

Republic of the Philippines

Mountain Province State Polytechnic College

Bontoc, Mountain Province



Department of

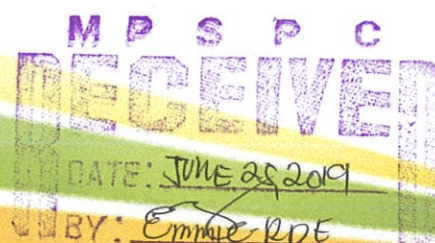


Accountancy

Training on Cooperative Credit Management

Poblacion, Bontoc, Mountain Province

June 21, 2019





Republic of the Philippines

Mountain Province State Polytechnic College

(Bontoc, Mountain Province)

ACCOUNTANCY DEPARTMENT

TERMINAL REPORT

I. GENERAL INFORMATION

Activity: Training on Cooperative Credit Management
Date & Time of Activity: June 21, 2019
Venue of Activity: Anayah's Hall, Poblacion Bontoc, Mountain Province
Proponents: Rachel F. Fagyan, Accountancy OIC-Chairperson
Jenifer N. Damayan, MBA & MPA Coordinator
Rodeline D. Vilog, BSA Extension Coordinator
Shamraine M. Fokleg, Accountancy Student
MPCU staff
Facilitators:
Participants: Cooperative members, staff, committees and officers
Budget: **15,190.00**
Source of Fund: **11,880.00 (MPCU)**
3,310.00 (MPSPC)

II. NARRATIVE REPORT

For credit cooperatives, management of loans to the member-borrower is very important. Efficient credit management would contribute much to the profitability of the cooperative contributing to its sustainability. However, considering committees, boards and officers of every cooperative are elected and are appointed, not all possess necessary skills on credit management. Thus, a mandatory training as this is required by Cooperative Development Authority. In partnership with the Mountain Province Cooperative Union (MPCU), this training was conceptualized to provide this need of cooperatives.

The training started with an opening prayer led by Rev. Rafael K. Lomong-oy followed by the singing of the national anthem conducted by Ms. Shamraine M. Fokleg, a freshman student of the accountancy department. To set the mood of the participants, Ms. Milagros F. Pangesfan of MPCU acknowledged the presence of participants followed by her statement of purpose of the said training. This was completed by the presentation of Ms. Fokleg on the MPSPC VMGO relating the significance of the conducting activity as this to the said institution. This was followed by a short introduction of the lecturer. Ms. Rachel Fagyan, is the current head of the accountancy department, accountancy public practitioner, and licensed real estate appraiser and practitioner. In addition, she has been a lecturer for a number of years.

To start with the lecture, the speaker gave a warm greetings to the participants. Then presented to them what credit can do. Then discusses origin of credit. After which, she presented different risk attached to credit and some interventions. In here, the participants started to clarify things and shared their thoughts especially on the provision of the probable losses. There was a very long discussion on this matter considering the effect of the provision to the income of the cooperative.

On the interventions, writing-off loans was elaborated for the participants to understand its concept since this would mean deleting of the borrower's record. After this was clarified, participants started to share their practices on managing loans extended to the members. Another participants also clarified on the reclassification of accounts which was satisfactorily answered by the speaker.

Moving on, the speaker also discussed on the functions of the board on credit management. Also tips on reducing risk attached to credit was shared. Though, workshop was not utilized by the speaker on this training, it was augmented by the different sharing based on actual experiences of both participants and the speaker. At the end of the day, despite of the noise of the street and the heat of the weather, participants enjoyed learning from the lecturer and from the other participants. Indeed, this activity is very fruitful. This activity was then adjourned after the conduct of the evaluation.



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III. PHOTO DOCUMENTATION



Registration of participants



Up: Ms Shamraine M. Fokleg conducting Philippine National Anthem:

Left: Presentation of MPSPC VMGO

Down: Ms. Rachel F. Fagyan lecturing on COOperative Credit Management





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Some of the pictures taken during the sharing, and question and answer portion.



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Ms. Rodeline Vilog on the activity and resource person evaluation.



Camera captures faces of those who stayed until the end.
Until next time! See you and thank you for joining us.

IV. RECOMMENDATIONS

The activity went well despite of some issues encountered. The night before the activity, only 17 participants confirmed their attendance. On the morning, additional 4 send their confirmation. Thus, the team planned for a small group thus preparing kits for lesser group and selecting venue fitted for the small number. However, it turned out the attendance doubled resulted to crowd contributing to the heat of the weather, and rushing of the additional materials. Thus, it is recommended that adoption of measures to identify actual attendance is necessary. Also, selecting a venue may be considered since the noise around and the ventilation of the place has an effect on the learning process of the participants.

V. ATTACHMENTS

(approved activity design, attendance sheet, sample certificate/ photocopy of certificate)



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Prepared by:

RODELINE D. VILOG

Extension Coordinator, Accountancy

Noted:

ELMER D. PAKIPAC

Extension Director



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Mountain Province State Polytechnic College

Bontoc Campus, Mountain Province

DEPARTMENT OF ACCOUNTANCY

ATTENDANCE SHEET

Title of Activity: Training on Cooperative Credit Management

Date & Time: June 21, 2019; 8am to 5pm

Venue: Anayah's, Chakas Building, Bontoc, Mountain Province

No.	NAME	GENDER			UNIT/OFFICE/ DEPARTMENT	SIGNATURE
		F	LGBTQ	M		
1.	KRISTLE ROSE A. LISLID	✓			BSA - MPSPC	<i>[Signature]</i>
2.	JILL O. APIL	✓			BSA	<i>[Signature]</i>
3.	Pauline A. Sarol	✓			SPCC	<i>[Signature]</i>
4.	BEATRICE B. PESPOS	✓			SPCC	<i>[Signature]</i>
5.	Janine A. Bondad	✓			SPCC	<i>[Signature]</i>
6.	Nove D. Comingo	✓			SPCC	<i>[Signature]</i>
7.	Jovy Isin D. Dacyan	✓			SPSCC	<i>[Signature]</i>
8.	Olympia A. Langgacao	✓			OFMPC	<i>[Signature]</i>
9.	Sonia Gonzaga L.	✓			OFMPC	<i>[Signature]</i>
10.	Jenifer Maymes A.	✓			OFMPC	<i>[Signature]</i>
11.	Rafael K. LOMONG-OY				DECCO	<i>[Signature]</i>
12.	ROMEL P. BIGUEL			✓	SPSCC	<i>[Signature]</i>
13.	MARCELINO P. GABU			✓	THPC	<i>[Signature]</i>
14.	Helen A. Bacdas	✓			FLMHRH EMPC	<i>[Signature]</i>
15.	MARISSA JOY T. BILLAO	✓			LHMRHEMPC	<i>[Signature]</i>
16.	Juanita S. AGUMDANG	✓			SPSCC	<i>[Signature]</i>
17.	ALVIN RHEX T. CALIXO			✓	CRCC	<i>[Signature]</i>
18.	MARCY LYNN L. PILIYEN	✓			CBMP	<i>[Signature]</i>
19.	NEILSON JON S. CHENGAT			✓	CBMP	<i>[Signature]</i>
20.	OPD-OPD JOVELYN DAMN	✓			CBMP	<i>[Signature]</i>
21.	JOSE A. AMPAC				DECCO	<i>[Signature]</i>
22.	JOVELYN T. MUAWE	✓			LHMRHEMPC	<i>[Signature]</i>
23.	SKRAH L. CRUCIANO	✓			Saint Barnabas	<i>[Signature]</i>
24.	Bunny B. Mones	✓			Saint Barnabas	<i>[Signature]</i>
25.	TAFALING, Celesta S.	✓			MPSPC	<i>[Signature]</i>

CERTIFICATION

This is to CERTIFY that the above is the true and correct attendance list of the participants/facilitators/secretariat of the above-mentioned activity.

This is to CERTIFY that the meals/snacks claimed for payment by the caterer was served to the above participants.



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Bontoc Campus, Mountain Province

DEPARTMENT OF ACCOUNTANCY

ATTENDANCE SHEET

Title of Activity: Training on Cooperative Credit Management

Date & Time: June 21, 2019; 8am to 5pm

Venue: Anayah's, Chakas Building, Bontoc, Mountain Province

No.	NAME	GENDER			UNIT/OFFICE/ DEPARTMENT	SIGNATURE
		F	LGBTQ	M		
26.	MARY A. ATUAN	-	-			<i>Snathan</i>
27.	Loreta L. Kitongun	-	-		SBCC	<i>Kitongun</i>
28.	Ethel Dale D. Balanay	-	-		SBCC	<i>Ethel Dale D. Balanay</i>
29.	KARLWIN C. AGUIRRE	-		-	THCB	<i>Karlwin C. Aguirre</i>
30.	Red Cabalen RODOLFO B. CABOTEN	-		-		<i>Rodolfo B. Caboten</i>
31.	Kiddy Asuit	-		-		<i>Kiddy Asuit</i>
32.	Barnabas C. Onaoken	-		-	DECCO	<i>Barnabas C. Onaoken</i>
33.	Felix Shamraue M.	-	-		MPSPC	<i>Felix Shamraue M.</i>
34.	Mary Joy Balmedom	-		-		<i>Mary Joy Balmedom</i>
35.	Arlene Cajal	-				<i>Arlene Cajal</i>
36.	Jenefer L. Bangsoy	-	-		Decco	<i>Jenefer L. Bangsoy</i>
37.	Mary Chaluga	-	-		ASMP	<i>Mary Chaluga</i>
38.	Milagros Pangarum	-	-		MPCU	<i>Milagros Pangarum</i>
39.	RACHEL F. FAGYAN	-			MPSPC	<i>Rachel F. Fagyan</i>
40.	Rodelina A. Vito	-			MPSPC	<i>Rodelina A. Vito</i>
41.	JENIFER N. DANTAN	-			MPSPC	<i>Jenifer N. Dantan</i>
42.						
43.						
44.						
45.						
46.						
47.						
48.						
49.						
50.						

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CREDIT MANAGEMENT

June 22, 2019
RACHEL F. FAGYAN, CPA, MBA
Mountain Province State Polytechnic College
Bontoc, Mountain Province



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Definition of Credit

- ❖ Is a term derived from the Latin word **credo- meaning to believe, to trust**
- ❖ Securing something of value, whether tangible or intangible, in return for a promise to pay at some determined future date
- ❖ The ability of a person to affect exchange of values by offering a promise of future payment;

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Elements of Credit

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

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5 C's of Credit

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

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The 5 C's Of Credit

1. Character

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

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2. Capacity

- capacity to **pay debt on schedule** and in cash
- Payment schedule fit the borrowers cash flow
- Extent of the borrower's disposable income
- Total monthly debt/ net monthly income
- Number of dependents that live on the disposable income

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3. Collateral

- A means of gaining control over some of the borrowers' assets or capital
- Support for loan approval if the other C's are weak
- The loan term should ever exceed the useful life of the collateral and loan amount should not exceed the value of collateral
- Do not over lend on collateral – provide loans from 50% - 75% of the appraised value of collateral

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4. Capital

Asset Growth

- Has the member made steady, even if slow growth in assets or is every penny earned immediately spent?

Savings Growth

- Does the member save consistently at the cooperative?
- Are they there just to get a loan?
- Does the member live beyond their means?

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5. Conditions

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

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Credit Risk

The potential that a borrower or counter-party will fail to meet its obligations in accordance with agreed terms

The probability of loss from a credit transaction

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Loan Delinquency

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

What account is considered delinquent?

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

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Sufficient Provisions for Allowance for Loan Losses

- 100% of all loans delinquent for more than 12 months
- 35% of all loans delinquent for 1-12 months

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

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

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FINANCIAL LOAN HOUSEKEEPING PROGRAM

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

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Key Areas of Intervention:


1. Cleaning up the Loans Receivable

A. Write-off

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

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



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B. Reclassification

1. Transfer of Delinquent accounts (Problem accounts)

2. Same features and functions with loans receivables or accounts receivables

3. Main responsibility of Loan Monitoring Officer-for-Delinquent Accounts

4. No Effect to the total assets



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Key Areas of Intervention:

2. Proper Provisioning

• Amount of provisions/ allowance to cover losses for non-performing loans


100% for loans delinquent over 365 days

35% for loans delinquent below 365 days

IMPLICATION:

• Decrease in Total Assets

• Reduce Net Surplus and Increase Net Loss



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Key Areas of Intervention:

3. Charge-off or Offsetting

• Application of deposits against delinquent accounts


• Take effect with the member's authorization

IMPLICATION:

• Decrease in Total Assets

• Decrease in Members' Savings Deposits and Share Capital

• Loss



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The Loan Application Cycle

Loan Application

Monitoring & Collection


Documentation & Registration

Loan Release

CI & Collateral Appraisal

Evaluation & Credit Scoring

Approval Process



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ROLES OF THE BOARD OF DIRECTORS IN CREDIT MANAGEMENT

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

1. Loan authority


2. Loan portfolio

3. Geographic limits

4. Pricing policies

5. Off-balance sheet exposure limits

6. Loan review process



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TIPS TO REDUCE CREDIT RISK


• Avoid making high-risk loans

• Use collateral to reduce risk

• Diversify by lending to different types of borrowers and providing undue concentration to a borrower or group of borrowers

• Documentation needed to legally enforce a loan contract

4



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TIPS TO REDUCE CREDIT RISK

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



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VISION STATEMENT

A preferred university of developmental culture and inclusive growth.

MISSION

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

GOALS

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



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Major Thrusts

- H-Hearty Approach to Management & Governance, & Transformational Leadership
- E- Enriched Academic Programs
- R-Relevant Student Services, Development, and Welfare Program
- I- International and Local Linkages
- T-Technology, Facilities, and Assets Enhancement Program
- A- Aggressive Staff Development and Welfare Program
- G-Gainful Resource Generation and Enterprise Development Program
- E- Excellent Researches and Relevant Extension Programs



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End of Presentation



THANK YOU



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RESEARCH DEVELOPMENT AND EXTENSION SERVICES

ACTIVITY DESIGN

I. GENERAL INFORMATION

Activity: **Training on Cooperative Credit Management**

Date & Time of Activity: June 21, 2019

Venue of Activity: Anayah's, Chakas Building, Bontoc, Mountain Province

Proponent: Rachel F. Fagyan, Accountancy OIC-Chairperson
Jenifer N. Damayan, MBA & MPA Coordinator
Rodeline D. Vilog, BSA Extension Coordinator

Facilitators: Shamraine M. Fokleg, Accountancy Student
MPCU staff

Participants: Cooperative members, staff, committees and officers

Budget: **15,190.00**

Source of Fund: **11,880.00 (MPCU)**
3,310.00 (MPSPC)

II. RATIONALE

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

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

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

III. OBJECTIVES

At the end of the activity, the participants should be able to:

- a. explain the concepts and principles of savings and credit;
- b. identify the elements of credit/ lending policy; and
- c. appreciate the presence of an effective credit/ lending process.

IV. EXPECTED OUTPUT

At the end of the activity, the participants should have:

- a. identified various savings and credit/lending practices; and
- b. prepared and presented a sample credit/lending policy applicable to cooperatives.



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V. RESOURCE REQUIREMENTS:

A. Budgetary Requirements:

Item	Description	Quantity	Unit Cost	Total Cost
1	Meals and Snacks (1 day)	50 pax	220.00	11,000.00
2	HBW Ballpen-black	40 pcs.	10.00	400.00
3	Stenographer Notebook	40 pcs.	12.00	480.00
4	(MPCU Counterpart) Sub-total			11,880.00
5	Brown envelope (long)	40 pcs.	10.00	400.00
6	Epson ink # 003 (Black)	1 pc.	500.00	500.00
7	Epson ink # 003 (Tricolor)	1 set	1,500.00	1,500.00
8	Parchment paper	1 pack	100.00	100.00
9	Bond paper-long	3 reams	270.00	810.00
10	(MPSPC Counterpart) Sub-total			3,310.00
11				
11				
12				
			GRAND TOTAL:	15,190.00

B. Human Resources

(Indicate committee members, coordinators, ushers/ usherettes, marshals, etc)

Committee/ Task	Number of Persons required	People Responsible/ Members
Facilitators/Secretariats	4	MPCU staff Rodeline D. Vilog Shamraine M. Fokleg
Documentation Committee	2	Rodeline D. Vilog Shamraine M. Fokleg
Speakers	2	Rachel F. Fagyan Jenifer N. Damayan

C. Supplies, Property and Equipment Requirements

Property/ Venue/ Equipment	Date to be used
Three (3) reams Long Bond Paper	June 21, 2019
40 Brown envelope (long)	
One (1)Epson ink # 003 (Black)	
One (1) Epson ink # 003 (Tricolor)	
Parchment paper	
One (1) Projector and Screen	
One (1) Laptop	
Two (2) Microphone and speaker	
40 HBW Ballpen (black)	
40 Stenographer Notebook	

VI. PROGRAM:



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June 21, 2019	
Time	Activity
8:00 a.m. – 8:30 a.m.	Registration
8:31 a.m. – 9:30 a.m.	Opening Prayer Pambansang Awit Acknowledgement of participants Presentation of the MPSPC VMGO
9:31a.m. – 12:00 noon	Seminar – Workshop Proper:
	1. Concepts and principles of savings and credit
	2. Elements of Credit/ Lending Policy
12:01-1:00 p.m.	Lunch Break
1:01 p.m. – 3:00p.m.	Continuation: 3. Effective credit/lending process
3:01 p.m. – 4:00 p.m.	Workshop, Open Forum and Post Evaluation
4:01 p.m. – 5:00 p.m.	Closing Activities


Prepared by:


RODELINE D. VILOG
BSA, Extension Coordinator

Noted:


ELMER D. PAKIPAC
Director, Extension Unit

Reviewed:


VILMA C. SAPIL
Coordinator, Learning and Development

Funds Available:


REXON T. DAMAYAN
Accountant III

Recommending Approval:


ANNIE GRAIL F. EKID
Vice-President for Research Development and Extension

Approved:


REXTON F. CHAKAS
College President



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NOTE:

1. Funds Available portion of this form shall be initialed by the Director for Budget & Fiscal Planning before the Accountant signs.
2. For GAD appropriated activities, Noted by portion shall be initialed by the GAD Focal Person



SUMMARY OF EVALUATION

Activity Title: **Training on Cooperative Credit Management**
Date: **June 21, 2019**
Venue: **Anayah's Hall, Poblacion
Bontoc, Mountain Province**

A. Resource Speaker:

Name: **RACHEL F. FAGYAN**
Topic: **Training on Cooperative Credit Management**

Rating Scale:

1 - Poor (2.00-1.50) 3 - Satisfactory (2.51-3.50) 5 - Excellent (4.51-5.00)
2 - Fair (1.51-2.50) 4 - Very Satisfactory (3.51-4.50)

Particulars		mean
1	Clarity of Objectives at the beginning	4.56
2	Organization/Sequencing of topics	4.63
3	Clarity of topic/ideas presented/discussed	4.56
4	Effectiveness of methodologies/style of teaching	4.31
5	Quality and effectiveness of instructional materials	4.38
6	Ability to teach/communicate ideas	4.44
7	Ability to answer questions	4.63
8	Ability to arouse/sustain interest	4.50
9	Ability to manage time	4.56
10	How the topic was ended	4.63
Grand Mean		4.52

The grand mean equaled **4.52** with a descriptive equivalent of EXCELLENT.

Things Liked in the resource person:

- Efficient/effective teaching
- Energetic, smiling and strong speaker
- The resource person is happy and active that makes everyone listens and participate in the lecture.
- The lecturer is very enthusiastic & very knowledgeable on her topic. She is a very good lecturer.
- Clear voice.
- She is smiling face and patient in expounding her topic.
- Smart, confident and talks clearly
- Accommodate/entertain ideas and questions.

Things not liked in the resource person:

- She talks too fast sometimes

Other remarks:

- Maintain your efficient and effective teaching
- Try to learn or provide ice breaker
- I like another set of seminar someday with the same speaker. Thanks and God bless us all!

B. Activity Evaluation:

Rating Scale:

1 - Poor (2.00-1.50)

3 - Satisfactory (2.51-3.50)

5 - Excellent (4.51-5.00)

2 - Fair (1.51-2.50)

4 - Very Satisfactory (3.51-4.50)

Particulars		mean
1	Objectives and Relevance	
a	Clarity and relevance	4.56
b	Attainment of the activity objectives	4.56
c	Usefulness of the activity/topics to the participants	4.69
d	Timeliness and immediate applicability	4.63
2	Organization and preparation; Venue	
a	Planning and implementing activity	4.25
b	Preparation and organization of the activities	4.25
c	Ventilation, lighting, equipment and facilities in the venue	3.63
d	Appropriateness of the venue of the activity	3.88
e	Time allotment per activity	4.38
3	Speaker and Facilitator	
a	Mastery of the subject matter/content	4.63
b	Use of effective means of communicating ideas	4.63
c	Keenness and interest in the conduct of training	4.69
d	Stimulation of the participants' interest	4.56
4	Involvement of Participants	
a	Enthusiasm and interest shown	4.56
b	Level of involvement of participants	4.50
5	Food	4.31
6	Overall Evaluation	4.44
Grand Mean		4.42

The overall evaluation rated **4.44** with a descriptive equivalent of VERY SATISFACTORY while the grand mean equaled **4.42** with the same descriptive equivalent.

Comments and Suggestions:

- The following seminars are requested:
 - ✓ Cooperative taxation
 - ✓ Bookkeeping
- There should be electric fan at every corner. For food, at least they prepare chicken or fish.
- The venue is nice however it is not sound proof. Nakakadistruct pa rin ang activities sa labas. Please provide additional fan.

Prepared by:


RODELINE D. VILOG

Extension Coordinator, BSA

Noted by:


RACHEL F. FAGYAN

OIC-Chairperson, BSA



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(Campus), Mountain Province

DEPARTMENT/UNIT

ATTENDANCE SHEET

Title of Activity:						
Date & Time:						
Venue:						
No.	NAME	GENDER			UNIT/OFFICE/DEPARTMENT	SIGNATURE
		F	LGBTQ	M		
26.	Benedict F. Matib			✓	PACO	
27.	Rosendo S. Navarero			✓	SWMPC	
28.	Brenda P. Cabacson	✓			PHMPC	
29.	GILLIAN L. DE CASTRO	✓			SWMPC	
30.	MERCY G. PAC-ET	✓			SWMPC	
31.	GREG E. LIYAC				SWMPC	
32.	Raselle A. Mediana			✓	SWMPC	
33.	LIYAC, REMEL E			✓	SWMPC	
34.	HOMER R. MANANGAN			✓	SWMPC	
35.	JOHNNY T. SARANGAT			✓	SWMPC	
36.	Mercy G. Pac-et	✓			SWMPC	
37.	Melisa W. Mangibol	✓			SWMPC	
38.	FRENZEL PILUTAN			✓	"	
39.	Consuelo I. Liban	✓			PHMPC	
40.	BENITO P. LIBAN			✓	PHMPC	
41.	ROMINHA L. ORTIZ	✓			STAFF-PCO	
42.	Kenn T. Matib	✓			PACO	
43.	Zenaida E. Bato	✓			PACO	
44.	Villia X. Camangay	✓			MFACO	
45.	ELIZABETH M. PACUD	✓			MFACO	
46.	Rosita K. Pakinkin	✓			SWMPC	
47.	Sopaz H. Sang-ayan	✓			MFACO	
48.	Rosita K. Pakinkin	✓			SWMPC	
49.	Dominga P. Caballer	✓			PHMPC	
50.	DOUBERT B. ANDAR	✓		✓	LGUMPC	

CERTIFICATION

This is to CERTIFY that the above is the true and correct attendance list of the participants/facilitators/secretariat of the above-mentioned activity.

This is to CERTIFY that the meals/snacks claimed for payment by the caterer was served to the above participants.

MICHEL F. FIGUEROA
End - User



DEPARTMENT/UNIT

ATTENDANCE SHEET						
Title of Activity:						
Date & Time:						
Venue:						
No.	NAME	GENDER			UNIT/OFFICE/DEPARTMENT	SIGNATURE
		F	LGBT	M		
51.	Gatrella African	✓			PCO, PLGU	
52.	Oduza Sakito	✓			BAFACO	
53.	CHRISTIAN SAKITO			✓	BAFACO	
54.	Daniela W. Paspas	✓			Lecturer	
55.	Rachel F. Fagyan	✓			MRSPC Lecturer	
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CERTIFICATION

This is to CERTIFY that the above is the true and correct attendance list of the participants/facilitators/secretariat of the above-mentioned activity.

This is to CERTIFY that the meals/snacks claimed for payment by the caterer was served to the above participants.

RACHEL F. FAGYAN
End – User



MOUNTAIN PROVINCE COOPERATIVE UNION

3rd Floor Bacayan Building
Foyayeng, Bontoc, Mountain Province

June 10, 2019

DR. REXTON F. CHAKAS

President

Mountain Province State Polytechnic College
Poblacion, Bontoc, Mountain Province

Sir:


GREETINGS!

The Mountain Province Cooperative Union will be conducting the training on **"Financial Management, Risk Management and Credit Management"** for primary cooperatives in Mountain Province on June 21-23, 2019 at the, Anayah's Hall, Chakas Building, Poblacion, Bontoc, Mountain Province.

Anent hereto, we are again requesting two of your faculty members particularly from the Accountancy Department to be our Resource Speakers on said training.

Thank you very much for your continued support.

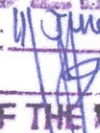
Very truly yours,


MILAGROS F. RANGESFAN
MPCU Executive Officer

CC: Accountancy Department

RECEIVED

MPSPC-RECORDS OFFICE
BY: 
DATE: 11 JUN 2019

MPSPC
RECEIVED
DATE: 11 June 2019
BY: 
OFFICE OF THE PRESIDENT



OFFICE OF THE COLLEGE PRESIDENT

ACTION SLIP

Date	From	To	Remarks
0613 2019	prfc	DEX	please determine who the family members should be! X
16/09/19	DEXTRON	MR. NACHOL FRONTAN	WITAM. POKAS SOO WHO THE ACTUALS FROM YOUR FAMILY MEMBERS TO ATTEND TO THE EVENT. THANK YOU. E
	R. FAGYAN	SIR. DEXTER	ENDORING MA'AM VENIFOR DAMAYAN AND MYSELF TO SERVE AS THE RESOURCE SPEAKERS INCLUDING MA'AM RODELINE VILOG TO SERVE AS ACTIVITY FACILITATOR THANK YOU.

Original copy of the Communication control number will be submitted at the Records Office