



2019 ANNUAL REPORT

“PARTNERSHIP FOR BUILDING CAPACITIES
OF AGRICULTURAL COOPERATIVES IN
PURSUIT OF UNITED NATION DECADE OF
FAMILY FARMING GOALS”



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VISION

EMPOWERED, PROSPEROUS,
RECOGNIZED, JUST,
UNIFIED AND RESILIENT
FAMILY FARMERS.

MISSION

WE ARE A NATIONAL
FEDERATION DEDICATED TO
BUILDING THE CAPACITIES OF
MEMBER-AGRICULTURE, FISHERY,
AND FORESTRY COOPERATIVES

AFFILIATIONS



PARTNERS



ABOUT AGRICOOPH FEDERATION

The *Family Farmers' Agriculture-Fishery-Forestry Cooperatives Federation* (AgriCOOPh) is a network of 24 member-owned primary agri-based cooperatives with a combined membership of 500,000 individual members and resources of P10.5 billion. Founded on August 12, 2017 and registered on August 15, 2018, AgriCOOPh is a full value chain service provider. It has positioned itself in building the capacities of member-cooperatives in two fronts: (1) strengthening the governance and business management of small-scale agricultural cooperatives, and (2) creating agribusiness enterprises for multipurpose cooperatives, those with strong savings & credit service. In the Philippine context, the savings & credit cooperatives chose a multipurpose cooperative system to meet the diversity of needs of members in the rural areas, particularly the credit needs of the farmers. These cooperatives have the financial muscle to diversify their businesses into agricultural processing, farm supply, and marketing.

Servicing the governance and business needs of member-cooperatives through its capacity building program, AgriCOOPh has also positioned itself in engaging with business activities that will support the businesses of member-cooperatives in supply and marketing including post-harvest processing, packaging, and branding.

The historical roots of AgriCOOPh can be traced to the initiative of *Pambansang Kilusan ng mga Samahang Magsasaka* (PAKISAMA) on November 27, 2015 when it conducted a national conference of some 80 farmers' organizations, agricultural cooperatives, NGOs, and agri-agencies held at the Ateneo de Manila University to address the issues of fragmentation and disintegration of the agricultural cooperatives of the country, resulting in an agreement to create a national federation of agri-based cooperatives. Major events that followed through from conception to birth were as follows:

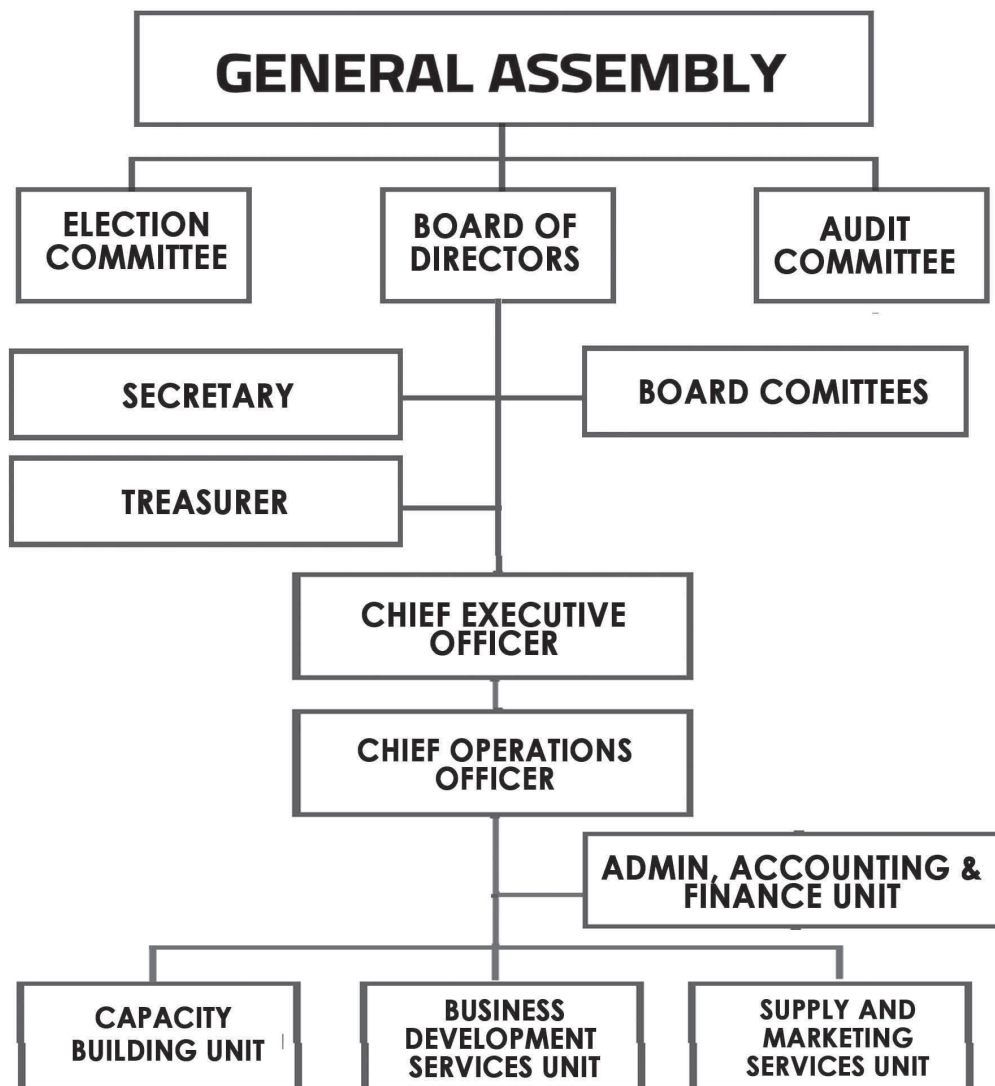
- 29 leaders representing big cooperatives and partners attended a planning meeting at the Partnership Center, Quezon City on June 30, 2017 to discuss an organizational roadmap, formation of a core group of primary agri-based cooperatives, and strategic planning for the organization of the federation.
- 77 participants representing cooperatives and partners attended the strategic planning workshop on August 10-12, 2017 at the *Ciudad Cristia*, San Mateo, Rizal which resulted in the election of board of directors and committees, membership of the founding cooperatives, and adoption of the vision, mission and provisions of the charter.

- 40 participants attended the business planning workshop on January 14-15, 2018 at the Soro-soro Ibaba Development Cooperative (SIDC) Resort, Batangas City. They adopted the business model, elected the officers, and appointed the CEO.
- 30 participants attended a consultation meeting with partners on the business plan of AgriCOOPh on July 27, 2018 at the Stone House Hotel, Quezon City.



The Founding Officers & Leaders: The Interim Board of Directors & Committees showing the Certificate of Registration led by Chair Ronnie Ravanera, a representative of the Oro Integrated Cooperative (OIC) taken on August 18, 2018 at the PCC Bldg., Quezon City

ORGANIZATIONAL STRUCTURE



STATEMENT OF THE CHAIRPERSON AND CHIEF EXECUTIVE OFFICER

We are proud to convey a message to our members and partners that we are ready to serve. Our governance and management infrastructure is in place. In fact, 2019 was the year to witness the start of our journey to greatness. Our work is made possible, thanks to the generosity of our principal partners: *German Cooperative & Raiffeisen Confederation (DGRV)*, *Collectif Strategies Alimentaires (CSA-Belgium)*, and *Pambansang Kilusan ng mga Samahang Magsasaka (PAKISAMA)*

OUR FOUNDATION. As a new organization, we have laid down the foundations of our 4 cornerstones: Vision, Talent, Capital, and Systems.

Driven by our passion and aspiration, we have also invested a lot of time and energy in organizing & partnering, assessing & planning, and implementing.

The vision we crafted collectively enunciates where we want to go. In clear terms, we want to achieve an “Empowered, prosperous, recognized, just, unified and resilient family farmers.” In this Vision Statement, there are 7 stars to aim for our family farmers. The message is clear and simple on what qualities of family farmers we shall be aspiring for.

Our strength is our collective talent as representatives of our primaries. We bring with us our skills and experience and build a new paradigm of value addition and capture in the various commodity supply chain that our cooperatives will be in control of.



“An organization’s ability to learn, and translate that learning into action rapidly, is the ultimate competitive advantage.”
– Jack Welch



Socorro Empowered Peoples Cooperative
Edelito Sangco
Chairperson



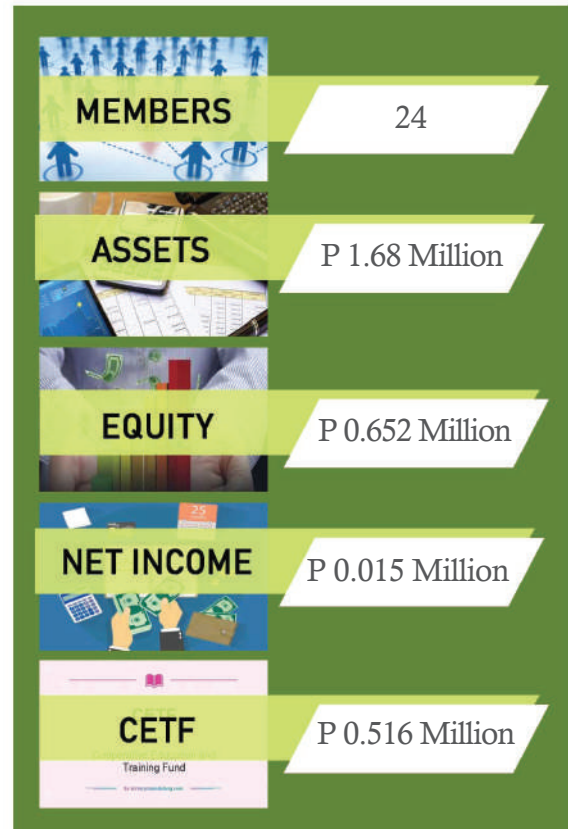
The embodiment of the federation's collective talent is good governance, professional management, and skills of our people. Given our capacities in which we are in the process of building up, we convey to you our initial accomplishments in 2019 while addressing some challenges along the way.

We recruited professional staff with good credentials but some of them did not stay long with us. This is typical in an organization like ours in which staffing is project-based. The lack of stability of tenure is difficult to keep good people. We hope our new team in 2020 and beyond will be more promising.

As we build up our expertise and leadership position in the agricultural cooperative sector, we will be able to establish our credibility, making our members proud to be a part of the AgriCOOPh Network.

We focused on learning innovations and sharing the best practices of our member-cooperatives. Doing this, we organized our Board Meetings and General Assembly combined with learning exchange sessions and exposures to the locations where our host cooperatives operate their enterprises.

OUR RESOURCES. AgriCOOPh is a business organization. As such, we need robust capital to power its engine. In modest terms, we raised P652,000 Members' Equity and P1.68 Million Assets.



We commend *Diffun Saranay and Development Cooperative (DISADECO)* in Quirino Province for being number one with its P100,000 paid-up shares. Likewise, we commend *Socorro Empowered Peoples Cooperative (SOEMCO)* for contributing P300,000 (Cooperative Education & Training Fund (CETF)). Total CETF remittance amounted to P516,000 in 2019.

Systems and operating policies and procedures in the office are in place. The Board approved our manual of operations covering Governance, Human Resource Management, Accounting and Finance.

STATEMENT OF THE CHAIRPERSON AND CHIEF EXECUTIVE OFFICER

OUR INNOVATIONS. Aside from capacity-building activities conducted, we prioritized engaging our partners for resource mobilization, networking, sharing of diagnostic tools and implementing a study on the *Agusan Rice Cooperative Business Hub*.

A study on the COOP MART business model with a focus on the food system is an on-going activity. We would like to re-orient the *COOP MART* from a traditional grocery store to a food co-op business concept as a procurement organization for products of coop members and farmers.

The *Agusan Rice Cooperative Business Hub* is a new emerging service delivery model with which the AgriCOOPh could play a vital role as a value chain service provider to mobilize and incentivize both sides of the rice value chain system---the farmer-producers and the consumers who are all members of their cooperatives. The pilot runs we did in 2019 by connecting and entering into supply arrangements between Sto. Nino MPC, the rice cooperative, and ACIDI Multi-Purpose Cooperative and SOEMCO, the institutional buyers, has given us the confidence that this business model can work without engaging in open competition with the rice traders in the area.

Learning from the experience of the *Agusan Rice Cooperative Business Hub*, we plan to establish 2 other rice hubs, namely: the *Iloilo Rice Cooperative Business Hub* with Patanom Credit Cooperative as the lead coop in the Visayas, and the Quirino Rice Cooperative Business Hub with DISADECO as the lead coop in Northern Luzon.

New and non-traditional partnerships are being formed for 2020. This involves project development for *EU Mindanao Peace and Development Programme (MINPAD)* and partnership cooperation for capacity building with ACIDI-VOCA for its PhilCAFE Project. We are in the process of developing a dairy cooperative hub with the *Philippine Carabao Center (PCC)* for the Visayas and Nueva Ecija in Central Luzon.

The window of opportunities which is open to us for partnership with AgriCORD agri-agencies based in the Philippines and with PhilMECH, NOAP, PCA and others in the coming months and the learnings accumulated in 2019 will be leveraged to strengthen the value proposition of the federation as an ecosystem builder and a catalyst for the development of the agricultural cooperative sector.

It is therefore timely and fitting that the theme of our 2nd General Assembly touches on *Partnership for Building Capacities in Pursuit of UN Decade of Family Farming Goals*.

OUR STRATEGIC DIRECTION & WORK.

The strategic plan we plotted in 2019 consists of four pillars: Business Capacity Development, Competitiveness, Coop-to-Coop Cooperation and Enabling Environment which will be done in four workstreams:

AgriCOOPh
Cresente Paez
 Chief Executive Officer



WHO WE ARE

We envision to be the leading national federation to provide full-value chain services to agri-fishery-forestry cooperatives in the Philippines. We were founded in 2018 by 20 leading agricultural cooperatives engaged in a variety of agro-industries such as rice, corn, coconut, fruits, dairy, livestock, non-timber forest products, and fisheries with a combined assets of 10.5 billion pesos (US\$202 million) and with 388,000 individual members.

We are registered by the Cooperative Development Authority (CDA) on August 15, 2018 and acknowledged as the national apex of primary agriculture-fishery-forestry cooperatives in the country.

We were established as a result of a 4-year organizing and planning initiated by PAKISAMA and AFA in 2014, and which was supported by 24 key national rural development institutions led by AADC, CODE-NGO, DAFISCO, FARMCOOP, FSSI, MTCP2-NIA, NATCCO, NTFF, PBSP, PEF, and PhilDHRRA, as well as by partner international agri-agencies led by CSA, AsiaDHRRA, We Effect, Agriterra, and TRIAS, and by partner government agency, the Cooperative Development Authority. Recently, the number of support institutions was further expanded to include FPSDC, DGRV and IFAD.

THE SERVICES WE OFFER

- Training and advice
- Market accessing and fund sourcing
- Organizational & enterprise development
- Value chain Analysis
- Establishing & Strengthening of Cooperative Business Development Service
- Preparation of bank-ready business plans
- Roving Internal Auditing Service: Governance & Internal Control System
- Pool of Advisors: Peer Coaching at Work
- Development of Coop Business Hubs in the agricultural value chain
- Development of Coop Farm Tourism
- Advocacy and collective bargaining

Service Departments

- Business Development Service (BDS)
- Supply & Marketing Service (SMS)
- Training & Consultancy Service (TCS)

4 PILLAR STRATEGY

HOW WE WORK TO BUILD A STRONG AGRI-COOP SECTOR

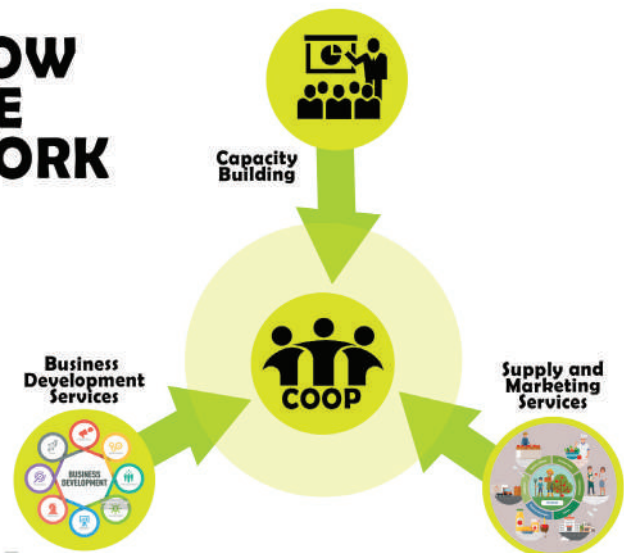


AGRICULTURAL-FISHERY-FORESTRY COOPERATIVES



- Professionalizing farmers cooperatives
- Accessing to markets and finance
- Integrating cooperatives in the aggregation of commodities, inter-trade, branding, and shared systems & resources
- Advocating for service delivery mechanism of government agencies including extension service through cooperatives, and a separate law for agricultural cooperatives

HOW WE WORK



STATEMENT OF THE CHAIRPERSON AND CHIEF EXECUTIVE OFFICER

OUR OPERATING STRUCTURE. The operating structure of AgriCOOPh in the delivery of services consists of three units such as Capacity-Building, Business Development Services (BDS) and Supply & Marketing Services (SMS). As a unit expands its operations and engagements with partners, we will hire a unit head or manager and support staff. We have now three (3) staff in our Capacity-Building Unit. This year, we will hire an SMS officer and Knowledge Management Officer (KMO).

SERVICE DELIVERY. We agreed that AgriCOOPh's value proposition is a full value chain service. To do this, we do two service delivery tracks: (1) training, mentoring, and peer learning exchanges (C2C & F2F) for capacity-building of agricultural cooperatives; and (2) intermediary businesses for connecting cooperatives to markets (financial and non-financial).

The first track drives towards building the competence of our coops in doing business and entrepreneurial activities that also drive towards building the capacity of member-farmers in farming business. This requires partnering strategy wherein partner institutions provide capacity-building funds to support small-scale cooperatives. What we have now in our portfolio for capacity building program is the *USAID GROW-Coop Project* with Agriterra for P6 Million in the next 2.5 years and the *DGRV Governance & Internal Control System Project* for P2 million per year up to 2022.

Our partnership with CSA for a federation building will continue through PAKISAMA. For this year, CSA commitment is P2.5 million for governance strengthening of AgriCOOPh, learning exchange activities, operationalization of the *Agusan Rice Cooperative Hub*, study for COOP Mart business models, and farm machinery acquisition for rice cooperatives in partnership with PhilMECH.

AgriCOOPH is one of the implementing Local Resource Organizations (LROs) of the *GROW-Coop Project*. For this



MOU Signing between AgriCOOPh & DGRV, April 28, 2019, during the NATCCO GA in Iloilo City



AGRITERRA & AgriCOOPh: Project Inception Workshop

project, we will train and provide consulting services to at least six (6) cooperatives engaged in dairy enterprises in Cebu, Bohol, Leyte and Negros Oriental.

We have signed up partnership cooperation with AC-DI-VOCA to provide capacity-building interventions for coffee producing organizations/cooperatives. Under the *PhilCAFE Project* of AC-DI-VOCA with USDA funding, there are around 30 coffee producers organizations that need institutional strengthening. Our interventions in this partnership cooperation will be worked out this year.

With partners under the AgriCOOPh ecosystem, we are in the stage of project development for possible funding from *EU Delegation Philippines*. The project is considered as leverage to provide emergency and resiliency measures in response to COVID-19 pandemic and climate change challenges for job creation in the rural areas and for ensuring food security and sustainable food system through the development of agricultural cooperatives in Mindanao, in line with EU's Peace & Development Agenda in conflict areas.

The second track is transactional between AgriCOOPh and member-cooperatives. AgriCOOPh acts as a marketing intermediary to drive the economy of scales (collective bargaining) in the supply of farm inputs including farm machinery and marketing of products (processed and semi-processed). In financial intermediation, AgriCOOPh will provide technical expertise on the development of business plans of primaries for fund accessing.

How large should we be?

We will prioritize capacity building program funded by donors in contractual arrangements that will enable us to generate savings of at least 10% of the total project costs. Likewise, we develop training & consulting programs that will cater to the CETF contributors and those cooperatives that can afford to cover the cost of training.



Collectif Strategies Alimentaires (CSA), Brussels



AgriCOOPh-ACDI/VOCA Partnership

STATEMENT OF THE CHAIRPERSON AND CHIEF EXECUTIVE OFFICER

What business should we be in?

In the intermediary business strategy, we will create commodity business hubs in rice hubs including dairy and coconut. Intermediaries put buyers and sellers together without taking ownership of the product, service or property. They act as go-betweens. They are not wholesalers or distributors, which buy products and then resell them. They are usually paid on a percentage of the total transaction.

AgriCOOPh will be the manager-investor of the hub. Our business model is to generate a “revolving investment fund” from big cooperatives for a competitive rate of return and “revolving credit fund” from financing institutions. We do not lend this money to participating cooperatives in the hub. Instead, we invest to capitalize on the hub in product procurement (i.e. *palay*), packaging, branding, and distribution. We also invest in professional managers

to operate the hub and earn from marketing arrangements. We allocate the profit margin for a rebate to farmers and Resiliency Fund. Within the hub, we create the BDS and SMS as a service delivery mechanism. All participating cooperatives in the hub (seller and buyer) will be co-owners and share the benefits of the value chain.

The revolving credit fund is a quick response facility to leverage capital gaps that may unexpectedly occur, otherwise the goods cannot be delivered. The fund can be used to finance receivables as well.

2020 TARGETS. For our 2020 targets, we commit to achieve the following growth figures: 5 new member-coops; P300,000 new Paid-up Capital; P15 Million funds mobilized; P1 Million CETF; and P223,000 Net Surplus.

Let us continue our journey together toward making our federation a P100-Million enterprise by 2024.



HIGHLIGHTS OF ACTIVITIES & EVENTS

- Trainings on Governance & Internal Control to four (4) cooperatives in Davao City, Sumilao, Bukidnon, and San Francisco and Cabadbaran in Agusan del Norte
- Learning Exchange Session on SOEMCO Enterprises, Socorro, Surigao del Norte
- Learning Exchange Session on BDS Model of Lamac MPC, Pinamungajan, Cebu
- Learning Exchange Session on Community Supported Agriculture, Cubao, Quezon City
- Learning Exchange Session on Dairy Coop & OIC-GGMC Business Model, Cagayan de Oro
- *Farmers' Consultation Workshop on Agusan Rice Cooperative Business Hub*, Butuan City
- *1st National Agriculture Cooperatives Knowledge & Learning, Innovation, and Trade Fair (AgriCOOP KITE Summit)*, Century Park Hotel, Manila, Oct. 22-25, 2019
- Field work in the conduct of feasibility study for Agusan Rice Cooperative Hub
- Forum on Empowerment of Agri-Extension Workers, Partnership Center, Quezon City
- Meeting with DA Officials on the *Agusan Rice Cooperative Hub*, DA Office, Quezon City
- Meeting with partners on sharing of diagnostic tools for agri-coops, PCC, Quezon City
- Workshop on Digital Strategy for agri-coops, Eurotel, Cubao, Quezon City
- Exploratory discussion with *Agrosheriff Company* on greenhouse technology, Lamac MPC, Cebu
- Strategy meeting with Land Bank Officials, PCC, Quezon City
- Investment Pledging Meeting with Financing Institutions, PCC, Quezon City
- Trip to Europe on Partnership Building and Resource Mobilization, October 5-9, 2019 (Brussels, Bonn, Utrecht)
- *International Forum on Inclusive Innovations for Development Impacts*, CIRDAP in partnership with DAR, SEDA Hotel, Quezon City
- *National Organic Rice Cooperatives Conference: Response to Farmers' Crisis*, Taytay, Rizal
- Inclusive Business Leaders Conference, PICC, Manila
- 5th National Carabao Congress & Leaders Conference on Dairy Cooperative Hub, CMU, Maramag, Bukidnon
- Partnership Meeting with the Officials & Staff of the Philippine Carabao Center at Valencia, Bukidnon
- Philippine Carabao Center (PCC) & AgriCOOPh Cooperation: Participatory Planning Workshop on Dairy Cooperative Hub in Mandaue City, Cebu
- *11th World Rice Conference: Parallel Session on the Regional Implications of Rice Tariffication Law on Farmers' Income* at Shangri-la Makati
- Cooperative Exposure of the Vietnamese Cooperative Alliance Delegation to the Philippines: Learning Exchange with SIDC & Training Conducted by DGRV with Support from AgriCOOPh
- The 8th ASEAN Cooperative Business Forum, Bangkok, February 28, 2019
- *2019 Lankang-Mekong Agricultural Cooperation Summit & Economic and Trade Fair*, Kunming City, Yunnan, China, Nov. 1-2, 2019

HIGHLIGHTS OF ACTIVITIES AND EVENTS

Four On-site Trainings on Coop Governance & Internal Control



	
<p>Panaw-Sumilao MPC, Bukidnon</p>	<p>MIEDECO, Davao City</p>
	
<p>PUBAC, Cabadbaran, Agusan del Sur</p>	<p>APCO, San Francisco, Agusan del Norte</p>

Learning Exchange on SOEMCO Enterprises



Sangco Free-Range Chicken, SOEMCO



	
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Learning Exchange: Community-Supported Agriculture



June 10-11, 2019 | PCC Office, Quezon City

Paris Uy of *LiveGreen* presented the Community Supported Agriculture (CSA) business model to 12 participants from AgriCOOPh Board and staff, and partners such as PAKISAMA, PPSA, and FoodLink Coop. The CSA model is an online platform with an online subscription system, and agricultural cooperatives can tap into the platform to connect their farmer-members and their products and services to consumers via the internet. CSA is localizing the market using an e-commerce platform to support smallholder farmers. The products are basket packages of organic vegetables, fruits/veggie drinks, etc. LiveGreen has successfully linked vegetable farmers in Tanay, Rizal, and Benguet to more than 80 market outlets in Metro Manila.

As a result of the workshop, AgriCOOPh and LiveGreen agreed to pilot the CSA model in MIEDECO coop in Davao City, SOEMCO in Surigao, Lamac in Cebu City, Patanom in Iloilo City, and GSAC in Tabaco City, and to create a technical working group (TWG) to operationalize the partnership.

Learning Exchange Session on Coop BDS Model of Lamac MPC



HIGHLIGHTS OF ACTIVITIES AND EVENTS

Learning Exchange and Farm Tour: Lamac MPC in Pinamungajan, Cebu



Ellen Limocon, GM & Delfin Tuquib, Chair

Participants to the Learning Exchange

LMPC Hidden Valley Mountain Resort, Pinamungajan, Cebu
September 5-6, 2019

One of the interventions of business capacity development is to assist the member-coops set up their own Business Development Services (BDS). Hence, the officers/leaders of AgriCOOPh including its staff must be able to deepen their understanding and knowledge on the concept and actual operations of a Coop BDS at the primary level.

The learning exchange on best practices in Business Development Services (BDS) of the Lamac MPC (LMPC) was conducted and the results were successful. The participants from the AgriCOOPh Board expressed satisfaction on what they have learned and what to do to adapt their learnings to their own cooperatives.

Lamac MPC started as the *Lamac Samahang Nayon* by a group of 70 tillers led by Narcisa de Gracia, a Barangay Captain. The group members contributed to the initial investment of Php3,500 to set up a consumer store; now the cooperative's assets has reached Php1.7 Billion. It has received the Hall of Fame in the *2018 CDA Search for Gawad Parangal*, Billionaire Category.

The cooperative now owns several enterprises such as laundry and soap-making, the Hidden Valley Resort, the Lamac Farm School, an eco-farm, and many others. It also provides training for members, including the youth, to learn the complete steps of sewing, starting from the cutting of fabric. LMPC has 500 direct employees and 3,000 contract workers, mostly for the coop's various infrastructure projects. LMPC also has a zero-waste coco hub enterprise, transforming the husk into coir, a raw material for ropes, the hard shell into charcoal, and coconut water into vinegar. The coco-hub facility also produces coco sugar. Located in Tuburan, Cebu, the facility which decorticates 15,000 coconuts daily, employs 300.

Given the complexity of its operations, including servicing thousands of members, LMPC demonstrates dynamic governance, management structure and financial control system with which the participants will gain in the learning sessions.

Learning Exchange Session on Dairy and Backyard Poultry



NNMFDC Dairy Processing Plant

GGMC's Member Explaining her backyard poultry

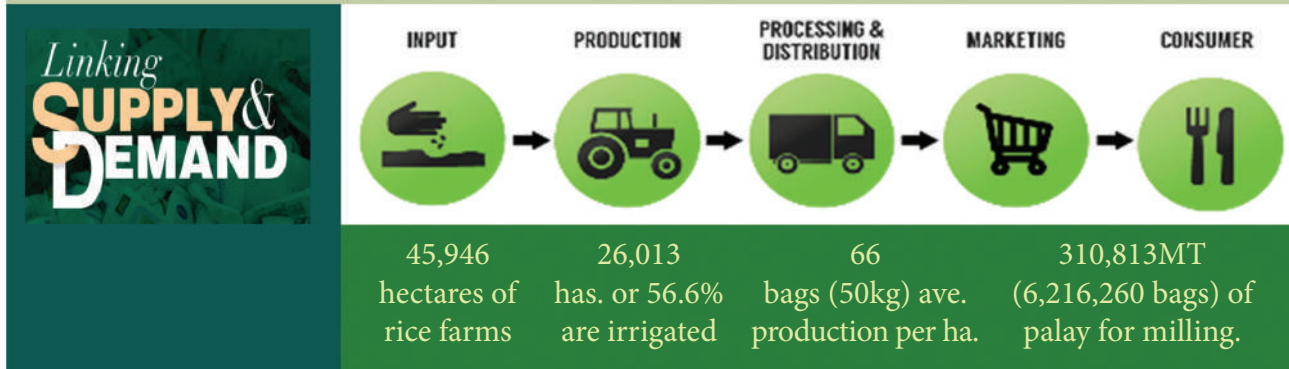
The Learning Exchange for the Board of Directors, Committees and staff of AgriCOOPh was focused on the dairy value chain of the Northern Mindanao Federation of Dairy Coops (NMFDC) and the business model of the Oro Integrated Cooperative (OIC) in its involvement in agro-enterprises development through the creation of the Golden Grains Marketing Cooperative (GGMC), a subsidiary agro-enterprise cooperative.

Agusan Rice Coop Hub: Sto. Nino MPC delivers rice to ACDI & SOEMCO



HIGHLIGHTS OF ACTIVITIES AND EVENTS

Coop-to-Coop Trading: Agusan Rice Coop Hub Model



The proposed *Agusan Rice Coop Hub* is a cooperative-supported rice value chain business model for coop rice farmers, traders, and consumers following an inter-coop trading system aimed at improving the financial conditions of rice farmers and attaining price and market leadership. The hub will link Agusan rice producer cooperatives directly to institutional coop buyers for distribution to their members, thereby eliminating the middlemen. The members of the hub are the rice-producing coops of Agusan and rice consuming coops (mostly multipurpose coops in urban centers operating within 500 km radius) which will co-own and co-manage the hub.

This business model is also proposed to localize the market – Agusan rice for Agusan consumers. The model provides rebate incentives for farmers and resiliency funds to be generated from the hub’s profit margin. A farmer is issued with a rebate coupon (e.g., Php1/kg) to be deposited in the coop as savings. A resiliency fund of Php1/kg is deducted to be pooled in the hub fund as a source of funding support for farmer victims of calamities.

It would result in a steady supply of affordable rice in Bucas Grande and Siargao Islands through SOEMCO. In the regional front, it would be a win-win situation for rice-producing cooperatives as well as the consumers to have a cooperative rice business hub in Caraga Region. In the national arena, it would be a big boost to the aspirations of the AgriCOOPh to bring the agri-fishery cooperatives to the higher level by integrating the value chain eliminating, in the process, the unwanted middlemen who rake in the large chunk of the agribusiness profits to the disadvantage of the farmer-producers and the consumers. Finally, this will boost the food security program of the Department of Agriculture (DA).

Several cooperatives have already expressed their support to the hub. For instance, ACDI was the first cooperative to buy rice from the hub supplied by the Sto. Nino MPC of Butuan City. Likewise, SOEMCO of Surigao, MIEDECO of Davao and Lamac MPC of Cebu will participate in the rice hub by buying rice directly from the rice farmers of Agusan del Norte and Agusan del Sur and distribute to their member-consumers through their branches.

This very feasible cooperative business model can be replicated in other areas in the Philippines. The business model is the outcome of a feasibility study (FS) on the *Agusan Rice Coop Hub* conducted by AgriCOOPh, with support from the Peace and Equity Foundation (PEF) and CSA through the Project.

Aside from the *Agusan Rice Coop Hub* model, other “hub” models have been proposed – *SwineCoopHub* in Socorro/SOEMCO and *Carabao DairyCoopHub* in Cebu-Bohol-Mindanao which is to be integrated with Lamac MPC as the lead coop including Compostela Cooperative and the coops in Bohol and Mindanao, in partnership with the Philippine Carabao Center (PCC). AgriCOOPh will oversee and capacitate the participating coops in the hubs. Since AgriCOOPh is a national federation, the business model is very strategic because it can easily scale up to other members of the federation, thereby creating widespread impact.

Field Activities in the conduct of feasibility study on the Agusan Rice Cooperative Hub



Meeting with Sto Nino MPC Officials
January 16, 2019 | Butuan City

AgriCOOPh Chair Edelito Sangco and SMSM consultant met with the Board of Directors and top management (33% women) of the rice-producing Sto. Nino Multi-Purpose Cooperative to exchange views on the proposed *Agusan Rice Cooperatives Hub*. The Field Operations Division Chief of the DA-CARAGA Region also attended and provided inputs.

Meeting with Coop Development Foundation of Canada
April 10, 2019 | AgriCOOPh Office, Quezon City

AgriCOOPh with PAKISAMA's BDS Manager and Executive Director met with Ms. Jean Roxas, Business Development Manager of the *Cooperative Development Foundation of Canada* to discuss the funding requirements of the Agusan Cooperative Rice Hub.

Agusan Rice Hub Consultants Meeting
May 1, 2019 | AgriCOOPh Office, Quezon City

AgriCOOPh's team of consultants held discussions with PAKISAMA's Executive Director and BDS Manager and CSA officer (Marek Poznanski) to finalize the Feasibility Study on *Agusan Cooperative Rice Hub Model*.

Validation of Agusan Rice Hub FS
June 4-6, 2019 | CARAGA Region

AgriCOOPh's team of consultants met with Sto. Nino MPC, Agus Pinoy Producers Coop (APCO) and DA-Caraga in Butuan City and San Francisco, Agusan del Sur to validate their data from the rice hub.

HIGHLIGHTS OF ACTIVITIES AND EVENTS

Field activities in the conduct of the feasibility study on the Agusan Rice Cooperative Hub



Rice Farmers Consultation-Workshop on Agusan RiceCOOPhub July 29, 2019 | Butuan City

Over 60 agricoops including large cooperative buyers from CARAGA region such as ACIDI, FICCO, ANTRECCO, OIC, SOEMCO, NGPI, DARBCO, FARMCOOP, KING COOP together with NATCCO, Landbank, NCCB, CLIMBS and the Department of Agriculture (DA) participated to discuss the findings on the proposed Agusan RiceCOOPhub. GIZ Representative Mr. Peter Hauschnik with Soc Banzuela of Pakisama also joined the workshop. As a result of the consultation, ACIDI had ordered for 1,000 bags of well-milled rice (to be packed at 2, 3, & 5-kilo packs) for their branches in Mindanao, to be supplied by the Sto. Nino MPC and to be delivered in October. The workshop was co-organized by DA-CARAGA and CDA-CARAGA, with support from PAKISAMA, CSA, and PEF.

Meeting with potential Agusan RiceCoopHub members September 20, 2019 | Butuan City

The meeting was attended by officials of Sto. Nino MPC, GGMC, Taguibo MPC, Los Angeles MPC and APCO, and other coops which have expressed interest to join the hub as a supplier and as buyer thru the inter-coop trade system.

Meeting with DA Officials on Agusan RiceCoopHub October 1, 2019 | DA Central Office, Quezon City

The meeting was held to convince the members of DA Secretary William Dar's team – USec for Consumer Affairs Ernesto Gonzales and ASec for Agribusiness and Marketing Assistance Services (AMAS) Kristine Evangelista – that the Agusan RiceCoopHub Business Model is the best way to alleviate the plight of the Filipino rice farmers amidst the rice tariffication law implementation. The partnership with DA is sought to champion together with the replication of the rice coop hubs throughout the country. It was agreed that another meeting on October 17 or 18 with Asec Evangelista will be convened to draft the MOU. This meeting was the result of a prior meeting with Sec. William Dar initiated by the Foodlink Advocacy Cooperative on September 18. A preparatory meeting was held with the PPSA-GrowAsia team to strategize the approach towards convincing the Team of DA Secretary William Dar.

Bernadette Cabusog | LMPC Vegetable Cluster Member



AgriCOOPh visited the Vegetable Cluster of Lamac MPC in Brgy. Sudlon, Cebu City and met Bernadette Cabusog, a cluster member. She has grown lettuce for many years, selling to a local trader, and earned enough to survive. Her family used to live in a small nipa-bamboo hut. But now, after 5 years of being part of the *Farmer Entrepreneurship Program* of Lamac MPC, the family lives in a concrete house and owns a motorcycle. She is just one of the 300 vegetable farmers who share similar stories of success - a shift from farm production to business in farming.

The difference is that now she has access to funds, access to technology and access to the market.

Lonlon | Dairy Farmer



Lonlon is an amazing Carabao Dairy Farmer of Lamac MPC. She has two milking carabaos and earns P400 net a day, giving P12,000 income a month. Her produce is collected daily, processed, packed and sold by the coop. She plans to add 3 more carabaos - to be able to earn P30,000 a month. She said “This is my goal so that I can send my children to school.” Amazing! *Di ba?*

Around 500 coop leaders and farmers gathered to attend the *5th National Carabao Conference* (Nov. 14-15) at the CMU, Maramag, Bukidnon organized by the Phil Carabao Center (PCC). AgriCOOPh/AFA and PCC will work together to strategize the creation of *DairyCOOPhubs* throughout the country - targeting 8,000 carabaos and double the number in the next 3 years.

25 key people of the lead coops, PCC & AgriCOOPh/AFA/Pakisama held a planning meeting to strategize the plan on how to meet the increasing demand of DepEd and DSWD for their feeding program that will meet the nutritional requirement of school children.

HIGHLIGHTS OF ACTIVITIES AND EVENTS

Lyn & Leo: LMPC Business Development Center



The amazing millennial Executives! AgriCOOPh enjoyed a 3-hour conversation with Justin Limocoon and Leo Lingel, heads of the Business Development Center and of the AgroEnterprise of Lamac MPC, respectively. These 2 millennials are superpersons, managing daily delivery of two tons of veggies to 70 outlets such as hotels, restaurants and school canteens including the 26 Chowking branches in Cebu City. Also, 16 millennials are on top of these deliveries.

Consistency is the key word in supplying from the farm three times a week. How? Vegetable farmers are clustered, i.e. cabbage cluster, tomato cluster. And, the veggies must be good quality, standard sizes, and even color and must be GAP certified. To ensure this, Lamac MPC has 20 full-time agri-technicians overseeing production.

The agro-enterprise of LMPC is now engaged in seven (7) value chain commodities - veggies, cassava, cacao, coconut, dairy, rice and poultry involving more than 300 family farmers.

Forum on Empowerment of Agri-Extension Workers



Expert from Montpellier, France, Mr. Pierre Le Ray, with Judith Dufaux of CSA-Belgium gave a ten-day training course on Agri-Extension for PAKISAMA Farmer Technicians/Extension Workers on August 1-10 in Mindoro Oriental. Given the importance of agri-extension services to be provided by agri-coops, a feedback system and sharing conference was organized by PAKISAMA with AgriCOOPh and CSA to provide an opportunity for all partner institutions to share their insights and practices in agri-extension for generating key lessons and factors that make effective, efficient, and sustainable agri-extension services. The Farmer Technicians shared their experiences and feedback during the 10-day training course.

Technology Transfer to Cooperative Partners



Sharing of Diagnostic Tools for AgriCOOPh



Digital Strategy for AgriCOOPh



Israeli Greenhouse Technology-Agrosheriff Ltd



Community-Supported Agriculture

Access to Finance



Investment Pledging Meeting with Financing Institutions



Rabobank Foundation, Netherlands



Strategy Meeting with Land Bank



DGRV-Bonn, Germany

HIGHLIGHTS OF ACTIVITIES AND EVENTS

Partnership-Building with EU-Based Agri-Agencies

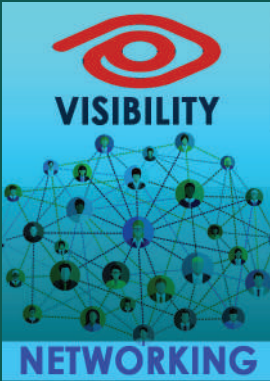


October 7-12, 2019 | Brussels (Belgium), Bonn (Germany) and Utrecht (Netherlands)

AgriCOOPh Chairman Edelito Sangco, Secretary Jojo Ebron and CEO Cris Paez with AFA Secretary-General Esther Penunia met with EU partners and potential partners:

- Strategic Partnership Facilitator of *AgriCORD* and International Partnership Manager of TRIAS (Belgium).
- Fund Manager and Investment Officer of the AgriFi at the EDFI Management Company in Rue du Trône, Brussels, Belgium. Agri-Fi is an EU-funded blending facility aiming to unlock, accelerate and leverage investments with a value chain approach in developing countries, focusing on smallholder's inclusiveness and/or agri-business medium, small and micro enterprises (MSME).
- Director-General and Senior Management Staff of the *International Co-operative Alliance* (ICA) at the ICA Headquarters dubbed as *Cooperative House Europe*.
- Management and Staff of the *Collectif Strategies Alimentaires* (CSA) at the CSA Office in Boulevard Leopold, Brussels, Belgium.
- *Farmers Union in Wallonia* (FWA) reflecting on the idea that PAKISAMA can be structured and function like FWA focusing on providing a defense of the farmers' interest.
- International Relations Department of the German Cooperative and Raiffeisen Confederation (DGRV) at the Bonn HQs. DGRV is the Co-operative federation for German Co-operatives. AFA and DGRV will partner on the cooperative development program for the Asian region, particularly the Philippines, Cambodia, Laos, Myanmar & Vietnam. Also discussed was the continuing support of DGRV to AgriCOOPh Federation on strengthening Philippine coops.
- Business Manager and Advisors of Agriterra. AgriCOOPh is an LRO-partner of Agriterra under the *GROW-Coop Project* of USAID, considering that AgriCOOPh is a one-year-old organization. Agriterra provides high quality, and hands-on advice, training and exchange services, to cooperatives and farmer organizations with maximum impact for socio-economically strong and productive rural areas.

Visibility & Networking...



National Organic Rice Coops' Conference: Response to Farmers' Crisis, Tatay, Rizal



International Forum on Inclusive Innovations for Development Impacts, CIRDAP, Seda Hotel, Quezon City



ACDI-VOCA & AgriCOOPh Cooperation



FARMCOOP Coco Processing



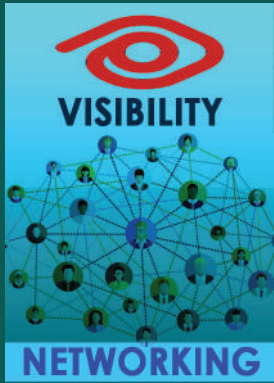
5th National Carabao Dairy Conference, CMU, Maramag, Bukidnon



11th World Rice Conference: Parallel Session on Rice Tariffication Shangrila, Makati

HIGHLIGHTS OF ACTIVITIES AND EVENTS

Visibility and Networking...



Dairy Farmers attending Dairy Congress



RTD on Dairy Coop Hub



Participatory Planning on Dairy Coop Hub



Meeting with PCC Officials



Participatory Planning on Dairy Coop Hub



Carabao Multiplier Farm

5th National Carabao Conference
November 14-15, 2019 | CMU, Maramag, Bukidnon

Cris Paez was a panelist with the *Department of Education* (DepEd) and coop dairy processors at this conference organized by the *Philippine Carabao Center* (PCC) attended by 500 coop leaders and farmers. AgriCOOPh/AFA and PCC will work together to strategize the creation of *DairyCOOPhubs* throughout the country - targeting 8,000 carabaos and double the number in the next 3 years.

Participatory Planning on Dairy Cooperative Business Hub
December 5, 2019 | Mandaue City

Twenty-five (25) key people of the lead coops, PCC & AgriCOOPh/AFA/Pakisama attended the participatory planning workshop to strategize how to meet the increasing demand of DepEd and DSWD for their feeding program that will meet the nutritional requirement of school children. Organization and partnership are two key strategic elements to increase dairy farmers' income and provide milk for children. To achieve this, we need to build the capacity of the coops to manage the "dairy value chain." Goal: Reduce the importation of milk by increasing local supply through a cooperative-supported dairy industry. For instance, a carabao dairy farmer member of Lamac MPC has two milking carabaos and earns Php400 net a day, or Php12,000 a month. Her produce is collected daily, processed, packed and sold by the coop. She plans to add 3 more carabaos - to be able to earn Php30,000 a month. She said this is my goal so that I can send my children to school.

Visibility and Networking...



Delegates from the Vietnamese Cooperative Alliance: Field Visit to SIDC and Training



Inclusive Business Leaders Conference.

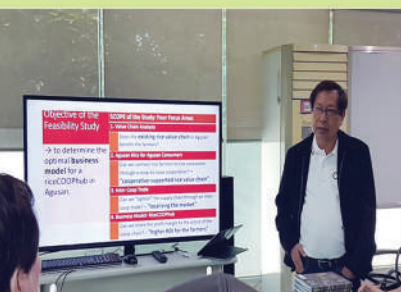
ASEAN Coop Business Forum, Bangkok



Partners' Meeting on Coop Tools

FAO-CSO PH Conference

Meeting with Food Link Coop



AgriKITE Summit

Meeting with DA Officials

Agri-Agencies & AgriCOOPh



GENERAL ASSEMBLY AND BOARD MEETINGS

GENERAL ASSEMBLY

The AgriCOOPh Federation held its 1st Annual General Assembly in Socorro, Bucas Grande, Surigao del Norte on March 22-23, 2019 on the theme “*UNLOCKING POTENTIALS FOR SUSTAINABLE AGRICULTURE*” to convene for meaningful discussions and plans for the sustainable development of agriculture, fishery, and forestry sectors in the Philippines. Some 50 participants from designated representatives of AgriCOOPh member-cooperatives and partner organizations attended the two-day event, including PAKISAMA member-coops and program managers.

Chairperson Edelito Sangco, welcomed the delegates. The keynote address by Undersecretary Orlando Ravanera, Chairperson of the *Cooperative Development Authority* (CDA), was delivered on his behalf by Mr. Randy Alikpaya. The State of the Federation’s Address was presented by Board Secretary Jojo Ebron, with a short introduction via phone patch by Mr. Cresente Paez, AgriCOOPh CEO and President.

Solidarity Speeches were given by the European Union Delegation, *Collectif Stratégies Alimentaires* (CSA), TRIAS, *Asian Partnership for the Development of Human Resources in Rural Asia* (AsiaDHRRA), *Philippine Partnership for the Development of Human Resources in Rural Areas* (PhilDHRRA) and PAKISAMA. The concept of the Community-Supported Organic Agri-Business (CSOA) project was also presented by *LiveGreen International*.



The AgriCOOPh Federation held its 1st Annual General Assembly in Socorro, Bucas Grande, Surigao del Norte on March 22-23, 2019 on the theme “UNLOCKING POTENTIALS FOR SUSTAINABLE AGRICULTURE” to convene for meaningful discussions and plans for the sustainable development of agriculture, fishery, and forestry sectors in the Philippines. Some 50 participants from designated representatives of AgriCOOPh member-cooperatives and partner organizations attended the two-day event, including PAKISAMA member-coops and program managers.

In his State of the Federation’s Address, Jojo Ebron reported the major activities in 2018-2019:

- o Learning Exposure of Nepalese Delegation from the *Ministry of Land Management, Agriculture and Cooperatives* and from the *National Farmers Commission*, July 20-23, 2018
- o Cooperative Governance Training for member-cooperatives conducted by DGRV in partnership with PAKISAMA, *National Confederation of Cooperatives (NATCCO)* and *Foundational for a Sustainable Society Inc. (FSSI)*, Sept. 10-11, 2018
- o Cooperative Management Training for the provincial leaders of *Vietnamese Cooperative Alliance* which was jointly conducted by DGRV, AFA and AgriCOOPh, Jan. 6-11, 2019
- o Partners’ Meeting on Cooperative Monitoring Tools which was participated by AFA, Agriterra, AsiaDHRRA, CSA, and NATCCO, Dec. 4, 2018
- o *National Organic Rice and Fertilizer Forum*, with PAKISAMA, Nov. 28-29, 2018
- o Annual Planning & Board Meeting, Feb. 14-15, 2019 using the Balanced Scorecard
- o The signing of a Memorandum of Understanding (MOU) with the INAVET Company on the supply of organic fertilizer
- o Roundtable Discussion on Generating Investments for Rice Value Chain Enterprises of four (4) farmers’ cooperatives and the Cocoa Processing Enterprise of OPEC, March 13, 2019

- o On-going initiatives on connecting with markets and suppliers, namely:
 - *PILMICO*: Contract purchase order of corn for 500 metric tons with Panaw Sumilao MPC.
 - *Lushan Win Tone Engineering Technology Co*: Supply of rice milling machine for colored rice to Gubat Saint Anthony Cooperative.
 - *MAX's Group of Companies*: For purchase and branding of natural colored rice from rice-producing cooperatives.

AgriCOOPh plans to continue its engagement with existing and potential partners to evolve an “integrated network” with Shared Resources (equity, savings, and revolving fund leveraging), Shared Identity (logo & brand name), and Shared Operating System (accounting software, HR system, internal control system, etc). The Board elected the officers and Audit and Election Committee members. SOEMCO is Board Chair, and PANAW is Vice-Chair. The two-day event concluded with a Study Tour around SOEMCO Agri-Business Projects, and a Scenic Tour around Socorro, Siargao Island.

BOARD MEETINGS

1st Board meeting before CDA registration was held on January 15, 2018 to elect its first set of officers and committees at the SIDC Resort, Batangas City. AgriCOOPh was organized, incorporated, and crafted the business plan on January 13-14, 2018 during the strategic planning workshop.

2nd Board meeting was also held at the PCC, Cebu City on August 15, 2018---the day the certificate of registration was issued.

Five (5) Board meetings in 2019 were as follows:

- Well Hotel, Cebu City on Feb 15, 2019
- SOEMCO, Socorro, Bucas Grande Island, Surigao del Norte on Mar 23, 2019
- Euro Hotel, Cubao, Quezon City on June 12, 2019
- LMPC Hidden Valley Resort, Pinamungajan, Cebu on Sept 7, 2019
- OIC Building, Cagayan de Oro City on Dec 7, 2019

The Regular BOD Meeting was attended by 16 AgriCOOPh Board members and staff, with 19% women. The agenda included the presentation and discussion on the *USAID Grow-COOP Project*, EU MinPAD Project, DGRV Project, Digital Strategy Planning, and Implementation Planning of the *Agusan RiceCoopHub*. Invitations to AgriCOOPh were also shared and discussed – PBSP, Visit to Rabobank Foundation, CHC Agritech. The BOD also adopted Resolution No. 5 on approving the amount of per diem/honorarium of the BOD members.

The Board jointly issued the “Lamac Declaration: “COOPS MAGKAISA! BILHIN LOKAL NA BIGAS! MAGSASAKA NATI'Y ILIGTAS!” (Co-ops unite! Buy Local Rice! Save Our Farmers!).

The Board also resolved to:

- call on the President to immediately stop rice importation, taking the position that the *Rice Tariffication Law* is a “death chamber” to the rice farmers, and makes only the profiteer-traders instant millionaires.
- call on all Filipinos - especially cooperatives – to boycott imported rice and buy from local farmers.

3rd Regular Board of Directors Meeting.
December 8, OIC Board Room, Cagayan de Oro City

This was attended by 14 AgriCOOPh Board members, staff and guests, with 24% women. The local host, Oro Integrated Cooperative (OIC) donated its CETF (training fund) to help the capacity-building initiatives of AgriCOOPh for its micro-level primary agricultural cooperative affiliates.



PAID-UP SHARES OF MEMBER-COOPS AND CETF CONTRIBUTORS

PAID-UP SHARES OF MEMBER-COOPS

1.	Diffun Saranay Development Cooperative (DISADECO)	<u>100,000</u>
2.	National Confederation of Cooperatives (NATCCOO)	<u>50,000</u>
3.	Socorro Empowered People's Cooperative (SOEMCO)	<u>25,000</u>
4.	Puting Bato Multipurpose Cooperative (PUBAC)	<u>25,000</u>
5.	Malabog Integrated Enterprises Dev't Cooperative (MIEDECO)	<u>25,000</u>
7.	Golden Grains Marketing Cooperative (GGMC)	<u>25,000</u>
8.	Samahan ng mga Palawanon sa Amas Brooks Point MPC (SPABPMPC)	<u>25,000</u>
9.	Omaganhan Farmers' Agrarian Reform Cooperative (OFARC)	<u>25,000</u>
10.	Oro Integrated Cooperative (OIC)	<u>25,000</u>
11.	Negros Agri-Entrepreneurs Marketing Cooperative (NAEMCO)	<u>25,000</u>
12.	Agus Pinoy Producers Cooperative (APCO)	<u>25,000</u>
13.	Panaw-Sumilao Multipurpose Cooperative (PSMPC)	<u>25,000</u>
14.	Dapco Agrarian Reform Beneficiaries Cooperative (DARBCO)	<u>25,000</u>
15.	Carmen Samahang Nayon Multipurpose Cooperative (CSNMPC)	<u>25,000</u>
16.	Gubat Saint Anthony Multipurpose Cooperative (GSAC)	<u>25,000</u>
17.	Paglaum Multipurpose Cooperative	<u>25,000</u>
18.	Soro-soro Ibaba Development Cooperative (SIDC)	<u>25,000</u>
19.	Lamac Multipurpose Cooperative (LMPC)	<u>25,000</u>
20.	Northern Mindanao Federation of Dairy Cooperatives	<u>25,000</u>
21.	Pecuria Development Cooperative (PDC)	<u>25,000</u>
22.	NGPI Multipurpose Cooperative (NGPI MPC)	<u>25,000</u>
23.	Sto. Nino Multipurpose Cooperative (SNMPC)	<u>25,000</u>
24.	Matulatula Agrarian Reform Community Cooperative (MARC-CO)	<u>5,000</u>
25.	DICADI Agriculture Cooperative (DICADI)	<u>2,000</u>

CETF CONTRIBUTORS

1.	Socorro Empowered People's Cooperative (SOEMCO)	<u>300,000.00</u>
2.	Oro Integrated Cooperative (OIC)	<u>166,220.84</u>
3.	Lamac Multipurpose Cooperative (LMPC)	<u>160,480.00</u>
4.	Malabog Integrated Enterprises Dev't Cooperative (MIEDECO)	<u>70,000.00</u>
5.	Soro-soro Ibaba Development Cooperative (SIDC)	<u>50,000.00</u>
6.	Panaw-Sumilao Multipurpose Cooperative (PSMPC)	<u>25,000.00</u>

PROPOSED 2020 BUDGET

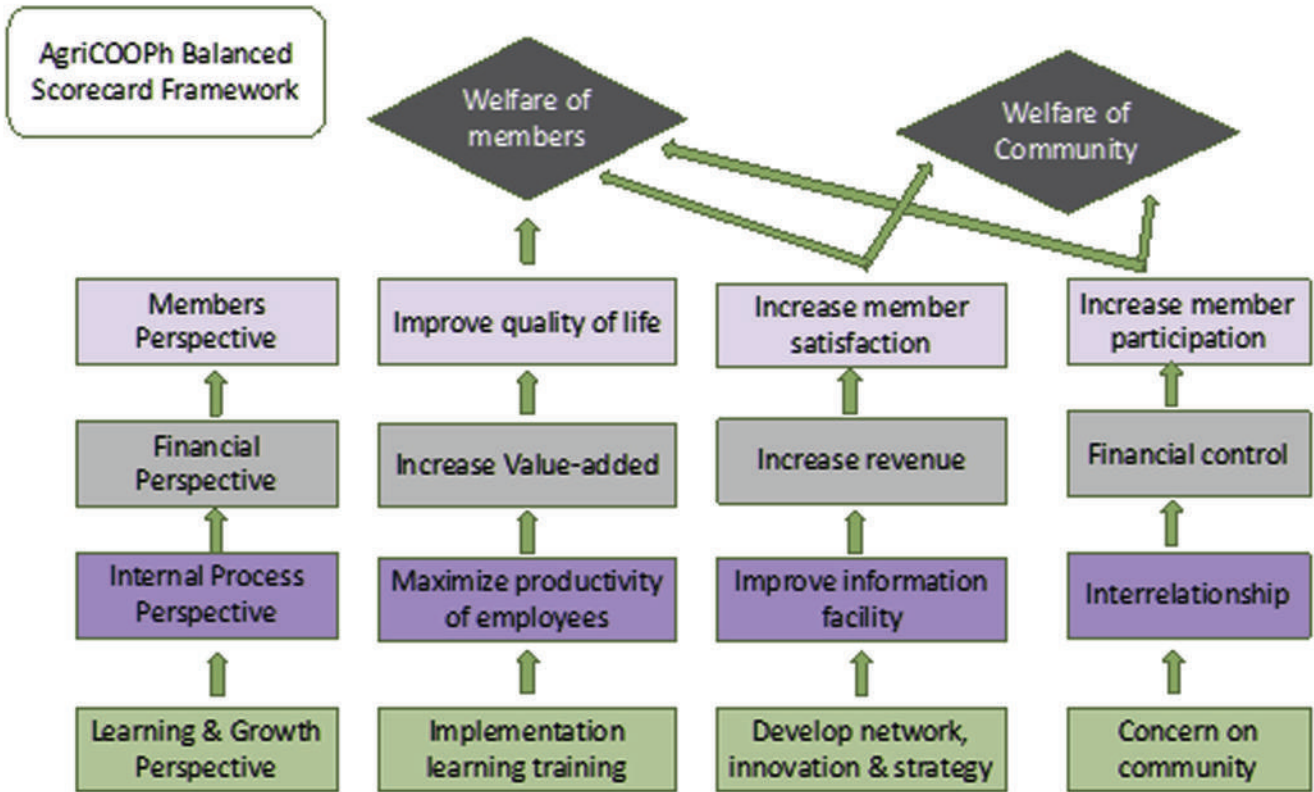
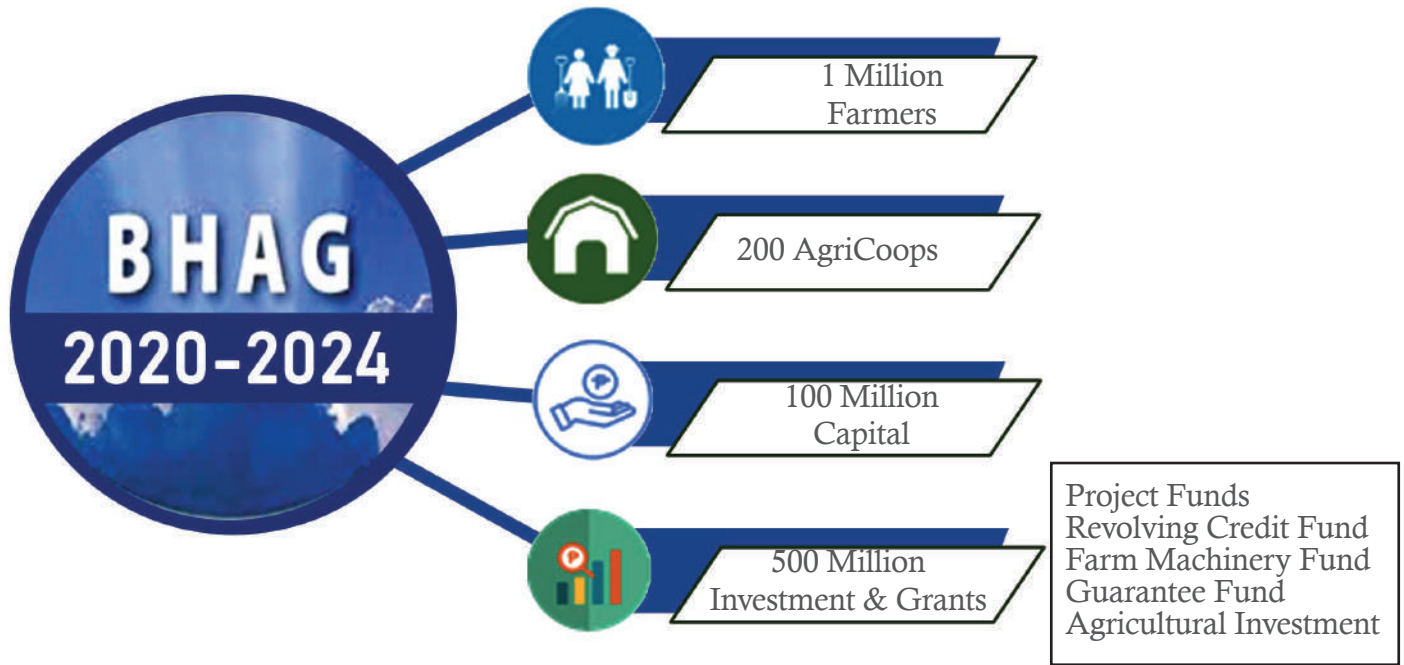


PHILIPPINE FAMILY FARMERS AGRICULTURE FISHERY FORESTRY COOPERATIVES FEDERATION (AGRICOOFH)

2020 PROPOSED BUDGET

PARTICULARS	TOTAL adjusted
A. Revenues	
Membership Fees	250,000
Training & Consulting Fees	920,000
Supply & Marketing Fees	150,000
Project Support Fees	3,766,000
Registration fees	325,000
Interest income from deposit	25,000
Total Revenues	5,436,000
B. Expenses	
Governance Expense:	
Meetings & Conferences	200,000
Officers' honorarium & allowances	230,000
Personnel Costs:	
Salaries & Wages	2,655,000
Staff Development	60,000
Other Administrative Expenses:	
Travel & transportation	180,000
Office supplies	30,000
Communication	50,000
Office rental	210,000
Leasehold improvement	5,000
Repairs and Maintenance	15,000
Depreciation	60,000
Power & water	71,000
Affiliation	20,000
Advertising & Promotion	74,000
Auditing Fee	60,000
Insurance	15,000
Taxes & Licenses	5,000
General assembly expense	251,000
Miscellaneous expense	6,000
Project support expense:	1,166,000
Total Expenses	5,363,000
C. Net Income	73,000

2020 ANNUAL DEVELOPMENT PLAN





1. MEMBER-COOPERATIVES

- Objectives:
 - Improve the quality of performance
 - Increase member satisfaction
 - Increase member participation
- Targets:
 - New Members: 5 agri-coops (from 25 to 30);
 - By the end of 2023,
 - 65 agri-coops are members of the federation and actively use services offered by the federation
 - At least 80% of member-coops implement the recommendation of the federation
 - At least 50% of member-coops has at least one more service offered to their members through the support of the federation
 - Member Satisfaction: At least 80% of the members
 - Member Participation: At least 80% of the members
- Actions:
 - Invite target beneficiary-coops of GROW-Coop and PhilCAFE to join the federation
 - Offer installment payment scheme for the membership fee and share capital
 - Survey to determine the priority needs of member-coops that the federation can address
 - Assist small member-coops having financial difficulty in attending the general assembly meeting through sponsorship and/or allocating budget from the CETF

2. FINANCE

- Objectives:
 - Increase value-added
 - Increase revenue
 - Improve financial control
- Targets:
 - New Paid-Up Capital: P300,000 (at least additional P10,000/member)
 - Fund Access for Business Operations: P3 Million (for investment in Agusan Rice Coop Hub and SMS)
 - Funds Mobilized/Generated to finance services: P9.15 Million
 - Capacity building

2020 ANNUAL DEVELOPMENT PLAN

- DGRV – P2.3 Million
 - GROW-Coop – P500,000
 - AsiaDHRRA – P350,000
- BDS/SMS
 - CSA – P1.0 Million
 - NCCB – P3.0 Million (Agusan Rice Coop Hub)
- Learning Exchange, Governance & Networking
 - CSA – P1.0 Million
- CETF Remittance: P1.0 Million
- Net Surplus: P223,000
- Actions:
 - Focus on financial sustainability by generating revenues from improved businesses of the member-coops which directly receive services from the federation. The business of the federation is to improve the business of member-coops. We are looking at inter-coop trade in rice (rice hub model), farm machinery renting, and revolving credit fund with guarantee mechanism as a means to build up the “bankability” of small agri-coops.
 - Prioritize engagement with partners that pay the services of the federation at a minimum of 10% of the project budget
 - Operationalize the Agusan Rice Cooperative Hub and implement a sharing scheme of income generated for commercial transactions
 - Submit a partnership proposal to AAs (Agri-agencies PH synergy action)
 - Submit a project proposal to WeEffect (as advised by Jessica Soto during partnership meeting on March 5)
 - Submit a project proposal to EU-MinPAD

3. INTERNAL PROCESSES

- Objectives:
 - Maximize governance & staff productivity
 - Improve information facility
 - Improve interrelationship
- Targets:
 - Complete staffing of core personnel (COO, admin officer, accountant, finance officer, KM officer, training officer, and BDS/SMS officer)
 - Manual of Operations (Governance, HR, Accounting & Finance, Code of Ethics, etc.)
 - Organizational structure in place
- Actions:
 - Request additional staffing for knowledge management and roving internal auditor-cum-accountant with support from DGRV
 - Request additional staffing for BDS/SMS with support from CSA



- Create working committees of the board to be backed up by assigned staff
- Delivery of Services
 - Capacity Building
 - Conduct on-site governance & internal control training for 6 coops
 - Provide technical support to audit committees thru roving internal auditor for 6 coops
 - Conduct technical assistance (mentoring) for 1 coop
 - Conduct coop profiling for 10 coops
 - Conduct coop assessment for 6 coops
 - Conduct a national strategic planning workshop for AgriCOOPh leaders and partners
 - Conduct CETF-funded national training program
 - BDS/SMS
 - Organize Agusan Rice Coop Hub and start inter-coop trading operation
 - Conduct study on Coop Mart business model – 4 coops
 - Conduct national Seminar-Workshop on Coop Mart Business Modeling
 - Conduct feasibility study on Dairy Coop Hub
 - Learning Exchange (C2C) & Federation Building
 - Showcasing Patanom Credit Coop on organic rice production, organic fertilizer production, and rice trading, Iloilo
 - Showcasing GSAC Coop Mart & Agri-enterprises, Sorsogon
 - Showcasing Paglaum MPC Agri-enterprises, Misamis Occidental
 - Businesses
 - BHAG - Development of core businesses of the federation that are promising for future sustainability, shifting from donor-funded projects to investment-driven businesses. Feasibility studies and strategic business planning workshops will be conducted for:
 - Agricultural Revolving Credit Service Facility to leverage the funding requirement of un-bankable member-coops for production
 - Central Farm Input & Machinery Procurement Service Facility to leverage the funding requirement for group purchasing of inputs
 - Agricultural Venture Investment Service Facility to leverage the funding requirement for processing, chilling and packaging plants
 - Farm Guarantee & Protection Service Facility



4. LEARNING AND GROWTH

- Objectives:
 - Implement learning training
 - Develop network, innovation, and strategy
 - Concern for community
- Targets:
 - HR strategy
 - Networking & Visibility
 - Innovation
 - Concern for community strategy
- Actions:
 - Conduct governance training for the federation's board & committees with support from CETF
 - Conduct enhancement of skills of the staff and deepening their cooperative knowledge
 - Conduct staff team building session
 - Partnership Meeting with Agri-Agencies PH Synergy Group (AgriCORD)
 - RTD on Strategic Partnership in Service Delivery Mechanisms to Enhance Farmers' Production and Income
 - Exploring partnership with ACDI/VOCA for the PhilCAFE Project and with EU Delegation (Philippines) for the EU MinPAD Project
 - Involvement in strategic cooperation with the DTI-IFAD RAPID Growth Project for the Caraga Region
 - Product branding of the Agusan Rice Cooperative Hub
 - Strategic partnership with PhilMECH and NOAP
 - Involvement in KMPE & Agri-KITE
 - Assign the KM officer to handle the AgriCOOPh Social Media Platform
 - Conduct strategic planning for HR development
 - Develop a rapid response strategy for agricoops during a crisis (ex. Covid19)
 - Develop innovations in service delivery mechanisms
 - Creation of commodity hubs (rice, dairy, coffee, vegetables, abaca, banana, etc.)
 - Clustering approach/methodology
 - Food coop modeling (coop mart)
 - BDS approach for savings&credit coops engaging in agri-enterprises



AUDITED FINANCIAL STATEMENTS

AGRICOOPH
PHILIPPINE FAMILY FARM-
ERS' AGRICULTURE-
FISHERY- FORESTRY
COOPERATIVES
FEDERATION

PHILIPPINE FAMILY FARMERS' AGRICULTURE- FISHERY- FORESTRY COOPERATIVES FEDERATION
 2/F Philippine Cooperative Center, Balete Drive Extension, Barangay Kristong Hari, 1112 Quezon City
 CDA Registration No. 9520-201600000042634

STATEMENTS OF FINANCIAL CONDITION

		December 31	
	<i>Notes</i>	2019	2018
ASSETS			
Current Assets			
Cash and cash equivalents	5	P419,645	P675,000
Receivables	6	925,169	220,161
Total Current Assets		1,344,814	895,161
Investment in Non Marketable Equity Securities	7	125,000	-
Property plant and equipment-net	8	168,968	119,201
TOTAL ASSETS		P1,638,782	P1,014,362
LIABILITIES AND MEMBERS' EQUITY			
Current Liabilities			
Interest on share capital and patronage refund payable	9	P128,809	P128,809
Trade and other payables	10	593,726	81,468
Total Liabilities		722,535	210,277
Members' Equity			
Paid up capital	18	652,000	525,000
Deposit for share capital subscription	18	500	-
Statutory Funds			
General Reserve Funds	3	199,343	214,681
Optional Fund	3	30,055	30,055
Coop Education & Training Fund	3	21,468	21,468
Community Development Fund	3	12,881	12,881
Total Members' Equity		916,247	804,085
TOTAL LIABILITIES AND MEMBERS' EQUITY		P1,638,782	P1,014,362

See Notes To Financial Statements.

PHILIPPINE FAMILY FARMERS' AGRICULTURE- FISHERY- FORESTRY COOPERATIVES FEDERATION
 2/F Philippine Cooperative Center, Balete Drive Extension, Barangay Kristong Hari, 1112 Quezon City
 CDA Registration No. 9520-201600000042634

STATEMENTS OF OPERATIONS

	<i>Notes</i>	Years Ended December 31	
		2019	2018
REVENUES			
Service Income	10	₱2,005,201	₱-
Other income	11	2,939	1,519,560
		2,008,140	1,519,560
EXPENSES			
Administrative costs	12	2,023,478	1,090,198
		2,023,478	1,090,198
NET SURPLUS FOR ALLOCATION		(₱15,338)	₱429,362
ALLOCATION OF SURPLUS:			
General reserve fund	3	(₱15,338)	₱214,681
Coop Education & Training Fund	3	-	21,468
Due to union/ federation	3	-	21,468
Optional fund	3	-	30,055
Community Development Fund	3	-	12,881
Interest on share capital and patronage refund	3	-	128,809
NET SURPLUS, AS ALLOCATED		-₱15,338	₱429,362

See Notes To Financial Statements.

PHILIPPINE FAMILY FARMERS' AGRICULTURE- FISHERY- FORESTRY COOPERATIVES FEDERATION

2/F Philippine Cooperative Center, Balete Drive Extension, Barangay Kristong Hari, 1112 Quezon City

CDA Registration No. 9520-2016000000042634

STATEMENTS OF CHANGES IN EQUITY AND STATUTORY FUNDS

	Common Shares	General Reserve	Coop education training	Optional fund	Community Development Fund	Total
Balance as of January 1, 2019	₱525,000	₱214,681	₱21,468	₱30,055	₱12,881	₱804,085
Utilization of funds during the period		-	-	-	-	-
Additions (deductions) to common share capital during the period, net	127,000					127,000
Transfers from net loss		-15,338				(15,338)
Balance as of December 31, 2019	₱652,000	₱199,343	₱21,468	₱30,055	₱12,881	₱915,747

STATEMENTS OF CHANGES IN EQUITY AND STATUTORY FUNDS

	Common Shares	General Reserve	Coop education training	Optional fund	Community Development Fund	Total
Balance as of January 1, 2018	-	-	-	-	-	-
Issuance of common share capital	₱525,000					₱525,000
Utilization of funds during the period		-	-	-	-	-
Additions (deductions) to share capital during the period, net		214,681	21,468	30,055	12,881	279,085
Transfers from net income						
Balance as of December 31, 2018	₱525,000	₱214,681	₱21,468	₱30,055	₱12,881	₱804,085

See Notes To Financial Statements.

PHILIPPINE FAMILY FARMERS' AGRICULTURE- FISHERY- FORESTRY COOPERATIVES FEDERATION

2/F Philippine Cooperative Center, Balete Drive Extension, Barangay Kristong Hari, 1112 Quezon City

CDA Registration No. 9520-201600000042634

STATEMENTS OF CASH FLOWS

		Years Ended December 31	
	<i>Notes</i>	2019	2018
CASH FLOWS FROM OPERATING ACTIVITIES			
Net surplus		(P15,338)	P429,362
Add (deduct) adjustments to reconcile net surplus to net cash provided by operating activities			
Depreciation expense	8	35,733	23,840
Changes in operating assets and liabilities:			
Increase/ decrease in receivables		(705,009)	(220,161)
Increase (decrease) in:			
Interest on share capital and patronage refund payable	9		
Trade and other payables	10	512,258	60,000
Net cash provided by (used in) operating activities		(172,355)	293,041
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of furniture fixtures and equipment	8	(85,500)	(143,041)
Increase/decrease in:			
Investment in Non Marketable Equity Securities	7	(125,000)	-
Net cash used in investing activities		(210,500)	(143,041)
CASH FLOWS FROM FINANCING ACTIVITIES			
Increase share capital subscription	18	127,000	525,000
Increase in deposit for share capital subscription	18	500	-
Net cash provided by financing activities		127,500	525,000
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS		(255,355)	675,000
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		675,000	-
CASH AND CASH EQUIVALENTS AT END OF YEAR		P419,645	P675,000

See Notes To Financial Statements.

PHILIPPINE FAMILY FARMERS' AGRICULTURE- FISHERY- FORESTRY COOPERATIVES FEDERATION
NOTES TO FINANCIAL STATEMENTS

1. General Information

PHILIPPINE FAMILY FARMERS' AGRICULTURE- FISHERY- FORESTRY COOPERATIVES FEDERATION was registered with the Cooperative Development Authority with registration No. 9520-201600000042634 with objectives and purposes such as strengthening, capacity building, training and development of member cooperatives including but not limited to agri-business coaching and consultancy; Provision and/or promotion of modern, good or sustainable agriculture production practices, technologies and agri-extension; Facilitation of inputs supply and/or marketing of agricultural crops and products in the local and international markets including importation and export of raw and processed products, inputs, equipment and machineries among others.

As provided under Republic Act No. 9520 amending RA No. 6938 and 6939 or "The Philippine Cooperative Code of 2008", stating that duly registered cooperatives 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.

The Cooperative is duly organized and existing under the laws of the Philippines with principal office at 2/F Philippine Cooperative Center, Balete Drive Extension, Barangay Kristong Hari, 1112 Quezon City and has 24 and 20 members as of December 31, 2019 and 2018 respectively.

Cooperative Identification No. is 16201842634.

The accompanying financial statements were authorized for issue by the Board of Directors on June 6, 2020. The Board of Directors is empowered to make revisions even after the date of issue.

2. Summary of Significant Accounting Policies

Basis of Preparation/Partial Adoption of New/Revised Philippine Accounting Standards

The accompanying financial statements have been prepared in accordance with the Philippine Financial Reporting Framework for Cooperatives. The accounting policies have been consistently applied by the Cooperative and are consistent with those used in the previous year. To facilitate the understanding of the financial statements, the more significant accounting policies and practices of the Cooperative are summarized as follows

- PAS 1 - Presentation of Financial Statements.
- PAS 8 - Accounting Policies, Change in Accounting Estimates and Errors
- PAS 10 - Events after Balance Sheet Date
- PAS 16 - Property, Plant and Equipment
- PAS 19 - Employee Benefits
- PAS 24 - Related Party Transactions
- PAS 36 - Impairment of Assets
- PAS 7 - Cash flow Statements
- PAS 32,39 - Financial Instruments for credit coops
- PAS 40 - Investment Property

PAS 1 Presentation of Financial Statements

Provides framework of for the fair presentation of the financial statements. Fair presentation requires the faithful presentation of the effects of transactions and events in accordance with the definitions and recognition criteria for assets, liabilities, income and expenses. It requires more specific balance sheet line items (tax liabilities, provisions, non-current interest-bearing debt, among others); financial statements must be comparative; and,

has a number of new disclosure requirements. The standard also requires presentation of comparative information

PAS 8 Accounting Policies, Changes in Accounting Estimates and Errors

The standard is applied in selecting and applying accounting policies used in preparing financial statements. It also covers changes in accounting estimates and corrections of errors in prior period financial statements.

PAS 10 - Events After Balance Sheet Date

The standard defines events after the end of the reporting period and sets out principles for the recognition, measurement and disclosure of those events.

PAS 16 - Property, Plant and Equipment

PAS 16 (a) provides additional guidance and clarification on recognition and measurement of property, plant and equipment; requires capitalization of the costs of asset dismantling, removal or restoration; and requires measurement of an item of property and equipment acquired in exchange for a non-monetary asset or a combination of monetary and nonmonetary assets at fair value, unless the exchange transaction lacks commercial substance. The standard also provides guidelines for derecognition (e.g., disposal).

PAS 19/IAS 19 - Employee Benefits

Prescribes the accounting and disclosure for employee benefits, including short-term benefits (wages, annual leave, sick leave, and non-monetary benefits); pensions, post-employment and medical benefits' other long-term employee benefits (long-service leave, disability, deferred compensation, long-term profit sharing and bonuses, and equity compensation).

PAS 36 - Impairment of Assets

This standard applies in accounting for the impairment of assets other than those covered by separate standards.

PAS 7 - Cash Flow Statements

Prescribes the provision of information about the historical changes in cash and cash equivalents of an entity by means of a cash flow statement which classifies cash flows during the period from operating, investing and financing activities.

PAS 32, 39 - Financial Instruments

Prescribes the accounting treatment, presentation and disclosure requirements for Financial Instruments.

Management's Use of Judgements and Estimates

The financial statements are prepared in conformity with the above-mentioned accounting principles accepted in the Philippines which requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Those estimates and assumptions used in the financial statements are based on management's evaluation of relevant facts and circumstances as of date of the financial statements. Actual results could differ from such estimates.

The key estimates/assumptions concerning the future that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

Estimated Useful Lives

The useful life of each of the Cooperative's property or equipment is estimated based on the period over which the asset is expected to be available for use. Such estimation is based on a collective assessment of industry practice, internal technical evaluation and experience with similar assets. The estimated useful life of each asset is reviewed periodically and updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the assets. It is possible, however, that future results of operations could be materially affected by changes in the amounts and timing of recorded expenses brought about by changes in the factors mentioned above.

Asset Impairment

PFRF for Cooperatives requires that an impairment review be performed when certain impairment indicators are present. Determining the value of property and equipment, which require the determination of future cash flows expected to be generated from the continued use and ultimate disposition of such assets, requires the Cooperative to make estimate and assumptions that can materially affect its statement of assets, liabilities and stockholders' equity. Future events could cause the Cooperative to conclude that the property and equipment are impaired. Any resulting impairment loss shall be charged to operations.

Revenues Recognition

Revenue is recognized when it is probable that the economic benefits associated with the transaction will flow to the Cooperative and the amount of revenue can be measured reliably. Revenues from transactions of the Cooperative are recognized on a modified accrual basis. However, for cooperatives with lending operations, interest income is recognized only when earned and received during the period.

Cash and Cash Equivalents

Cash includes cash on hand and in banks. Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and with original maturities of three months or less and that are subject to an insignificant risk of change in value.

Financial Assets

Financial assets include cash and other financial instruments. The classification of financial assets depends on the purpose for which the financial assets were acquired. The company classifies its financial assets in the following categories: financial assets at fair value through profit or loss, loans and receivables, held-to-maturity and available for sale assets. Management determines the classifications of its investments at initial recognition and re-evaluates at every reporting date at which date of choice of classification or accounting treatment is available, subject to compliance with specific provisions of applicable accounting standards.

All financial assets are recognized on their trade date. All financial assets that are not classified as at fair value through profit and loss are initially recognized at fair value, plus transaction costs. The following categories of financial assets are fully classified below:

1. Financial asset at fair value through profit or loss – If acquired principally for the purpose of selling or repurchasing in the near term or upon initial recognition, it is designated by the management at fair value through profit or loss. Derivatives are also categorized as held at fair value through profit or loss, except those derivatives designated and considered as effective hedging instruments. Assets classified under this category are carried at fair value in the balance sheets. Changes in the fair value of such assets are accounted for in statements of income. Financial instruments held at fair value through profit or loss is classified as current if they are expected to be realized within twelve months from the balance sheet date.
2. Financial assets through other comprehensive income. They arise when the Company provides money, goods or services directly to a debtor with no intention of trading the receivables. Loans and receivables are carried at market value in the balance sheets. Any resulting gain or loss in other comprehensive income Loans and receivables are included in current assets if maturity is within twelve months from the balance sheet date. Otherwise, these are classified as non-current assets.

Loans receivable are subsequently measured at amortized cost using the effective interest method, less impairment losses. Any change in their values is recognized in the income statement.

3. Financial assets held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities wherein the Company has the positive intention and ability to hold to maturity. Held-to-maturity assets are carried at cost or amortized cost in the balance sheets. Assets under this category are classified as current assets if maturity is within twelve months from the balance sheet date and non-current assets if maturity is more than a year.

Cash and Cash Equivalents

Cash includes cash items on hand (cash awaiting deposit) and peso currency deposits with various depository/drawee banks, which are immediately available for use in current operations of the company.

Loans and Receivables

Loans receivables do not carry any interest and are stated at their nominal value as reduced by appropriate allowances for estimated irrecoverable amounts.

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. They arise when the Company provides money or services directly to a debtor with no intention of trading the receivables. They are included in current assets, except for maturities greater than 12 months after the balance sheet date, which are classified as non-current assets.

The allowance for doubtful accounts is the estimated amount of probable losses arising from non-collection based on past collection experience and management's review of the current status of the long-outstanding receivables.

Those Accounts specifically identified to be uncollectible, after exhausting all efforts, are written off as bad debts.

Impairment of Financial Assets

The Company assesses at each balance sheet date whether a financial asset is impaired. A financial asset is deemed to be impaired if, and only if, there is objective evidence of impairment as a result of one or more events that has occurred after the initial recognition of the asset (an incurred "loss event") and that loss event has an impact on the estimated future cash flows of the financial asset.

For loans and receivables, the Company assesses whether objective evidence of impairment exists. If there is objective evidence that an impairment loss on loans and receivables has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. The Carrying amount of the asset shall be reduced through use of an allowance account and the amount of loss is charged to the statement of income. Receivables, together with the associated allowance, are written off when there is no prospect of future recovery. The amount of the loss shall be recognized in the statement of income. If, in a subsequent year, the amount of the estimated impairment loss decreases because of an occurring after the impairment was recognized, the previously recognized impairment loss is reduced by adjusting the allowance account. If write off is later recovered, any amounts formerly charged are credited in the statement of income.

Property, Plant and Equipment

Property and equipment are initially measured at cost less any subsequent accumulated depreciation, amortization and impairment losses. The cost of an asset consists of its purchase price and costs directly attribute to bringing the asset to its working condition for its intended use.

Subsequent expenditures relating to an item of property, plant and equipment that have already been recognized are added to the carrying amount of the asset when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing asset, will flow to the Company. All other subsequent expenditures are recognized as expense in the period in which those are incurred.

Depreciation and amortization is computed using the straight-line method over the estimated useful lives of the assets as follows:

Furniture, Fixtures & Equipment	5 years
---------------------------------	---------

An asset carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

The residual values and estimated useful lives of property and equipment are reviewed, and adjusted if appropriate, at each balance sheet date.

An item of property and equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of asset. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the item) is included in the statement of income in the year the item derecognized.

Financial Liabilities

Financial liabilities include loans and other payables, accrued expenses and related parties accounts as classified in the balance sheet.

Financial liabilities are recognized when the Company becomes a party to the contractual agreements of an instrument. All interest related charges are recognized as an expense in the statement of income under Finance costs.

Financial liabilities are recognized initially at the fair value of the consideration received less directly attributable transaction costs and subsequently measured at amortized cost less settlement payments.

Patronage and Dividend distributable to members are recognized as financial liabilities when the board approved the dividends.

Financial liabilities are derecognized from the balance sheet only when the obligations are extinguished either through discharge, cancellation or expiration.

Retirement Benefit Obligations

The Cooperative does not have a formal benefit plan for its employees for it just started its operation

Provisions

Provisions are recognized when the Cooperative has: (a) a present legal or constructive obligation as a result of past events, (b) it is more likely than not that an outflow of resources will be required to settle the obligation, and (c) a reliable estimate of the amount can be made. Provisions are measured at the present value of management's best estimate of the expenditure required to settle the present obligation at the balance sheet date.

Comparatives

Where necessary, comparative figures have been adjusted to conform with the changes in presentation in the current year.

ACCOUNTS PECULIAR TO COOPERATIVES

The following accounts are peculiar to a Cooperative due to its nature as well as adherence to Cooperative laws, issued policies, rules and regulations, as well as cooperative principles and practices:

ASSETS:

Cash in Cooperative Federation - refers to money deposited in federations which are unrestricted and readily available when needed. These are treated as cash and other cash equivalents

Due from Accountable Officers and Employees - refers to total collectibles from shortages and other losses due from accountable officers and employees that are subject to immediate settlement/sanction. These are recognized at cost, less allowance for impairment, if any.

Cooperative Development Cost - refers to expenses incurred prior to the actual operations of the cooperative. These are recognized at cost, subject to amortization for a period not exceeding 3 years.

Other Funds and Deposits - refers to funds set aside for funding of reserves (Statutory and Other Reserves) established by the cooperative such as Retirement, Mutual Benefit and other Funds. This is recorded at cost

LIABILITIES:

Interest on Share Capital Payable - refers to liability of the cooperative to its members for interest on share capital, which can be determined only at the end of every fiscal year

Patronage Refund Payable - is the liability of the cooperative to its members and patrons for patronage refund, which can be determined only at the end of every fiscal year.

Due to Union/Federation (CETF) - is an amount set aside for the education and training fund of an apex organization, which is 50% of the amount allocated, by the cooperative in accordance with the provision of the cooperative's by-laws and the cooperative code. The apex organization may either be a federation or union of which the cooperative is a member.

Revolving Capital Payable - is the deferred payment of interest on share capital and patronage refund whose payment has been withheld, which should be agreed upon in the General Assembly.

Project Subsidy Fund Payable - Unused portion of the donation/grant for training, salaries & wages, etc.

Mutual Benefit and Other Funds Payable - are funds for special purposes such as members' welfare & benefits, i.e. loan protection, hospitalization, death, scholarship assistance, etc. including KBGF/CGF, provision for accidents not taken from net surplus.

EQUITY:

Donations/ Grants - are amounts received by the cooperative as awards, subsidies, grants, aids and others. This shall not be available for distribution as interest on share capital and patronage refund, and shall form part of the members' equity of the Statement of Financial Condition

Statutory Funds - are Mandatory funds established/set up in accordance with Articles 86 and 87 of the Cooperative Code. They are as follows:

Reserve Fund - amounts set aside annually for the stability of the cooperative and to meet net losses in its operations. It is equivalent to at least 10% of the net surplus. A corresponding fund should be set up either in the form of time deposit with local banks or government securities. Only the amount in excess of the paid up share capital may be used for the expansion and authorized investment of the cooperative as provided for in its by-laws.

Education and Training Fund - an amount retained by the cooperative out of the mandatory allocation as stipulated in the cooperative's by-laws
Community Development Fund - This is computed at 10% of cooperative's net surplus. This is used for projects or activities that will benefit the community where the cooperative operates

Optional Fund - fund set aside from the net surplus (should not exceed 7%) for future use such as land and building, community developments, etc.

Community Development Fund – fund set aside from the net surplus (should not exceed 3%) for social involvement projects.

EXPENSES:

General Assembly Meeting - expenses incurred in the conduct of regular/special general assembly

Members' Benefit - all expenses incurred for the benefit of the members

Affiliation Fee - Amount incurred to cover membership or registration fees and annual dues to a federation or union

Social and Community Service - expenses incurred by the cooperative in its social community involvement including solicitations and donations to charitable institutions

Provision for Members' Future Benefits - amount set up for future benefit of members, such as pension of members, etc. not taken from Net Surplus

INCOME TAXES

The Cooperative Code states that a Cooperative transacting business only with its members is exempt from all government taxes, and therefore cannot apply the PAS for income taxes because of its tax-exempt nature. However, should the cooperative exceed the limits as set forth in the cooperative code, it will adopt the accounting standards for income taxes as stated in PAS 12.

INCOME RECOGNITION

As a rule, cooperatives adopt the accrual basis of accounting. However, for credit and other cooperatives, recognition of revenues is on a modified accrual basis; i.e., interest income, fines, penalties and surcharges shall be recognized when earned and actually collected. This is so because only interest income, fines, penalties and surcharges on loans receivable that has been realized (i.e., earned and collected) shall be the basis of the income available for distribution to its members through interest on share capital and patronage refund. Also, due to the cash-based income distribution scheme of a cooperative as well as the inherent limitations of small scale countryside credit cooperatives, it cannot adopt the effective interest method in recognizing interest income on loans receivable.

Note 3. Financial risk management

Financial risk factors

The Cooperative's activities expose it to a variety of financial risks: market risks (which include credit risk), liquidity risk and fair value interest-rate risk. The Cooperative's overall risk management program focuses on the unpredictability of financial markets and seeks to minimize potential adverse effects on the Cooperative's financial performance.

(a) Credit risk

The Cooperative has no significant concentrations of credit risk. Transactions with related parties are ensured to be at arms' length. The Cooperative has policies that limit the amount of credit exposure to any financial institution. All loans are supported by a co-maker and credit insurance.

(b) Liquidity risk

Prudent liquidity risk management implies maintaining sufficient cash and marketable securities, the availability of funding through an adequate amount of committed credit facilities and the ability to close out market positions. Due to the dynamic nature of the underlying businesses, the Cooperative aims to maintain flexibility in funding by keeping committed credit lines available.

(c) Cash flow and fair value interest rate risk

The Cooperative's income and operating cash flows are substantially independent of changes in market interest rates. The Cooperative has no significant concentrations of Cash flow and fair value interest rate risk.

Fair value estimation

The fair value of financial instruments traded in active markets (such as publicly traded derivatives, and trading and available-for-sale securities) is based on quoted market prices at the balance sheet date. The quoted market price used for financial assets held by the Cooperative is the current bid price; the appropriate quoted market price for financial liabilities is the current ask price.

The nominal value less estimated credit adjustments of trade receivables is assumed to approximate their fair values. The fair value of financial liabilities for disclosure purposes is estimated by discounting the future contractual cash flows at the current market interest rate that is available to the Cooperative for similar financial instruments.

Note 4. Critical accounting estimates and judgments

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Cooperative makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results.

5. Cash and cash equivalents

This account consists of:

	2019	2018
Cash on hand	P4,501	P-
Cash in bank	415,144	675,000
	P419,645	P675,000

6. Receivables

This account consists of:

	2019	2018
Project receivables	P835,331	P137,005
Advances to officers and employees	26,171	23,155
Due from accountable officers and employees	60,000	60,000
Others	3,667	-
	P925,169	P220,161

7. Investment in Non Marketable Equity Securities

This account consists of:

	2019	2018
Investment with Philippine Cooperative Center	P125,000	P-

8. Property plant and equipment - net

This account consists of:

	Furniture, fixtures and equipment	TOTAL
COST		
January 1, 2019	₱143,041	₱143,041
Additions	85,500	85,500
December 31, 2019	₱228,541	₱228,541
ACCUMULATED DEPRECIATION/ AMORTIZATION		
January 1, 2019	₱23,840	₱23,840
Depreciation	35,733	35,733
December 31, 2019	59,573	59,573
Net Book Value	₱168,968	₱168,968

	Furniture, fixtures and equipment	TOTAL
COST		
January 1, 2018	-	-
Additions	₱143,041	₱143,041
December 31, 2018	₱143,041	₱143,041
ACCUMULATED DEPRECIATION/ AMORTIZATION		
January 1, 2018	-	-
Depreciation	₱23,840	₱23,840
December 31, 2018	23,840	23,840
Net Book Value	₱119,201	₱119,201

9. Interest on share capital and patronage refund

This account consists of:

	2019	2018
Interest on share capital payable	₱90,166	₱90,166
Patronage refund payable	38,643	38,643
	₱128,809	₱128,809

10. Trade and other payables

This account consists of:

	2019	2018
Due to Union/ Federation (CETF)	₱516,095	₱21,468
Accrued expense	17,500	-
Other current liabilities	60,131	60,000
	₱593,726	₱81,468

10. Service income

This account consists of:

	2019	2018
Project support subsidy	₱1,288,168	₱944,560
CETF Subsidy	271,333	-
Registration fee	227,800	-
Commission income	144,000	-
Training income	14,400	-
Membership fees	59,500	575,000
	₱2,005,201	₱1,519,560

11. Other income

This account consists of:

	2019	2018
Bank deposits and investments	₱1,922	₱-
Miscellaneous	1,017	-
	₱2,939	₱-

12. Administrative Cost

This account consists of:

	2019	2018
Salaries & wages	₱496,588	₱443,167
General assembly expense	307,408	65,055
CETF subsidized expense	297,914	-
Meetings & conferences	198,182	113,196
Travel & transportation	188,088	1,536
Training direct cost	114,565	300
Honorarium	79,365	-
Rentals	78,428	40,327
Social & community service expense	60,556	100
Promotions	50,000	-
Depreciation expense	35,733	23,840
Communication	32,051	19,675

Employees benefit-13th month pay	27,783	-
Power, light & water	24,055	14,554
Office supplies	19,602	811
Affiliation Fee	5,000	-
Permits & licenses	2,500	-
Repairs & maintenance	380	210
Bank charge	150	-
Notarial Fee	100	-
Amortization	-	10,454
Insurance	-	5,805
Professional fee	-	25,000
Representation	-	100
Trainings & seminars	-	324,033
Taxes, fees & charges	-	2,000
Miscellaneous expense	5,029	35
	₱2,023,478	₱1,090,198

18. Members' Equity

The Cooperative was authorized by the Cooperative Development Authority (CDA) to issue P10,000,000 shares divided into Eight Thousand shares (8,000) common shares with Par Value of P1,000 per share and Two Thousand (2,000) Preferred shares with Par Value of P1,000 per share

Details of the share capital is as follows:

	2019	2018
Ordinary Share Capital	₱625,000	₱525,000

Deposit for share capital subscription pertains amount paid by the members for capital subscription equivalent to the value of less than one share. As of December 31, 2019 deposit for share capital subscription amounted only to ₱500.

As at the end of the year there were no member who exceeded the 10% ceiling capitalization.

19. Subsequent Events

The company's financial statements as of December 31, 2019 is prepared under going concern basis. Management of the company is aware of the impact of COVID-19 results in there being material uncertainties which may cast significant doubt upon the entities ability to continue as a going concern. It considers the impact of COVID-19 on customers, suppliers, employees and mandatory reporting requirements of the different government agencies. It also considers the potential effects of COVID-19 on the activities of the business. Given for the potential impact of COVID-19 and how rapidly the responses to COVID-19 pandemic are developing, management establishes, conducts and assess its contingency plans and impacts on the COVID-19 of the company.



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2019 BOARD OF
DIRECTORS AND
OFFICERS

MANAGEMENT
AND STAFF



2019 BOARD OF DIRECTORS AND OFFICERS

BOARD OF DIRECTORS

Chairperson

Edelito Sangco
Socorro Empowered Peoples Cooperative

Vice-Chairperson

Noland Peñas
Panaw Sumilao Multi-Purpose Cooperative

Directors

Nicanor Gomez
Oro Integrated Cooperative

Herminio Agsaluna
Patanom Credit Cooperative

Romeo Mendoza
Agus Pinoy Producers Cooperative

Bon Ian dela Roca
Soro-soro Ibaba Development Cooperative

Delfin Tuquib
Lamac Multi-Purpose Cooperative

Angelita Bonsubre
Malabog Integrated Enterprise Dev't
Cooperative

Cirila Oyoa
Puting Bato Community Cooperative

COMMITTEES

Audit Committee

Elena Tabayag
Pecuaría Development Cooperative

Frank Roy Ribo
Kalipunan ng Maliliit na Magniniyog
Agricultural Cooperative

Narlito Culao
Sto. Nino Multi-Purpose Cooperative



Election Committee

Estela Balleras
Negros Agri-Entrepreneurs
Marketing Cooperative

Daven Gamolo
Golden Grains MPC

Caesar Makabudbod
Paglaum Multi-Purpose Cooperative

OFFICERS

Jose Romeo Ebron
Golden Grains Multi-Purpose
Cooperative

Jaime Endraca
Gubat St. Anthony Cooperative

Chief Executive Officer
Cresente Paez

STAFF AND MANAGEMENT

Chief Executive Officer
Cresente Paez

Admin Officer
Pauline Joyce Cea

Finance/Training Officer
Ann Tampico

Supply and Marketing Officer
Maricel Bacud

Training Officer
Gianne Francis Alfred Manzano

Business Development Services Officer
Ada Akogu



ADVERTISEMENT



LAMPAC MULTIPURPOSE COOPERATIVE

Lamac, Pinamungajan, Cebu
 C.D.A. Reg. No. 9520-07004232 / CIN-0102070290
 Email: lamacmpc@yahoo.com
 Tel. (032) 350-1522 / 350-0840 ——— Telefax (032) 467-8171

SAVINGS PRODUCTS

- * Time Deposit
- * Regular Savings

MEMBERS WELFARE

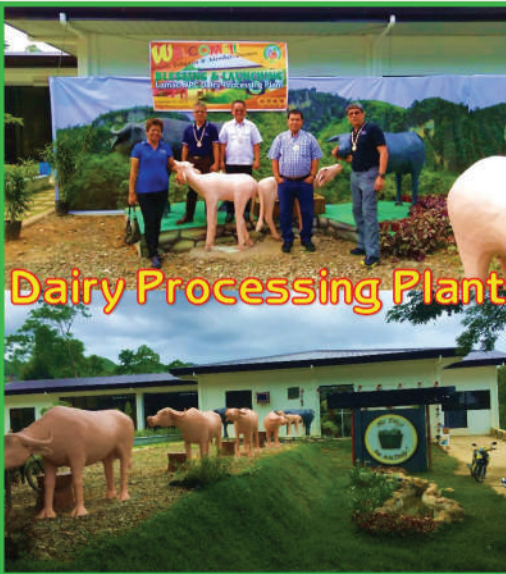
- * Medical & Dental
- * Vehicle Insurance
- * FONUS (Funeral Services)
- * Mortuary Aid System (MAS)
- * Crop & Livestock Insurance
- * Senior Citizen Package Life Plan
- * Hospitalization Package Life Plan

OFFICES

- | | | |
|---------------------|------------------------|---------------------|
| Lamac Main Office | Lapulapu City Branch | Carmen Branch |
| Pinamungajan Branch | Maasin City Branch | Bantayan Branch |
| Toledo City Branch | San Carlos City Branch | Daanbantayan Branch |
| Lutopan Branch | Tubigon Branch | Naga City Branch |
| Carcar City Branch | Cantipla Branch | Alegria Branch |
| Barili Branch | Bacolod City Branch | Camotes Is. Branch |
| Oslob Branch | Sogod Branch | Cadiz City Branch |
| Dalaguete Branch | Tagbilaran City Branch | Ormoc City Branch |
| Balamban Branch | Baybay City Branch | Palompon Branch |
| Bogo City Branch | Ubay Branch | Hilongos Branch |
| Tuburan Branch | Kabankalan City Branch | Loon Branch |
| Minglanilla Branch | Moalboal Branch | Talibon Branch |
| Cebu City Branch | Argao Branch | Cadiz City Branch |
| Liloan Branch | Mandaue City Branch | P. Burgos Branch |

LOAN PRODUCTS

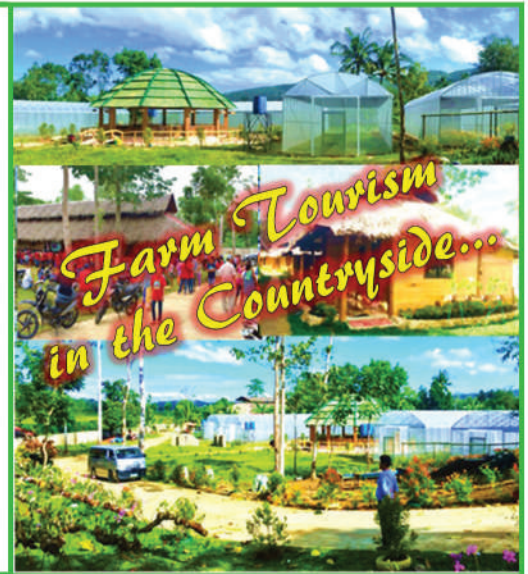
- HELP
 ME
 SMILE
 RELAX
 KOMBATI
- a) Agri Business
 b) Agri Finance
 c) Agri Micro-finance



Dairy Processing Plant

PROGRAMS & SERVICES

- * Bakery
- * Dairy Box
- * Fresh Picks
- * Soap Making
- * Gasoline Station
- * College Dormitory
- * Cacao Production
- * Cassava Production
- * Coconut By-Products
- * Hidden Valley Resorts
- * Dairy Processing Plant
- * Tablea Processing Plant
- * Coca Cola Distributorship
- * Low Cost Housing Project
- * Dairy Buffalo Multiplier Farm
- * Coop Mart (Consumer Store)
- * Coop Youth Planet (Aflatoun)
- * Agro-Enterprise Development
- * Integrated Organic Farm School
- * Water System and Refilling Station



OFFERS conducive place for:

- * Lakbay Aral
- * Assemblies, Trainings, Seminars, Team-building, etc.
- * Family outings, retreats, recollections and "barkada" outings
- * Weddings, christenings, birthdays, and anniversaries

For inquiries and reservations, please call:
 HVMR 09213266054 / HVBR (032)4688025



hiddenvalleyresort@yahoo.com

hiddenvalleybeachresort@yahoo.com



PHILIPPINE COOPERATIVE CENTER (PCC)

HISTORY


Philippine Cooperative Center (PCC) was formally registered as tertiary cooperative on March 10, 1997 that coincided with the Cooperative Day celebration. It is composed of leading national and regional and large primary cooperatives all over the country. It was the fruit of series of cooperative consultations and confidence building process in 1995 of key cooperative federations, unions and large primary cooperatives, including CDA and Senate Committee on Cooperatives led by then Senator Hon. Butz Aquino.



Contact Us

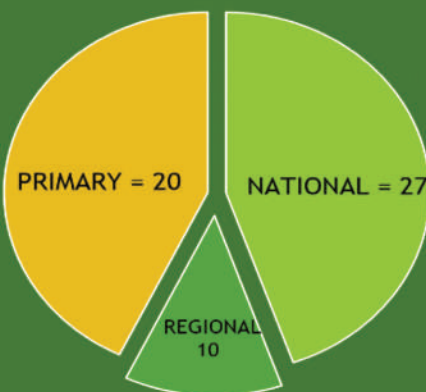
90 Agapito "Butz" Aquino Bldg
Balete Drive Ext. E.
Rodriguez Ave.
Brgy. Kristong Hari, Quezon City

 Coop Apex  <https://pccapex.coop/>

 [philcoopcenter@yahoo.com/](mailto:philcoopcenter@yahoo.com)
philcoopcenter.operations@gmail.com

 Telefax No. 8723-7392
Cellphone No. 0909 684 5423

AT PRESENT PCC HAS **57 MEMBER COOPERATIVES** ALL OVER THE COUNTRY



MENU OF SERVICES



Mediation

Dispute Resolution among Coops



Think Thank (R&D)

Research Paper; COOP Profile; Special tailor-fitted research and feasibility study for members; CoopVoice



Clustering and Linkaging

Secretariat services;
Organizing Strategic planning per cluster



Advocacies & Standards Development

Cluster Congresses, Cooperative Summit and Lobbying at the House of Representatives, Senate and other govt. agencies



Institution Building

Training for Clusters; Co-developed/Co-branded training programs w/ members; Consultancy Services

MILESTONES

A venue for inter-action among federations, unions, primary coops and the CDA and other government agencies on issues and concerns of the cooperative movement.

Active participation of PCC in different developmental programs and projects of government like NAPC, NCDC, NMU (hosted by Dept. of Agriculture), JMEC, Credit Information Corporation (CIC) and Legislative branch of the government and other governments agencies

Having alliances with ANGKASA, ACCU, APRACA, SEARCA and other international coop organizations and institutions

Active member of the International Cooperative Alliance (ICA)

PCC has been the convener of the largest gathering of cooperatives every 2 years, the National Cooperative Summit, since year 2004 and the Show of Force in Liwasan Ipil, CCP, October 2015.



**Global Organic
& Wellness Corp.**



AgriCord and Agri-agencies Program Partnership

AgriCord is the network of "Agri-agencies", non-governmental organisations for development cooperation with structural links to the farmers' and rural members' organisations in their home countries in Europe, Asia and North America.

Farmers Fighting Poverty is a global program. In ASEAN region, it is known as **ASEAN Farmers' Organizations Support Program (AFOSP)** which is a central programming of AgriCord operating since 2016 until 2020; it is funded by **EU** and **IFAD**.

ACTION

Organizational
Strength and
Development

Institutional
Development

CROSS-CUTTING CONCERNS
Gender Equality and Empowerment
Financial Management
Environmental Sustainability

Policy
Elaboration &
Advocacy

Farmer-led
Economic
Development

VISION

The **FFP** theory of change sees strong farmers' organizations and cooperatives as active contributors to economic, social, and political development.

More
Democracy
(better
institutions)

Increase in
Income Distribution
(better involvement
of smallholder
farmers)

Sustainable
Economic
Growth (better
services to
members)

WAY FORWARD

Farmers Organizations for Asia and Latin America (FO4A-LA)

aims is to increase income and to improve livelihood, food and nutrition security and safety of the Asia and Latin America family farming in the target areas of the project.

4 components around which activities will be organized:

- 1:** Delivery of economic services along priority value chains
- 2:** Enabling the business environment
- 3:** Institutional development of FOs
- 4:** IFAD programme coordination and M&E

FARMERS FIGHTING POVERTY

provides funding and advisory services to farmers' organizations (FOs) in developing countries to contribute in poverty reduction.



COOPERATIVE DEVELOPMENT PROGRAM

Asian Farmers' Association for Sustainable Rural Development (AFA), is an Asian alliance of 20 national farmers organizations and cooperative federations composed of small scale women and men family farmers, fishers, indigenous peoples, forest users, herders and pastoralists in 16 countries in Asia and Pacific.

Established in 2002 after a series of farmers' exchange visits, and seeing the great need to come together to share, learn and act on our common desire for a better quality of life for ourselves, our families and our farming communities.

The Priority Agenda and Basis of Unity of AFA: 1. Promote secure tenurial rights of small scale women and men family farmers over natural resources: **lands, waters, forests, seeds**; 2. Produce diverse and nutritious food through **sustainable, integrated, diversified, resilient, organic, agro-ecological family farming systems and practices** in farms and forested landscapes; 3. Build and strengthen **family farmers' cooperatives and their enterprises** that will give farmers stronger involvement in value chains and increase their market power, 4: Promote fair treatment and ensure equitable rights and opportunities among **women** and men farmers, 5: Promote agriculture towards the **young** and build their interests and capacities towards sustainable and resilient farming and related enterprises.

HOW WE WORK?

- PILLAR 1: BUSINESS CAPACITY DEVELOPMENT**
 - Farmers'/members' owned and professional managed
 - Strategic and Business Planning
 - Continuous education and training
- PILLAR 2: COMPETITIVENESS**
 - Enhance Access to Finance
 - Enhance Access to Market
- PILLAR 3: COOP-TO-COOP COOPERATION**
 - Asian Confederation of Agri-coops, Integrated National Network of Agri-coops, Commodity Specific Federation
 - Production, Aggregation, Processing, Market Power
- PILLAR 4: ENABLING ENVIRONMENT**
 - Legal and policy framework
 - Delivery of government services
 - Public-Private Partnerships



Contact us:

Room 206, Partnership Center, 59-C. Salvador St., Loyola Heights, Quezon City

Tel. No. (632) 425-7061; Email: afa@asianfarmers.org; website: www.asianfarmers.org

Take your cooperative to the next level



Agriterra is an international, not-for-profit agri-agency founded by the Dutch agricultural sector. We provide expert advice and training to cooperatives and farmer organizations in emerging economies. We strengthen farmer ownership and stimulate economic growth for ambitious farmers worldwide. This contributes to socio-economically strong and lively rural areas. Our energetic international team consists of practical and motivated professionals.

FOR COOPERATIVES WITH GROWTH AMBITIONS

Successful cooperatives make a difference. This is why Agriterra focuses on farmer cooperatives that want to offer their members more added value. Within our network you will find expertise in areas of plant- and animal based food production chains that range from production to processing and from logistics to marketing. With Agriterra you can realize your growth ambitions.



WHAT MAKES US UNIQUE?

FOCUSED

Unique experience and knowledge of cooperatives

QUALITY

Peer-to-peer advice, training and exchange, farmer-to-farmer and coop-to-coop learning

LOCAL

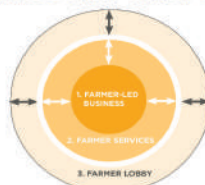
Strong local presence & farmer-led

CONNECTED

Extensive network in cooperatives and agribusiness

3-TRACK APPROACH

For more than 20 years already, Agriterra has been applying the 3-track approach of Farmer Business, Farmer Services and Farmer Lobby.



We make cooperatives bankable and create real farmer-led businesses. We support in improving extension services to members. We enhance farmer- government dialogues.

SERVICES

Agriterra professionalizes farmers' cooperatives and organizations through advice, training and exchange



Advice



Training



Exchange



GENERATING RURAL OPPORTUNITIES BY WORKING WITH COOPERATIVES (GROW COOP)

United States Agency for International Development (USAID) partnered with Agriterra in implementing the GROW Coop Project. It seeks to improve the socio-economic conditions of female and male members of cooperatives and their communities and expand rural livelihood opportunities. The project will revolve around the strengthening of LROs to deliver services to agricultural cooperatives that will help improve their organizational performance and expand their business opportunities.

LOCAL RESOURCE ORGANIZATIONS (LROs)

LROs are the connectors and influencers—the organizations that others go to for help, advice, or expertise. They are capable of supporting other local organizations to better serve their communities.



AgriterraPh
 AgriterraPh

www.agriterra.org
 philippines@agriterra.org

Agriterra clients and partners:





Formed in 1986 following the People Power Revolution which restored democratic institutions in the country, the Pambansang Kilusan ng mga Samahang Magsasaka (PAKISAMA) as a national confederation of family farmer organizations grew from 20 to 74 member federation and primary family farmer organizations from 10,000 to 74,000 individual family farmers. Supported by a score of partner donor agencies, and with an annual average of 25 professional staff, it has implemented a couple of hundred projects and has been playing a catalytic role in advocating for meaningful policy changes and building capacities of its members towards a more inclusive and sustainable food and agriculture systems in the country.

Address: Room 207, Partnership Center, Varsity Hills,
59 C. Salvador Street, Loyola Heights, Quezon City,
Philippines 1108

Telephone: (+632) 7954 5104 / 3434 2079
Email Address: pakisama.natl@yahoo.com
Website: www.pakisama.com

Vision

Empowered, prosperous and caring family farmers, and resilient rural communities

Mission

We are a national movement and confederation dedicated to empower family farmer organizations

Goals

To empower family farmers and their communities to achieve:

1. Asset ownership and control
2. Productivity and resiliency
3. Product values addition and enhanced market power
4. Meaningful participation in policy spaces and in public programs

Programs

1. Asset Reform
2. Policy Advocacy and Claiming Political Spaces
3. Sustainable Agriculture & Aquatic Development
4. Membership and Gender Development
5. Enterprise Development and Cooperative Building

Strategies

1. Organize, strengthen and consolidate family farmers and their enterprises
2. Network various family farmer organizations and link them with institutions that can assist in promoting their agenda
3. Advocate to influence and effect policies and programs, and claim political spaces for family farmers

WHO WE ARE

The Foundation for a Sustainable Society Inc. (FSSI) is a non-stock, non-profit organization committed to support the development of sustainable communities through social entrepreneurship.

OUR SERVICES

Financial Services

- Loans
- Developmental Deposits
- Equity Investments
- Grants

Social Enterprise Development

- 3BL Capacity Building
- Organizational Development
- Linkaging

OUR TRIPLE BOTTOM LINES

Since 1995, we have facilitated the development of social enterprises in marginalized areas to achieve people, planet, and profit objectives, also known as the Triple Bottom Line (3BL).



People

Increased participation and benefits of marginalized sectors in social enterprises



Planet

conservation of natural resources, sustainable use of resources, and development of climate change adaptation, mitigation, and disaster risk reduction mechanisms



Profit

the generation of financial gain that ensures enterprise growth and stability



CONTACT US

46-E E. Lopez Street near corner Samar Avenue, South Triangle Quezon City 1103 Philippines



fssi@fssi.com.ph



(02) 7745 3206



www.fssi.com.ph



FSSI.Philippines



Network Consolidated Cooperative Bank

- HEAD OFFICE/ KATIPUNAN BRANCH | 160 Katipunan Ave. St. Ignatius Village Quezon City | Tel: 8364-3756 | 8364-6514
- SAN FRANCISCO BRANCH | Quezon St. Brgy 2 San Francisco, Agusan del Sur : Tel: (085) 343 8003
- DAET BRANCH | Gov. Panotes Ave. Daet , Camarines Norte | Tel : (054) 440 - 2200
- ORMOC BRANCH | Real St. Cor. San Vidal Ormoc City, Leyte | Tel : (053) 561 - 6396
- ROXAS BRANCH | Elemar Bldg. San Roque Ext., Roxas City | Tel: (036) 621 -2147
- SORSOGON BRANCH | B.Flores St. Brgy. Burabod Sorsogon City, Sorsogon | Tel: (056) 211-2679
- MAASIN BRANCH | Rafols St., Tunga-Tunga Maasin City Southern Leyte | Tel : (053) 570-9549

DEPOSIT

PES@SAVINGS Deposit Account

- Initial deposit requirement only at P500
- Minimum Balance to earn interest P2,000

- Competitive interest Rate at 1.5% P.A
- Insured with PDIC up to P500,000

BASIC Deposit Account

- Initial deposit requirement at P100
- Maximum placement of P50,000

- Insured with PDIC up to P500,000
- No dormancy charge

TIME DEPOSIT

- Minimum deposit placement of P5,000
- Flexible term of placement

- Insured with PDIC up to P500,000
- Acceptable as collateral for back - to - back loans

LOANS





MARKETING



CREDIT



CONSUMERS



MALABOG INTEGRATED ENTERPRISES DEVELOPMENT COOPERATIVE

MALABOG, PAQUIBATO DISTRICT DAVAO CITY

Oil Palm Nursery duly Accredited by PCA



NGPI MULTI PURPOSE COOPERATIVE
Brgy.5, San Francisco, Agusan Del Sur



Products & Services :

2000 has Old Oil Palm



10 has Ricefield

- Savings & Credit (Lending)
- Building Rental-Function Hall
- Agricultural Production
 - Oil Palm Plantation
 - Oil Palm Nursery
 - Rice Field
 - Cacao Plantation
 - Cavendish Banana
 - DIWATA(NGPI-Produced by BCVOFPWA)
 - ❖ Banana Chips
 - ❖ Tableva

NGPI-BCVOFPWA PRODUCTS

9 HAS Cavendish Banana Plantation

22 HAS Cacao Plantation



ABOUT AGRICOOPH LOGO AND GUIDELINES

I. Rationale

The logo symbolizes the identity of an organization or institution. It is the symbolic expression or representation of what an institution stands for, its reason for being, its vision and aspiration. It also conveys its uniqueness or distinct difference from other entities of similar nature. Using a logo of an institution is a way of identifying oneself with its mission and ideals, showing and counting oneself as part of and belonging to it.

These guidelines have been prepared to provide information and guide to all member cooperatives to facilitate adoption thereof.

II. The AgriCOOPh Logo and Description:

1. The color green stands for green agriculture which is a foundation for biodiverse, resilient and productive agricultural systems
2. The color orange represents the values of self-help and mutual help which is a color for cooperation that gives meaning to universal love for oneself and others
3. The “grains” stands for farm life and productivity and represents the 20 founding members of the federation
4. The multi-colored line at the base of AgriCOOPh refers that we are multipurpose cooperatives, we belong to various commodity cooperatives but we are connected for consolidation and integration in order to gain market power. And, the combination of colors represents that we produce diverse and healthy food in small-scale farming as a way of ensuring food security, zero hunger and zero poverty
5. The “hat” and the letters “OO” are people symbolizing that we are all family farmers, and the “coop hat” reflects that the federation is a “full value chain service provider” and a unifying force of the smallholders.

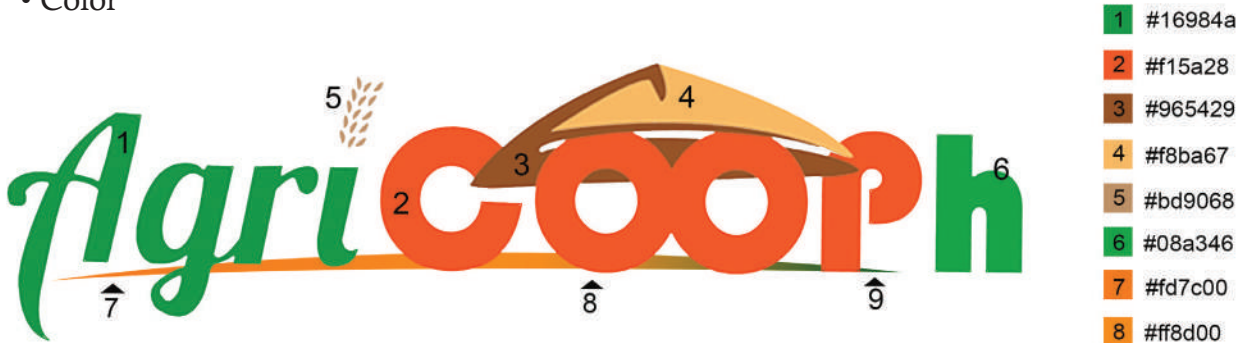


III. Designer / Composer

The logo was designed by Cresente C. Paez, AgriCOOPh Chief Executive Officer (CEO) Officer and Approved by the AgriCOOPh Board of Directors of October 23, 2018.

IV. Specification

- Color



V. Do's and Dont's on the Use of the Logo

- Use only the file sent by the AgriCOOPh to your co-op thru e-mail.
- The logo may be enlarged or reduced, but the proportion must always remain.



- Grayscale (black & white) or one-color logo is only acceptable when media reproduction is limited. In these cases, the logo may be reversed to white background that provides suitable contrast. A black logo is not acceptable.



- Never use Grayscale (black & white) or reversed color on Official Communications, Formal documents (like Annual reports, Terminal reports, etc.) and most especially, in signages.
- For Signages, since size specification may vary, please follow the guidelines on using the correct colors and correct fonts and the placement of the AgriCOOPh logotype as indicated in the attached diagram.
- Templates for the design of official letterhead, business card, envelopes and other office communication materials are available upon request to qualified members.
- AgriCOOPh Management will also provide high resolution Png and JPEG versions of the logo type for your design, banner and signage needs

VII. Sample Logo Design Suggestions:

Sample Logo and Color Style :

Size : 1 inch by 3 inches (1"x 3") or 2 inches by 6 inches (2"x 6")



Sample Logo with Tagline: "A FULL VALUE-CHAIN SERVICE PROVIDER"

Tagline Font Style : Segoe UI Historic



Sample Logo with Full Organization Name:

Philippine Family Farmers Agriculture Fishery Forestry Cooperatives Federation

Font Style : Segoe UI Historic



VII. How to Access the Logo Design

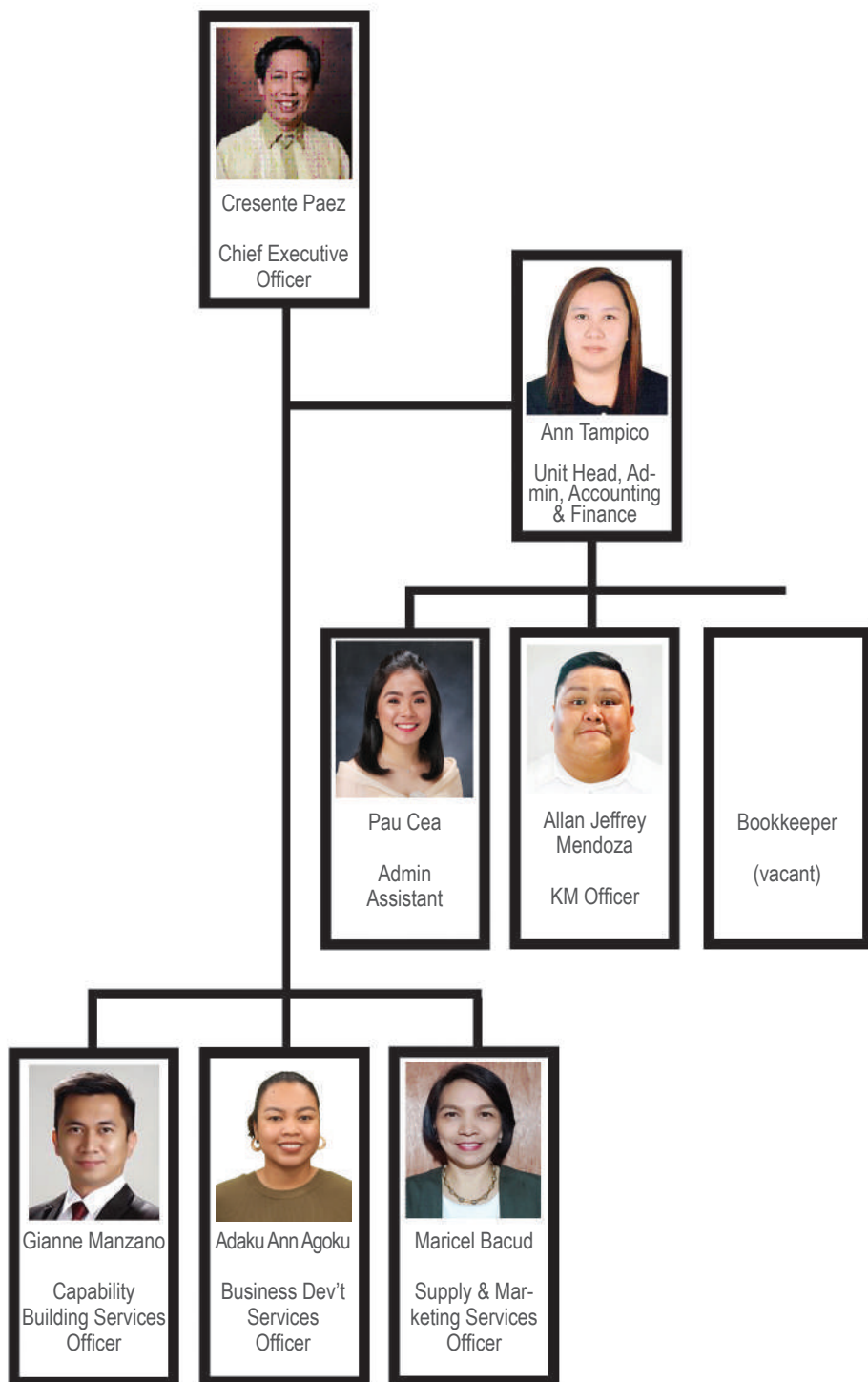
1. AgriCOOPh Management will evaluate cooperative's membership standing based on criteria before granting them to use the logo.
2. Send thru e-mail electronic copy of the logo and the implementing guidelines.
 - If production or printing of materials such as letterhead and calling card will done locally, strict compliance with the above specifications is required.

VIII. Contact Information

For inquiries, please contact:

- AgriCOOPh Secretariat
- Landline No: +632 7717-1330
- Email: agricoop@gmail.com

MANAGEMENT TEAM STRUCTURE



STAFF QUALIFICATION

Cresente Paez

- Chief Executive Officer
- Bachelor of Science in Agriculture, USM& Strategic Business Economics, UA&P
- Former Executive Director, Visayas Cooperative Dev't Center (VICTO)
- Former National Coordinator, PhilDHRRA
- Former CEO, NATCCO
- Former Assistant Secretary for Support Services, Department of Agrarian Reform (DAR)
- Former Representative of COOPNATCCO Party List, House of Representatives
- Former Board Member, United Coconut Planters Bank
- Former Board Member, Network Consolidated Cooperative Bank
- Former Representative of the Cooperative Sector, National Anti-Poverty Commission

Ann Tampico

- Unit Head, Admin, Accounting & Finance (concurrent Roving Auditor & Finance Specialist)

Pau Cea

- Admin Assistant

Gianne Manzano

- Capacity Building Officer
- Bachelor of Science in Agribusiness Economics, UP Mindanao
- Post Graduate Diploma on Research and Development Management, UP Open University
- Former Senior Social Enterprise Institute Officer, Peace and Equity Foundation
- Former Financial Inclusion Management Consultant, ACCESS Advisory
- Former Business Development Officer, Department of Agriculture – Philippine Rural Development Project
- Former Team Leader – Capacity Building Program for Cooperatives, MASS-SPECC
- Former Project Officer – Mindanao Microfinance Council

Adaku Ann Agoku

- Business Development Services Officer

Maricel Bacud

- Unit Head, Supply & Marketing Services

Allan Jeffrey Mendoza

- Knowledge Management Officer



AgriCOOPh
"A FULL VALUE-CHAIN SERVICE PROVIDER"

2ND FLOOR AGAPITO "BUTZ" AQUINO BUILDING,
90 BALETE, DRIVE EXTENSION, QUEZON CITY

+632 7717 1330 | +632 947 488 4242

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