MOUNTAIN PROVINCE STATE POLYTECHNIC COLLEGE**  
**Research, Development and Extension Sector**  
Bontoc, Mountain Province

Title of the Program/ Training/Meeting:		Check Specify Type	Meeting
Seminar Workshop on Fundamentals of Cooperative		x	Training
			Orientation
Date: <u>July 21-22, 2017</u> Venue: <u>Poblacion, Tadian, Mountain Province</u>			
Printed Name	Position	Signature	
1. Jose R. Sigod	Coop member		
2. Jerry L. Agudo	BOD		
3. Marcede Podes	member		
4. MAXIMO CIRUGALINE	ETHICS CHAIR		
5. Francisca Medo	member		
6. Valentina C. Dumangli	Ethic Comm. Member		
7. JORY F. CONIN-E	MEMBER		
8. PUREZA D. SAOB	Member		
9. Rosemary L. Coito	member		
10. Jose Licko	Member		
11. ALAN SULANG	MEMBER		
12. MARLYNE T. HUNWATT HERMAN	Audit Comm. member		
13. Remy Talaris	ETHICS COM.		
14. Chiquita P. Kederung	Member		
15. ANA NGADE.	BOD member		
16. ELSIE B. SANGDUYAN	Elec. Committee		
17. PAULINE T. AIXIBATCAN	Brgy. Rep.		
18. Axelina I. Dida	Tue Member		
19. Merna Dumalix	Prb. Member		
20. JOHANNY CAMIXET	B Member		
21. Agustin A. Ena	Balase Member		
22. ANDREA B. YAGUI	Member		
23. Angelina W. Pul-oacan	Brgy. Rep.		
24. Winefreda T. Paulan	Brgy member		
25. Elena Y. Pespex	Brgy Rep		
26. SUSAN A. LOPEZ			





Republic of the Philippines  
**MOUNTAIN PROVINCE STATE POLYTECHNIC COLLEGE**  
**Research, Development and Extension Sector**  
Bontoc, Mountain Province

27. KITAYO ELIZABETH S. ADDBAN	OIC Manager	<i>Elizabeth</i>
28. <i>Milagros Pangayon</i>	MPEN Exec. Officer	<i>MP</i>
29. RACHEL F. FAGAN	MPSPC BSA Faculty	<i>R</i>
30. May Gumihid	MPSPC KDE	
31. Emmie Arroy	MPSPC KDE	
32. Rochelle Ann Dalayon	MPSPC KDE	

**CERTIFICATION**

This is to certify that the above is the true and correct attendance list of the participants/resource speakers/facilitators/secretariat of the Seminar Workshop on Fundamentals of Cooperative. This is to certify further that the meals/snack claimed for payment by the caterer was served to the above participants.

  
**ELMER D. PAKIPAC, MSCD**  
Extension Director



# Program of Activities

July 21 2017

8:00-8:30 AM	Registration
8:30	Opening Prayer..... Participants
	Pambansang Awit..... Participants
	Opening Remarks..... Tadian MPC
	Introduction of Participants
	and Resource Speaker..... Milagros Pangesfan
	Pre-Evaluation ..... Rachel F. Fagyan
9:00 - 10:00	Lecture and workshop 1: Origins, Philosophies and Concept of Cooperatives Rachel F. Fagyan, CPA, MBA BSA 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: Plans, Programs and Programs of Cooperative Susan A. Lopez, Ed.D BSIT Faculty
2:30-4:00	Workshop and Open Forum
4:00-4:30	Resource Person Evaluation
4:31-5:00	Closing Prayer and Announcements

July 22, 2017

8:00-8:30AM	Registration
8:30—9:20	Opening Prayer..... Participants
9:20— 9:45	Recap on Previous Lectures ..... c/o Participants
	Introduction of Speakers... Milagros Pangesfan
9:00-12:00	Lecture and workshop 3: Salient Provisions of RA 9520 Rachel F. Fagyan, CPA, MBA BSA Faculty
12:00-1:00	LUNCH BREAK
1:01-3:00	Lecture and workshop 3 (continuation): Latest CDA and BIR Updates and Issuances Rachel F. Fagyan, CPA, MBA BSA Faculty
3:00— 4:00	Open Forum & Workshops / Resource Persons Evaluation
4:01-5:00	Awarding of Certificate to Speakers and Participants Closing Prayer





## 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


# *Certificate of Appreciation*

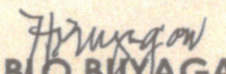
*Is awarded to*

*Rachel F. Fagyan*

For her invaluable contribution as a Resource Speaker in the "**Seminar-Workshop on FUNDAMENTALS OF COOPERATIVES**" for Cooperative Officers and Staff on the **Topics: Origin, Philosophies and Concepts of Cooperatives & Salient Provisions of the Cooperative Laws** held this July 21-22, 2017 at TMPC Training Hall, Poblacion, Tadian, Mountain Province.

Given this 22nd day of July 2017 at TMPC Training Hall, Poblacion, Tadian, Mountain Province.

  
**JERRY S. AGAGEO**  
TMPC BOD Chairperson

  
**REV. PABLO BUYAGAN**  
MPCU BOD Chairperson





# 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

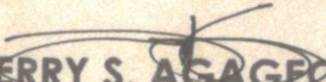
### *Certificate of Appreciation*

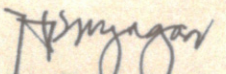
Is awarded to

*Susan A. Lopez*

For her invaluable contribution as a Resource Speaker in the "**Seminar-Workshop on FUNDAMENTALS OF COOPERATIVES**" for Cooperative Officers and Staff on the **Topics: Plans, Policies and Programs of Cooperatives** held this July 21-22, 2017 at TMPC Training Hall, Poblacion, Tadian, Mountain Province.

Given this 22nd day of July 2017 at TMPC Training Hall, Poblacion, Tadian, Mountain Province.

  
**JERRY S. AGASEO**  
TMPC BOD Chairperson

  
**REV. PABLO BUYAGAN**  
MPCU BOD Chairperson



Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province



*Seminar on  
Home Management:  
in Financial Context*



June 29, 2017

Ba-ang Rehabilitation Center, Bauko, Mountain Province

**RECEIVED**  
DATE: July 3, 2017  
BY: EMMIE - RDE

**ACCOUNTANCY  
DEPARTMENT**





*Republic of the Philippines*

# **Mountain Province State Polytechnic College**

Bontoc, Mountain Province



## **Home Management: In Financial Context**

### **Table of Contents**

Terminal Report Report	A
Photo Documentation	B
Authority to Travel	C
Request Letter	D
Activity Design	E
Lecture Notes	F
Attendance Sheet	G
Activity Program	H
Sample Resource Speaker's Certificate	J

# **ACCOUNTANCY DEPARTMENT**







Republic of the Philippines  
**Mountain Province State Polytechnic College**  
Bontoc, Mountain Province



**Department of Accountancy**

**Terminal Report**

**ACTIVITY IDENTIFICATION**

Training Title:	Financial Home Management
Extension Component:	Continuing Education
Extension Program:	Seminar-Workshop
Cooperating Agency	Provincial Social Work
Implementing Department:	Bachelor of Science in Accountancy
Faculty Extension Workers:	Rachel F. Fagyan
No. of Participants:	40
Venue:	Ba-ang Rehab Center, Bauko, Mountain Province
Date:	June 29, 2017
Source of Fund:	Provincial Government of Mountain Province
Total Budget Requirement:	

**EXECUTIVE SUMMARY**

In every unit of the society financial management is very important. Through financial management we are able to analyze whether our financial goals can be achieved given our financial status. This principle is true even with the smallest unit of the society, the family.

This year, the Provincial Government of Mountain Province thru the Provincial Social Work Office in collaboration with the Local Government Unit of Bauko held a seminar on Building Healthy Families in support with the LGU-Bauko's Community-Based Rehabilitation Program. This is also part of the province's celebration of the Father's Day. Since the participants are geared towards becoming a better citizen and a better person in the future, their financial literacy is also important.

The topic on *Financial Home Management* enabled the participants to identify the Six Steps towards Financial Freedom. After the rehabilitation program, the participants are expected to work on improving their lives and it includes engaging into entrepreneurial activities or livelihood projects. With this, the Resource Speaker discussed on the following topics: Setting up your financial goals; determining your current financial situation; calculating a monthly budget; saving your money; investing your money; and finally focusing on making good financial decisions.

Through these topics, the participants were given a clearer view on how to handle personal finances and how to have a concrete financial goals and turning it into reality. At the end of the activity, the participants were inspired to start making up their financial goals.



There were also some lectures on other topics which were given during that day which includes: Challenges of Children's Tantrums which was discussed by Mr. Eric Fulangen; Prevention of Reproductive Health Illness and Diseases by Ms. Prima Donna Te-elan; Salient Features of RA 9165 by Atty. Simon Toyokan, Jr.; and Significance of Fathers in Building a Stronger Society by Mr. Rolando Bragado.

Prepared By:

  
**RACHEL F. FAGYAN, CPA, MBA**  
Faculty Extensionists

Noted By:

  
**ELMER D. PAKIPAC, MSCD**  
Extension Director



# *Financial Home Management*



All ears and eyes on the speaker!! Ma'am Rachel Fagyan (BSA Faculty ) during her lecture on Home Management: In a Financial Context.



Ma'am Rachel Fagyan during the awarding of certificates of Appreciation and token to the guest speaker awarded by Mr. Paul Pagteilan (CBRP Consultant) assisted by Ms. Mabel Carino (GAD Focal)





The staff of the MSWD headed by Ms. Mabel Carino together with the LGU Community Based Rehabilitation Program Coordinators as they pose and smile after the activity.



The other activity resource speakers: Dr. Eric Fulangen, Atty. Simon Toyokan, Jr.



Ms. Prima Te-elan and Mr. Rolando Bragado giving away ice breakers in between their lectures.





Republic of the Philippines  
**Mountain Province State Polytechnic College**  
**BONTOC CAMPUS**  
Bontoc, Mountain Province

**AUTHORITY TO TRAVEL**

(Higher Education Division - HED)

Name: RACHEL F. FAGYAN  
Position: OIC Chairperson  
Official Station: Accountancy Department  
Destination: Ba-ang Rehab Center, Ba-ang, Bauko, Mountain Province  
Purpose of Travel: To serve as a resource speaker on Home Management under the  
Provincial Gender Focal Point System celebration of Father's Day  
Estimated Expenses: \_\_\_\_\_  
Chargeable Against: College fund  
Expected Dates of Travel: June 29, 2017

Requested by:

  
\_\_\_\_\_  
**RACHEL F. FAGYAN**

Recommending Approval:

  
\_\_\_\_\_  
**CHRISTIE LYNNE C. CODOD**  
Executive Dean

Noted:

  
\_\_\_\_\_  
**GERALDINE L. MADJACO**  
VP for Academic Affairs

Funds Available:

\_\_\_\_\_  
**IMELDA D. GUIDANGEN**  
Accountant III

  
\_\_\_\_\_  
**REXTON F. CHAKAS**  
President

06-28-17





Republic of the Philippines  
CORDILLERA ADMINISTRATIVE REGION  
**PROVINCIAL GOVERNMENT OF MOUNTAIN PROVINCE**  
**OFFICE OF THE PROVINCIAL GOVERNOR**  
PROVINCIAL CAPITOL, BONTOC, MOUNTAIN PROVINCE

June 13, 2017

**DR. REXTON F. CHAKAS**

President

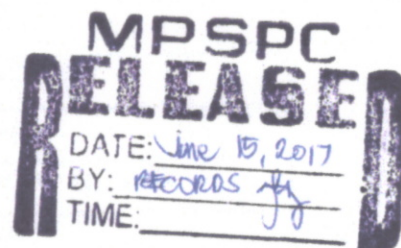
Mountain Province State Polytechnic  
Bontoc, Mountain Province



**ATTENTION:** Ms. Rachel F. Fagyan  
Department Chairman  
Accountancy Department

Dear Dr. Chakas:

Greetings!



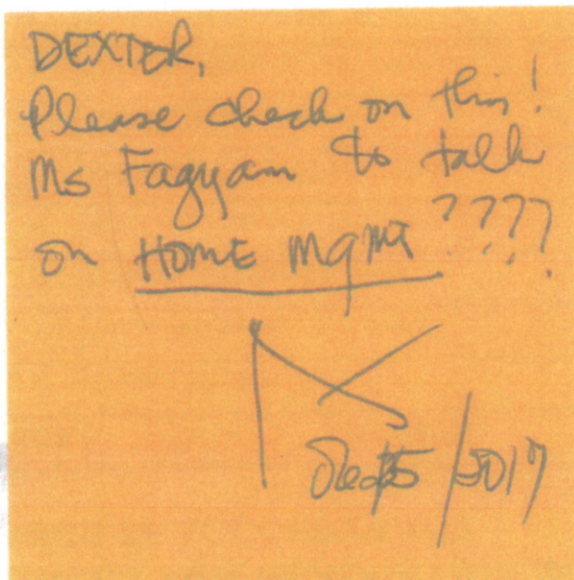
We are pleased to inform you that the *Provincial Gender Focal Point System (GFPS)* will be celebrating the **Father's Day** on June 29, 2017 with the theme "*Building Healthy Families*". This will be attended by the drug surrenders under the drug recovery program, at Ba-ang Rehab Center, Bauko Mountain Province.

Anent hereto, may we request **Ms. Rachel Fagyan** from the Accountancy Department to talk about **Home Management** with the participants. The activity will start at 9:00 o'clock am.

Thank you in anticipation of your continuing support to this program.

Very truly yours,

  
**ATTY. AMADOR P. BATAY-AN**  
Provincial Administrator



OK!  
Dec 20 / 2017



Republic of the Philippines  
**PROVINCIAL SOCIAL WELFARE AND DEVELOPMENT OFFICE**  
Mountain Province

**ACTIVITY DESIGN**

Title of Activity: **Father's Day Forum**  
Theme: *Building Healthy Families*  
Date: June 29, 2017  
Venue: Ba-ang Drug Rehabilitation Center  
Bauko, Mountain Province

**I. Rationale:**

If there is the day to honor Mother's Day, there also be a corresponding day to honor Fathers. Father's Day is a beautiful event that acknowledges and appreciates the important role played by a father in raising a child and consequently building a stronger society. Traditionally, the father was the breadwinner while the mother was a housewife and raised the children, but that tradition family model is now less common.

Nowadays, often both parents work and share responsibilities associated with raising children and taking care of the house. This changing is helping in strengthening father-child relationship and consequently in emotional development of a child and building of stronger family bonds.

Over the years, the noble idea of celebrating Father's Day became quite popular during the month of June. To support this, the Provincial Government through the Gender and Development Program enjoin in the observance of this celebration to recognize the hardships of fathers in the family.

**II. Objectives:**

- To acknowledge the contribution of Fathers to individual families and to the societies at large
- To share with other fathers the best practices of fatherhood that may encourage them to build more a stronger family relationship
- To reach-out fathers who are under the drug recovery program thru the conduct of orientation on the updated Salient Features of RA9165.

**III. Description:**

This activity is intended to reach-out and spread awareness about Father's Day to "Scholars" who are under the Drug Recovery Program. It will be a one day activity to let the participants experience the spirit of their Special Day. A day that will make them feel special and recognize the significance of fathers in ones life.



Speakers will be invited to share with their expertise on the topics that may uplift themselves as fathers.

**IV. Budgetary Requirement:**

Meals and Snacks			
Snacks	60pax x 50 x 2	6,000	
Lunch	60pax x 120	7,200	
Dinner	60 pax x 120	7,200	
Tarpaulin	5x6	1,800	
Token for Speakers	5 x 1,000	5,000	
Supplies		5,000	
<b>Total Budget Needed</b>			<b>Php 32,200</b>


**V. Topics to be Presented**

- Salient Features of RA9165
- Significance of Fathers in Building a Stronger Society
- Healthy Family Lifestyle
- Responsible Parenting and Healthy Family Relationship
- Responding to the Challenges of Children’s Tantrums
- Workshop

Prepared by:

  
**MABEL C. CARIÑO**  
GAD Focal Person

Recommending Approval:

  
**ROSALINDA T. BELAGAN**  
PSWD Officer

Approved by:

  
**BONIFACIO C. LACWASAN JR.**  
GFPS Chair/Provincial Governor



# HOME MANAGEMENT: IN A FINANCIAL CONTEXT

RACHEL F. FAGYAN, CPA, MBA

## DEFINITION...

• THE PROCESS OF EFFECTIVELY  
RUNNING A HOUSEHOLD BY KEEPING  
TRACK OF PERSONAL EXPENSES,  
PERSONAL DEBT AND A PERSON'S NET  
WORTH FINANCIALLY.

## DOING A FINANCIAL PLAN



### PART 1. SET YOUR FINANCIAL GOALS



1. Determine what  
your key financial  
goals are.

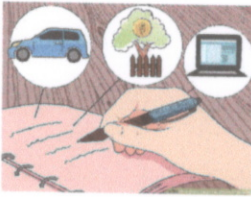


2. Be accurate in your  
goals you want to  
accomplish.

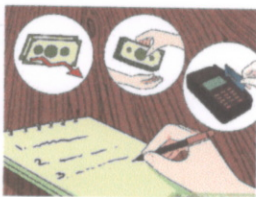
Your Goals Should be

**S-M-A-R-T**

### PART 2: DETERMINING YOUR CURRENT FINANCIAL SITUATION

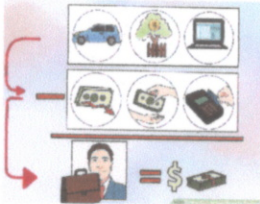


1. List your assets.



2. List your liabilities.

### PART 2: DETERMINING YOUR CURRENT FINANCIAL SITUATION



3. Subtract the total  
amount of your  
liabilities from the  
total value of your  
assets.

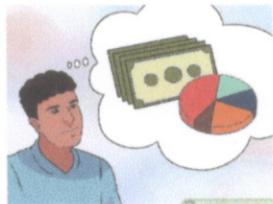


This is your net  
worth.



**PART 3: CALCULATING A MONTHLY BUDGET**

**1. Decide to create a budget.**

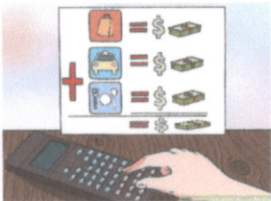


It is even more important to know how much money comes in and goes out every month.

**PART 3: CALCULATING A MONTHLY BUDGET**



**2. Determine your sources of income**

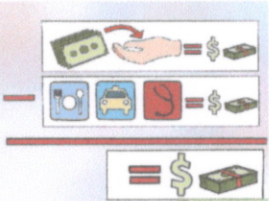


**3. Determine your monthly expenses.**

**PART 3: CALCULATING A MONTHLY BUDGET**



**4. Account for irregular and variable expenses.**



**5. Subtract your total expenses from your total income.**

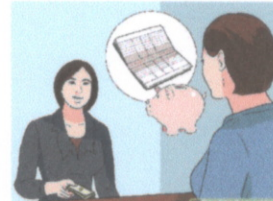
**PART4: SAVING YOUR MONEY**



**1. Find savings**

- 1. Look at your budget and decide what is a "want" and what is a "need".
- 2. Look to the "wants" area for savings.
- 3. Similarly, look at what you consider "needs", and ask yourself if they are truly needs.

**PART4: SAVING YOUR MONEY**



**2. Learn to make saving a habit.**

Saving 10% of your income is a good place to begin, but saving anything is better than nothing

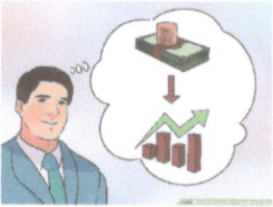
**PART4: SAVING YOUR MONEY**




**3. Build an emergency fund.**



**PART5: INVESTING YOUR MONEY**





**1. Consider making investments.**

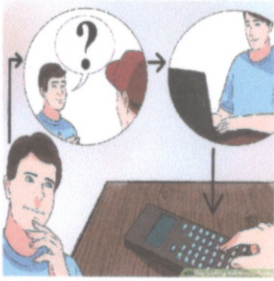
**2. Choose appropriate investments.**

**PART6: FOCUSING ON MAKING GOOD FINANCIAL DECISIONS**


**1. Think carefully when making financial decisions.**


Use the method

**S-TOP  
A-SK  
V-ERIFY  
E-ESTIMATE  
D-ECIDE**




**PART6: FOCUSING ON MAKING GOOD FINANCIAL DECISIONS**





**2. Be cautious when using credit.**

**3. Seek trusted advice when you need it.**



**FINANCIAL PLANNING**

**MAKE YOUR DREAMS INTO A REALITY!**

**HAPPY PLANNING =)**

**End of Presentation**



**Happy Father's Day**

**THANK YOU**



**ATTENDANCE SHEET**

Title of Program/Training/Meeting: <b>Father's Day Forum</b>				Check Specify Type	Meeting Training Orientation
Intended Participants: Drug Surrenderers					
Sponsoring Group: OPSWDO					
Source of fund: Provincial GAD					
Date: June 29, 2017					
Place: Baang Campus, Banao, Bauko, Mt. Province					
Printed Name of Participants	Sex		Position / Title	Unit/Agency Represented	Signature
	F	M			
1 EDWARD CADISEL		✓		NANGGAWA	
2 MAGINO RENZI	+	+		TAPAPAN	
3 BELINGEN, JOEL		✓		SAD SADA	
4 ROLDAN Pilonco		-		NANGGAWA	
5 JEREMIAS BALIWAN		-		TAPAPAN	
6 MARK COMPARAN		-		SIPATAN	
7 Venancio Arwag		✓		CURUPADAN	
8 BANGSAY CHRISTIAN		✓		II	
9 KONSTANCIO Lokey		-		LETANG	
10 GRENEL DALIGIS		✓		Banao	
11 Rino Culical		-		Banao	
12 MAMAGAN SULALI		✓		TAPAPAN	
13 COLAS Tabonican		✓		TAPAPAN	
14 Romie Agano		✓		Letang	
15 Raymundo Parasa		✓		NANGGAWA	
16 Felise ALCIDO		-		BAPAO	
17 MARFREN GAGUI		✓		LESEB	
18 Amador Pagodped		✓		PANAU	
19 Albert Incion		-		An-an	
20 AGATHA (BANKO)		✓		A. Banko	

**CERTIFICATION**

This is to certify that above is the true and correct attendance list of the Participants/  
Facilitators/ Secretariat of the Father's Day Forum

This is to certify further that the meals/snacks being claimed by the catere were served to the  
above.

MABEL G. BANO





## ATTENDANCE SHEET

Title of Program/Training/Meeting: <b>Father's Day Forum</b>	Check Specify Type	Meeting Training Orientation
---	--------------------------	------------------------------------

Intended Participants: Drug Surrenderers

Sponsoring Group: OPSWDO

Source of fund: Provincial GAD

Date: June 29, 2017

Place: Baang Campus, Banao, Bauko, Mt. Province

Printed Name of Participants	Sex		Position / Title	Unit/Agency Represented	Signature
	F	M			
1. ROLANDO D. BRAGATO		-	SUPERVISING AGRICULTURIST	OPAG	
2. ERIC F. FULANGEN		-	Comm. Rep.	MAC	
3. Eduardo Padrao		-	QBAN	LGU	
4. RUBY W. DOCAO			Savo II	LGU - Banao	
5. Melcel Carino				OPSWDO	
6. Dominga K. Faglan					
7. RACHEL F. FAGLAN			BSA OIC Chairperson	MPSPC	
8. Cherry D. De la Cruz			LGU Puro	PWD	
9. Cesario Bering		-	GUARD	PWD	
10. Leonard Langfian		-	AOI	LGU - Banao	
11. Roelyn Warden			XDA II	LGU - Banao	
12. PAUL P. PASTELAN			LGU BANAPO DRUG CONSULTANT	LGU - Banao	
13. Fernando Padayot				OPSWDO	
14. Ana Juan				OPSWDO	
15. Julio D. MILANBAG					
16. SIMONEA K. JOTOKAL				GUARDIAN	
17. Arnel Calde				LGU - Banao	
18. Christian Khayad			BPAT	LAGAWA	
19. ERICKSON ENONG				FAITH BASE	
20. ALFREDO DAMOLING JR.				FAITH BASE	
21. PRIMA DUNNA			ABPO II	PHU	

## CERTIFICATION

This is to certify that above is the true and correct attendance list of the Participants/  
Facilitators/ Secretariat of the Father's Day Forum

This is to certify further that the meals/snacks being claimed by the catere were served to the  
above.

MAREIC CARINO



Republic of the Philippines  
Cordillera Administrative Region  
Mountain Province  
Local Government of Bauko

# Certificate of Appreciation

is awarded to

**RACHEL F. FAGYAN**

---

For sharing his/her valuable input as speaker during the conduct of  
the Community-Based Rehabilitation Program in his/her topic on  
**HOME MANAGEMENT**

---

held at MPSPC Baang campus, Banao, Bauko, Mountain Province.

Given this 29<sup>TH</sup> DAY of JUNE, 2017.

  
**ABRAHAM B. AKILIT**  
Municipal Mayor





Republic of the Philippines

PROVINCIAL GOVERNMENT OF MOUNTAIN PROVINCE

Awards this

# Certificate of Appreciation

to

**RACHEL F. FAGYAN**

In grateful recognition and commendation for her invaluable time and effort as Resource Speaker during the 2017 Father's Day Forum with a theme, "*Building Healthy Families*" held at Ba-ang Rehab Center, Bauko Mountain Province, June 29 2017.

Given this 29th day of June, in the year of our Lord , Two Thousand Seventeen.

  
**BONIFACIO C. LACWASAN, JR.**

Provincial Governor 





### *What Makes A DAD?*

*GOD took the strength of a mountain,*

*The majesty of a tree,*

*The warmth of a summer sun,*

*The calm of a quiet sea,*

*The generous soul of nature,*

*The wisdom of the ages,*

*The power of the eagle's flight,*

*The joy of a morning in spring,*

*The faith of a mustard seed,*

*The patience of eternity,*

*The depth of a family need,*

*Then God combined these qualities,*

*When there was nothing more to add,*

*He knew His masterpiece was complete,*

*And so,*

*He called it.....DAD*

*Author Unknown*



# Welcome

## Father's Day Forum

June 29, 2017

Ba-ang Drug Rehabilitation Center  
Bauko, Mountain Province

Theme:

**Building Healthy Families**

This serves as invitation:

RACHEL F. FAGYAN

BQA OIC CHAIRPERSON