

RDE

*Republic of the Philippines*

**Mountain Province State Polytechnic College**

Bontoc, Mountain Province



## **Department of**

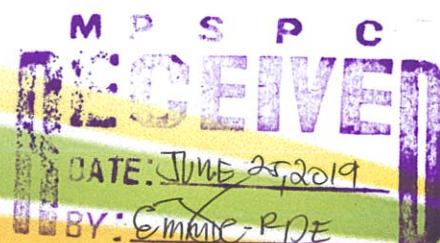


## **Accountancy**

# **Training on Cooperative Risk Management**

Poblacion, Bontoc, Mountain Province

**June 22, 2019**







**ACCOUNTANCY DEPARTMENT**

**TERMINAL REPORT**

**I. GENERAL INFORMATION**

Activity: Training on Cooperative Risk Management  
Date & Time of Activity: June 22, 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  
Shamraime M. Fokleg, Accountancy Student  
MPCU staff  
Facilitators:  
Participants: Cooperative members, staff, committees and officers  
Budget: **14,310.00**  
Source of Fund: **11,000.00 (MPCU)**  
**3,310.00 (MPSPC)**

**II. NARRATIVE REPORT**

Almost every decision, a risk was attached to it. However, if there is a risk, there is a return. As financial management principle says, "the higher the risk the higher the return". However, how much risk would a cooperative accept so as not to leave their members at stake? This question has no definite answer. But, risk can be minimized to maximize the returns the cooperative can receive.

Before, the training started, Rev. Barnabas C. Chaokas led an opening prayer. This was followed by a roll call of the participants by Ms. Milagros F. Pangesfan of the MPCU. After which, she introduced the ever energetic lecturer of the training Ms. Rachel Fagyan. Ms. Fagyan is the current head of the accountancy department, accountancy private practitioner, 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 ask the participants their reasons of taking any risk. After a short sharing, she proceeded to discuss what is risk and the principles of risk management. After which, she presented areas of exposure to risk. After discussing the said topic, the group was divided into four. Each areas was assigned to the group. Each group should identify what risk can be encountered on the said risk, identify its level and present an intervention to eliminate, if not to reduce the risk. After the workshop, each was asked to present their output. The speaker used their output to further elaborate risk management.

After the presentation, the speaker proceeded to discuss the role of every board and committees on risk management. Included in the discussion are the steps that can be done to monitor risk. This way, risk will be properly managed. After which, an open forum was given to accommodate questions and sharing of participants. After which, evaluation of the activity was conducted by Ms. Rodeline D. Vilog. After the evaluation, the participants were dismissed while consultation was conducted to some of the participants.

**III. PHOTO DOCUMENTATION**



Ms. Rachel Fagyan lecturing on Cooperative Risk Management





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Workshop and presentation of output.





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#### **IV. RECOMMENDATIONS**

The activity went well despite of some issues encountered. It is recommended that adoption of measures to identify actual attendance is necessary to avoid rushing during the activity. 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)

Prepared by:



**RODELIN D. VILOG**

Extension Coordinator, Accountancy

Noted:



**ELMER D. FAKIPAC**

Extension Director





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## **RESEARCH DEVELOPMENT AND EXTENSION SERVICES**

### **ACTIVITY DESIGN**

#### **I. GENERAL INFORMATION**

Activity: **Training on Cooperative Risk Management**

Date & Time of Activity: June 22, 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: **14,310.00**

Source of Fund: **11,000.00 (MPCU)**  
**3,310.00 (MPSPC)**

#### **II. RATIONALE**

Risk is part of our lives. Everywhere we go and everything we do, there will always be a corresponding level of risk that we need to deal with. But that being said, it doesn't mean that we don't need to address these issues. As a society, we need to take risks to grow and develop. In our fast paced world, the risks we have to manage evolve quickly. We need to make sure we manage risks so that we minimize their threats and maximize their potential.

A top priority at companies today is to gain visibility into and control over the multitude of internal and external risks. A recent increase in regulatory mandates and active stakeholders has made many organizations sensitized to identifying areas of risk in their business - be it financial, operational, IT, or reputation related risk. No longer is risk management considered the sole responsibility of specialists. The management and Boards want visibility into risk exposure and status so that they can effectively manage the organization's long-term strategies. In response, companies are looking to systemically identifying, measuring, prioritizing, and responding to all business risks, and then manage any exposure accordingly.

Risk management involves understanding, analyzing and addressing risk to make sure organizations achieve their objectives. So it must be proportionate to the complexity and type of organization involved and because risk is inherent in everything we do, its management is then inevitable.

The above statements are also true to cooperatives more so that the cooperative management and the people who spear head this type of companies are mostly not financial or business related people. With that therefore, this seminar-workshop aims to bridge that gap between the cooperative officers and the challenges of evolving risks affecting cooperatives. The activity further aims to enlighten the participants of the need to conduct risk analysis in their respective cooperative so as to mitigate and address potential threats that their cooperatives may experience.

#### **III. OBJECTIVES**

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

- explain the principles of risk management and the types of risk;
- identify the steps and procedures in assessing risks; and
- understand the risk management plan and identify strategies to adapt and mitigate risks.



**IV. EXPECTED OUTPUT**

- At the end of the activity, the participants should have:
- a. identified various risks where cooperatives are susceptible to;
  - b. assessed risks in a given scenarios; and
  - c. prepared risk management plan.

**V. RESOURCE REQUIREMENTS:**

**A. Budgetary Requirements:**

Item	Description	Quantity	Unit Cost	Total Cost
1	Meals and Snacks (1 day)	50 pax	220.00	<b>11,000.00</b>
2	<b>(MPCU Counterpart) Sub-total</b>			<b>11,000.00</b>
3	Brown envelope (long)	40 pcs.	10.00	<b>400.00</b>
4	Epson ink # 003 (Black)	1 pc.	500.00	<b>500.00</b>
5	Epson ink # 003 (Tricolor)	1 set	1,500.00	<b>1,500.00</b>
6	Parchment paper	1 pack	100.00	<b>100.00</b>
7	Bond paper-long	3 reams	270.00	<b>810.00</b>
8	<b>(MPSPC Counterpart) Sub-total</b>			<b>3,310.00</b>
9				
10				
11				
11				
12				
			<b>GRAND TOTAL:</b>	<b>14,310.00</b>

**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. Villog Shamraine M. Fokleg
Documentation Committee	2	Rodeline D. Villog 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 22, 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	





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**VI. PROGRAM:**

June 22, 2019	
Time	Activity
8:00 a.m. – 8:30 a.m.	Registration
8: 31 a.m. – 9:30 a.m.	Opening Prayer Presentation of MPSPC VMGO
9:31a.m. – 12:00 noon	Seminar Proper
	1. Types of Risk
	2. Assessing or identifying risk
12:01-1:00 p.m.	Lunch Break
1:01 p.m. – 1:30 p.m.	Ice Breaker
1:31 p.m. – 3:00p.m.	Continuation:
	3. Risk Management Planning
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





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Bontoc Campus, Mountain Province

**DEPARTMENT OF ACCOUNTANCY**

**ATTENDANCE SHEET**

Title of Activity: Training on Cooperative Risk Management

Date & Time: June 22, 2019; 8am to 5pm

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

No.	NAME	GENDER			UNIT/OFFICE/DEPARTMENT	SIGNATURE
		F	LGBTQ	M		
1.	SARAH L. CANGCANG	✓			SBCC	
2.	Bunny B. Memeg	✓			SBCC	
3.	LORETA L. KITONGAN	✓			SBCC	
4.	JUANITA S. AGUMDANG	✓			SPSCC	
5.	Janine A. Bondad	✓			SPCC	
6.	Jenefer L. Bangsoy	✓			DECCO	
7.	Mary A. Atuan	✓			ASMPC	
8.	Rommel P. Bigwel			✓	SPSCC	
9.	ALVIN R. T. CALIXTO			✓	SPSCC	
10.	Jovy Jasmin D. Dacyn	✓			SPSEC	
11.	Helen A. BACLAS	✓			HMRTMPC	
12.	Rafael K. Lomongoy			✓	DECCO	
13.	BEATRICE B. PESPOS	✓			SPCC	
14.	JOSIE A. AMPAC			✓	DECCO	
15.	Ethel Dale D. Balanay	✓			SBCC	
16.	Cominga, Nove D.	✓			SPCC	
17.	Mary Jay Baluedan D.	✓		✓	LCC	
18.	Arhelina C. Cajao	✓		✓	LCC	
19.	APIL, JILL O	✓			MPSPU	
20.	KRISTIE ROSE A. LISWID	✓			MSPC	
21.	MARCELINO JR. P. GABUI			✓	MPSPC	
22.	KIDDY T. ASWIT			✓	TLCS	
23.	Jenifer A. Mayames	✓			OFMPC	
24.	Sonia L. Gonzaga	✓			OFMPC	
25.	Olympia S. Langgacaw	✓			OFMPC	

**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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No.	NAME	GENDER			UNIT/OFFICE/ DEPARTMENT	SIGNATURE
		F	LGBTQ	M		
26.	PAULINE A. SAROL	✓			SPCC	
27.	RODOLFO GABOTEL			✓	LHMRHMP	
28.	MARISSA JOY T. BILLAO	✓			LHMRHMP	
29.	JOVELYN T. NIWANE	✓			LHMRHMP	
30.	Barnabas E. Chacka			✓	DECCO	
31.	MARCY LYNN I. PILIYON	✓			CBMP	
32.	JOVELYN DAVID F. ORO-AB	✓			CBMP	
33.	DELSON JOHN S. ORANGAT			✓	CBMP	
34.	Karlwin C Aguilan g			✓	TLCs	
35.	Mary Graligan	✓			ASMP	
36.	Mary A. Atan	✓			ASMP	
37.	Milagros Panguyan	✓			MPCH	
38.	RACHEL F. FAGAN	✓			MPSPC	
39.	Roderic A. Vlog	✓			MPSPC	
40.	JENIFER N. DAMAYAN	✓			MPSPC	
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**RISK MANAGEMENT**

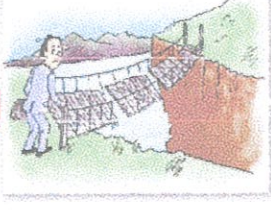
June 21, 2019


**RACHEL F. FAGYAN, CPA, MBA, REA**  
Contact Number: 0920-392-2303  
Email Address: [racheffagyan20@gmail.com](mailto:racheffagyan20@gmail.com)



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### WHY SHOULD YOU TAKE





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### Definition of Risk

Risk implies future **uncertainty** about deviation from **expected outcome**.




**Actual vs. Target**

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### Classification of

**1. PURE**



**LOSS**


**2. SPECULATIVE**



**GAIN**

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### PRINCIPLES OF



**RISK Management**

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### Risk Management

❖ is the **continuing** process to identify, analyze, evaluate, and treat loss exposures and monitor risk control and financial resources to mitigate the adverse effects of loss.

The diagram is divided into two main horizontal sections. The top section, titled 'Relationships of the Organization', shows a central box for 'Mountain Province State Polytechnic College' (Bancor, Mountain Province) connected by arrows to four external stakeholders: 'Local Government', 'Local Community', 'Local Business', and 'Local Citizens'. The bottom section, titled 'Areas of Exposure to Loss (Pure and Business Risk)', shows four categories of risk: 'Property' (represented by a house icon), 'Legal Liability' (represented by a gavel icon), 'Finance' (represented by a pile of money icon), and 'Personnel' (represented by a group of people icon).

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**TYPES OF**

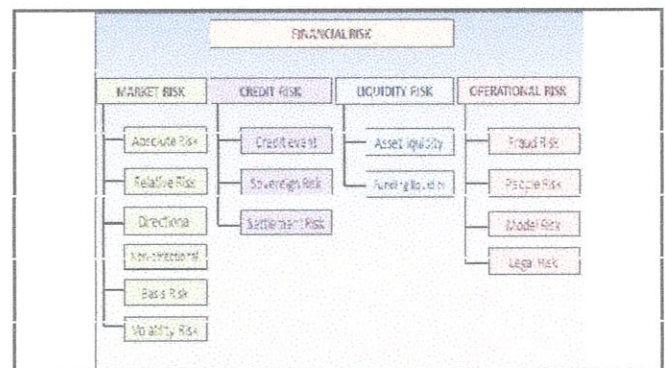


A cartoon illustration of a person with a large head and small body, wearing a white shirt and pants, sitting on the ground and stacking four red blocks. The blocks are labeled with the letters R, I, S, and K from top to bottom, representing the word 'RISK'. The person is using a small tool to place the top block.

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**General Types of Risk**

- 1. Business Risk**
  - These types of risks are taken by business enterprises themselves in order to maximize shareholder value and profits.
- 2. Non- Business Risk**
  - These types of risks are not under the control of firm.
- 3. Financial Risk**
  - the risk that involves financial loss to firms due to instability and losses in the financial market caused by movements in stock prices, currencies, interest rates and more.



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## Types of Financial Risk

<b>Market Risk</b> The possibility of a decrease in the value of a financial instrument.	<b>Credit Risk</b> The risk that a borrower will not repay a loan or that a counterparty will not fulfill its obligations.	<b>Liquidity Risk</b> The risk that an entity will not have enough cash or liquid assets to meet its obligations.
<b>Operational Risk</b> The risk of loss resulting from inadequate or failed internal processes, people, and systems.		



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## Types of Financial Risk

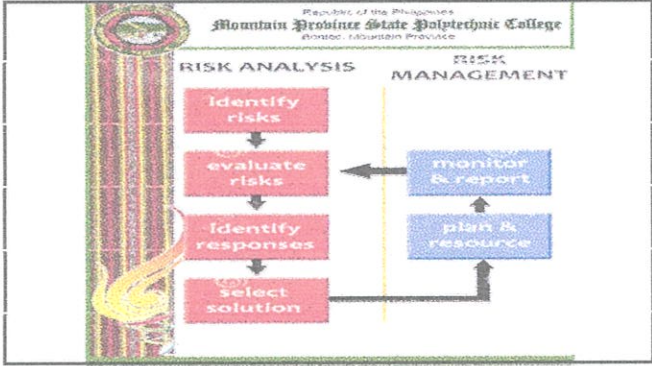
### Operational Risk

Risk arises out of operational failures such as mismanagement or technical failures.

### Legal Risk

Risk arises out of legal constraints such as lawsuits. Whenever a company needs to face financial losses out of legal proceedings, it is legal risk.





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### RISK IDENTIFICATION

- Spot the Hazard**
  - A hazard is anything that could hurt you, someone else or most especially the coop.
- Assess the Risk**
  - It means working out how likely it is that a hazard will harm you or the cooperative and how serious the harm could be.
- Make the changes**
  - It is the cooperative's officers and management's responsibility to fix hazards.

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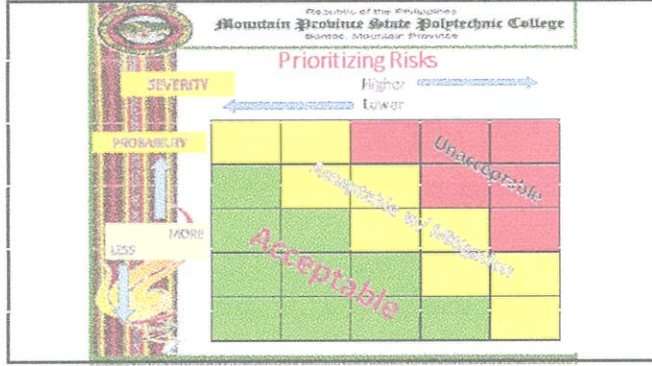
### Activity 1: RISK IDENTIFICATION

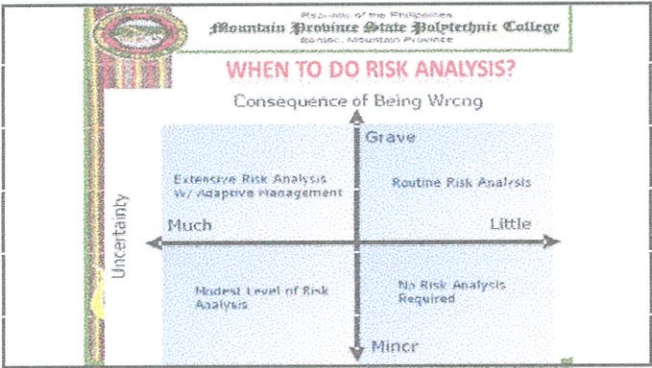
Identify and present events by which your cooperative experience/ might experience Risk.

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### Qualitative Risk Analysis

LIKELIHOOD	Very likely	Medium	High	Extreme
		2	3	5
	Likely	Low	Medium	High
		1	2	3
Unlikely	Low	Low	Medium	
	1	1	2	
What is the chance it will happen?		Minor	Moderate	Major
		IMPACT		





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### Potential Risk Treatment

**1. Risk Avoidance**

- Not performing an activity that could carry risk.
- Avoidance may seem the answer to all risks, but avoiding risks also means losing out on the potential gain that accepting (retaining) the risk may have allowed.

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### 2. Risk Reduction/ Optimization

- involves reducing the severity of the loss or the likelihood of the loss from occurring.
- Acknowledging that risks can be positive or negative, optimizing risks means finding a balance between negative risk and the benefit of the operation or activity; and between risk reduction and effort applied.

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### 3. Risk Sharing

- sharing with another party the burden of loss or the benefit of gain, from a risk, and the measures to **reduce a risk** (and not to transfer the primary responsibility)

**4. Risk Retention**

- accepting the loss, or benefit of gain, from a risk when it occurs

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### Risk Monitoring, Controlling, And Reporting

No Risk EXIT


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### Presence of Effective Internal Control

- A strong system of internal control is essential to effective enterprise risk management.

RISK

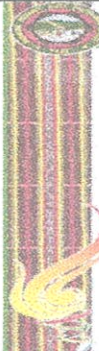




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**Risk Management Should:**

- create value – resources expended to mitigate risk should be less than the consequence of inaction
- be an integral part of organizational processes
- be part of decision making process
- be a systematic and structured process



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**Risk Management Should:**


- take human factors into account
- be transparent and inclusive
- be dynamic, iterative and responsive to change
- be capable of continual improvement and enhancement
- be continually or periodically re-assessed



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**How the Board Can Monitor Risk**

1. Planning
  - assess the Risk to the Long Term Plan
2. Budgeting
  - Set Guidelines for Risk Assumptions
3. Financial Analysis
  - Comparatives
4. Management Report
  - “Grab what the Financials Miss”
5. Policy Development
6. Committees



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**Monitoring Risk Through Committees**

Audit Committee

- Review the AFS
- Review the Scope of Audit
- Review Audit recommendations
- Review related party transaction

Credit Committee

- Establish a holistic Credit Policy
- Ensure management puts the appropriate procedures in place to support the policy



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**End of Presentation**



THANK YOU



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**Department of Accountancy**



**SUMMARY OF EVALUATION**

Activity Title: **Training on Cooperative Risk Management**  
Date: **June 22, 2019**  
Venue: **Anayah's Hall, Poblacion  
Bontoc, Mountain Province**

**A. Resource Speaker:**

Name: **RACHEL F. FAGYAN**  
Topic: **Training on Cooperative Risk 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		
1.00	Clarity of Objectives at the beginning	4.44
2.00	Organization/Sequencing of topics	4.56
3.00	Clarity of topic/ideas presented/discussed	4.50
4.00	Effectiveness of methodologies/style of teaching	4.38
5.00	Quality and effectiveness of instructional materials	4.31
6.00	Ability to teach/communicate ideas	4.69
7.00	Ability to answer questions	4.56
8.00	Ability to arouse/sustain interest	4.44
9.00	Ability to manage time	4.69
10.00	How the topic was ended	4.44
Grand Mean		4.50

The grand mean equaled **4.50** with a descriptive equivalent of VERY SATISFACTORY.

**Things Liked in the resource person:**

- She always relate topics to events and experiences
- The resource person clearly and briefly discussed the topics
- Very responsive, intelligent resource person and she is enthusiastic.
- Knowledgeable on the topic
- Clarity and loudness of voice
- Active, explain the topics perfectly

**Things not liked in the resource person:**

- none

**Other remarks:**

- Very good. Carry on!
- It's too hot.
- More risk for discussion



**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
<b>1</b>	<b>Objectives and Relevance</b>	
<b>a</b>	Clarity and relevance	<b>4.06</b>
<b>b</b>	Attainment of the activity objectives	<b>4.44</b>
<b>c</b>	Usefulness of the activity/topics to the participants	<b>4.44</b>
<b>d</b>	Timeliness and immediate applicability	<b>4.31</b>
<b>2</b>	<b>Organization and preparation; Venue</b>	
<b>a</b>	Planning and implementing activity	<b>4.06</b>
<b>b</b>	Preparation and organization of the activities	<b>4.13</b>
<b>c</b>	Ventilation, lighting, equipment and facilities in the venue	<b>3.56</b>
<b>d</b>	Appropriateness of the venue of the activity	<b>3.50</b>
<b>e</b>	Time allotment per activity	<b>4.38</b>
<b>3</b>	<b>Speaker and Facilitator</b>	
<b>a</b>	Mastery of the subject matter/content	<b>4.69</b>
<b>b</b>	Use of effective means of communicating ideas	<b>4.56</b>
<b>c</b>	Keeness and interest in the conduct of training	<b>4.44</b>
<b>d</b>	Stimulation of the participants' interest	<b>4.50</b>
<b>4</b>	<b>Involvement of Participants</b>	
<b>a</b>	Enthusiasm and interest shown	<b>4.50</b>
<b>b</b>	Level of involvement of participants	<b>4.31</b>
<b>5</b>	<b>Food</b>	<b>3.94</b>
<b>6</b>	<b>Overall Evaluation</b>	<b>4.25</b>
<b>Grand Mean</b>		<b>4.24</b>

The overall evaluation rated **4.25** with a descriptive equivalent of VERY SATISFACTORY while the grand mean equaled **4.24** with the same descriptive equivalent.

**Comments and Suggestions:**

- More activities after discussion to be able to understand more
- Please provide additional electric fan.
- Venue should be free of noise.
- Training on advance audit is requested
- Find a better venue, one that is not prone to noise and have a good ventilation.

Prepared by:


**RODELIN D. VILOG**

Extension Coordinator, BSA

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