

Event Sponsors and Contributors

Diamond Sponsors







































Contributors

Official Internet Provider







Special thanks to the following cooperatives for supporting this event:

Perpetual Help Community Cooperative (PHCCI) Philippine Army Finance Center Producers Integrated Cooperative (PAFCPIC)
MASS-SPECC Cooperative Development Center





PHILIPPINE COOPERATIVE CENTER

Board of Directors 2022-2023

Dr. Divina "Divine" C. Quemi

Chairperson

NSCC

Mr. Raul Q. Montemayor

Vice Chairperson

FFFCI

DIRECTORS

Fr. Claudio L. Bagano **NORLU CEDEC**

Ms. Marlene Sindayen **CLIMBS**

Mr. Romulo F. Caceres **NATCCO**

Father Antonio "Anton" CT. Pascual 1CISP

Mr. Modesto "Panjun" S. Margarico Jr WVAC

Ms. Zenaida "Zeny" N. Novabos **PCF**

Mr. Ponciano "Pons" D. Payuyo **PHILFECO**

Mr. Wilfredo "Willy" F. Calubayan

TAGCODEC

Ms. Alma Santos-Ferreros **NCMF**

Dr. Garibaldi "Gari" O. Leonardo

Ms. Christie Rowena C. Plantilla **FPSDC**

Ms. Doris C. Cañares

Mr. Ramil C. Santos **NAMVESCO**

Board Secretary: Atty. Lyman Manzanares

Treasurer: Ms. Joselita F. Cardona **CEO: Mr. Edwin Bustillos**



2022 National **Cooperative Business** Congress

Ms. Katherine Lomboy Ms. Cheska Garais-Guinto **National Coordinators**

> Mr. Edwin Bustillos Mr. Ray Santiago **Program Committee**

Ms. Nicole Calapati Head, Registration Unit

Ms. Nicole Divinagracia **Supplier Coordinator**

Ms. Mariel Mison Ms. Choolyn C. Depra **Administrative Support**

Mr. Samuel Manansala Mr. Donato Mamaclay Jr. Liason





1ST NATIONAL COOPERATIVE BUSINESS CONGRESS 2022

Date of Event: November 28-29, 2022

Location of event: NOVADECI Convention Center, 123, General Luis, Novaliches, Quezon

City, Metro Manila, Philippines

Number of persons Attending: 632 individuals onsite, 251 individuals online (total of 248

Cooperatives and 14 allied organizations)

Telephone numbers: (02) 8723-7392; (02) 7739-4794; and (02) 8359-8947

Email address: philcoopcenter@yahoo.com

BUSINESS CONGRESS SUMMARY

On November 28–29 November 2022, the Philippine Cooperative Center held the first National Cooperative Business Congress at the NOVADECI Convention Center, located at 123 General Luis, Novaliches, Quezon City, Metro Manila.

The event was co-convened with Novaliches Development Cooperative. The Business Congress aimed to bring together cooperatives and cooperators to:

 Promote Financial programs, best practices, business undertakings, and roles;

- Create an avenue for discussion of the ongoing crises;
- Recommend possible actions/solutions to address the current crises and challenges of the country (Food, Health, Energy Public Transportation, among others); and
- Link up the Cooperative Sector with other institutions to help solve crises and other economic and social issues.

Welcome Remarks from Quezon City Mayor Joy Belmonte

Quezon City Mayor Maria Josefina Tanya 'Joy' G. Belmonte represented by Mr. William R.Bawag of the Mayors' Action Office shared her opening message to the delegates of the 2022 NCBC. In her message, she emphasized that cooperatives bring people together through shared economic, cultural, and social goals and values. At the height of the pandemic, cooperatives helped the

government in its fight against Covid-19.

At the moment, the Quezon City Government supports the cooperatives through Pangkabuhayang QC program and Kyusi Coop Trade Fair. These programs have been designed to encourage entrepreneurship and financial literacy among QCitizens.

Opening address of the Philippine Cooperative Center Chairperson, Dr. Divina C. Quemi,DBA

Dr. Divina C. Quemi, DBA, chairperson of the Philippine Cooperative Center led the opening address. She emphatically addressed the delegates to level up the mainstreaming of cooperativism. Through resiliency, determination, and passion especially the cooperation among cooperatives at the height of the pandemic and its role in the community and the country as a whole in the fight against Covid-19, cooperatives will continue to play a vital role now that the country is entering in the renewed normal where economic activities are gradually opening up toward an economic rebound.

Cooperatives in the Philippine Development Plan

SR Paul Richard A. Paraguya, Sectoral Representative, Non-Government Organization of the National Anti-Poverty Commission (NAPC) presented a situationer of the Ambisyon 2040 and the 8-point socio-economic agenda of

01





1ST NATIONAL COOPERATIVE BUSINESS CONGRESS 2022

President Ferdinand Marcos, Jr. that is the premise of the upcoming 2023-2028 Philippine Development Plan and the Call to Action: IV COOP'S ZERO Poverty Imperatives 2023-2028.

According to him, PBBM's 8-point agenda directly affects cooperatives and their members. Thus, the timely Business Congress, considering that most of the agenda that will be tackled in the Congress relates to food security, transportation, energy crises, health crises, and other issues that cut across these 4 agendas, are also included in the agenda of the administration. He mentioned that the Philippine Cooperative Center and the sector as a whole, need to engage the government to address all these issues specifically in the action plans that will be developed by the administration relative to the Philippine Development Plan.

SOLIDARITY MESSAGES

Several people graced the event by sending messages of solidarity and support to PCC and the cooperative sector. These included House of Representatives Cong. Nicanor M. Briones, Chairperson of the Committee on Cooperatives Development and AGAP Party List Representative, Cong. Filemon Espares of the COOP NATCCO Party List. Representatives Briones and Espares manifested that they will welcome any policy recommendation that will be recommended by the delegates in the Business Congress and will work with the sector for the development of the



cooperative movement in particular and the country in general. The message from Sec. Alfredo E. Pascual of the Department of Trade and Industry was focused on the partnership of DTI, CDA, and the cooperative sector in creating livelihood opportunities and promoting development in the communities,

Some of its programs include Upskilling and upgrading MSEs, leveraging digital technologies to streamline services, and improving the viability and stability of micro and medium enterprises

The message from Sec. Benjamin de Castro Abalos Jr. of Department of Interior and Local Government, Asec. Elizabeth Lopez De Leon, also from the Department of Interior and Local Government, discussed the importance of RA 11535 in designating or hiring a Cooperative Development Officer that will support the LGU's promotion of cooperativism, crafting of plans and strategies, and formulating measures that seek to promote cooperative organization and development.

Usec. Joseph B. Encabo, the Chairperson of the Cooperative Development emphasized that the Cooperative Development Authority listens to the issues of the cooperative sector. However, he challenged the sector to be able to achieve socio-economic progress cooperatives must promote enterprise through cooperatives, and promotes social justice, equity, and economic development. He believes that cooperatives have a moral obligation not just to their members but to their community." It has also its social obligation as cooperatives infuse development and progress in the minds and hearts of a single individual." The Philippine Cooperative Center and the Cooperative Development Authority must continue to work closely and harmoniously for the benefit of the movement. (Cont. page 4)



HIGHLIGHTS OF OPERATION

as of December 31, 2021

- Share Capital
- Savings Deposit
- Time Deposits
- Total Assets
- Total Receivables
- Membership

as of August 31, 2022

Regular Members Associates Members Special Depositors

Adult Depositors

Aflatoun

- ₱ 546.02 M 480.03 M

997.90 M 2.27 B

923.74 M

24,138

490

9,404

1,408

4,059

Dito kami, Sali na kayo, Sigurado tayo sa SDCC!"

BOARD OF DIRECTORS

2022 - 2023

- Garibaldi O. Leonardo, DBA - Chairperson
- Engr. Raymond Joseph L. Salvador Vice-Chairperson
- Zenaida A. Alcantara, CPA, MBA, CrFA Director
- Maria Nelia Rafaela G. De Leon Director
- Alma S. Ferreros
- Normandy G. Jose
- Apolonio M. Mendoza, Jr.
- Charlie A. Ramos, Jr.
- Marife S. Santos
- Ofeliza V. Martinez
- Rosalina G. Sapungan
- Cielito L. Garrido, MBA

- Director
- Director
- Director
- **Board Secretary**

 - Ex-Officio Member/ CEO



8826-1055 / 8820-2402

bayad



info@sandionisiocredit.coop sdcreditcoop@yahoo.com



digiccop

MAIN OFFICE

0554 Quirino Avenue. San Dionisio, Parañaque City



SUCAT SATELLITE OFFICE

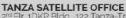
Or, A. Santos Avenue, corner Santos Compound, San Isidro, Parañague City



MILLIAM

LAS PIÑAS SATELLITE OFFICE

101 Zapote-Alabang Road, Brgy, Pamplona Uno, Las Piñas City



2"" Fir. 1DKP Bldg., 122 Tanza-Trece Martirez Rd, Daang Amaya 1, Tanza, Cavite



@sdccofficial



@OfficialSDCC





San Dionisio Credit Cooperative Official



METRO SOUTH COOPERATIVE BANK

Empowering the Cooperatives in the Digital Space



WHO MAY BECOME MEMBERS?

Any registered, active and operating cooperative in good standing with CDA

REQUIREMENTS FOR MEMBERSHIP

- Duly accomplished Membership Application Form Subscription Contract Board Resolution (Membership & Deposit Accoun CDA Certificate of Registration CDA Certificate of Compliance Articles of Cooperation & By-Laws Latest Audited Financial Statements

DEPOSIT PRODUCTS (FOR INDIVIDUAL, CORPORATIONS, & COOPERATIVES)

- HECKING DEPOSIT One Checking Account Payment Checking Account
- AVINGS DEPOSIT Regular Savings Account Riders Savings Account 2 (Riders Savings) Regular Cooperative Account Juan Savings Account

- Revolving Credit Line Term Loan Other Loans: Purchase of Receivables Back to Back Loan Modernized Jeepney Fleet Financing

Driving the COD eratives towards One Cooperative Banking.

METRO SOUTH COOPERATIVE BANK

Deposits are insured by PDIC up to P500,000.00 per depositor

MAIN OFFICE

IDC Centre, Kalayaan Avenue corner Zapote St. Brgy, Sta. Cruz Makati city 8897-9046 / 8897-6600

SOCIAL MEDIA

FB: Metro South Cooperative Bank IG: @metrosouthcoopbani







1ST NATIONAL COOPERATIVE BUSINESS CONGRESS 2022

General Presentation of Credit and Financial Services Cooperatives

Credit and Financial Services Cooperatives are grassroots financial institutions providing credit services to communities that may not be able to access traditional financial institutions. Credit and Financial Services cooperatives form a large part of cooperatives in the country, with the well-known top 81 billionaire cooperatives having credit facilities. The focus of credit and financial services cooperatives is the serve the grassroots community and provide benefits to its member-co-owners.

For so long, Philippine credit cooperatives have increased their assets, portfolios, membership, especially now that billionaire credit and financial cooperatives are at the forefront of digitalization. Major issues of credit and financial cooperatives revolve around the typical delinquency, overhead expenses, and niche outlook the relative towards cooperativism.

Digitalization does not only focus on the increasing market presence in the internet and financial technologies, it also addresses the need for data for risk assessment, market benchmarking, and research and development. Known Credit and Financial cooperatives have very competitive and able R&D to help further the organization. Credit and financial services cooperatives presented a comprehensive list of issues that their sector dealt with and the solutions they formed to address these challenges.

Those that presented included Ms. Slyvia Quinesio presented on behalf of Mr. Roy S. Miclat and 1CISP, Mr. Noel Raboy from CLIMBS Life and General Insurance Cooperative, CEO Engr. Sylvia Paraguya represents the National Confederation of Cooperatives, and Mr. Plato Tirol represents Metro South Cooperative Bank.



One of the conclusions was that financial cooperatives needed to continue improving financial literacy programs in every finance cooperative to make the system more robust and that financial cooperatives need to allocate more social funds to support their brother cooperatives. Financial cooperatives suggested crafting new financial products adhering to the principle of concern for the community focusing on the effects of climate adversity.

Plenary I: Cooperatives in the food value chain, Challenges, and Programs

The first plenary session was about the food crisis and was divided between the agricultural cooperatives and cooperatives in the consumers, marketing, producers, and logistics. It was noted that the food sector is highly vulnerable to disaster, climate, and lack of credit, but these can be overcome through collaboration and cooperation. Digitization was also discussed as solution.

There are 4 major points in food security: (1) its availability, (2) affordability, (3) safety and nutrition, and (4) resilience and sustainability. In addressing food security, experts point to an effective food supply chain management – of the food value chain. The food value chain can be





1ST NATIONAL COOPERATIVE BUSINESS CONGRESS 2022

dissected into also 4 integral processes: Production, Processing, Marketing, and Consumption.

Any disruption among these 4 processes would affect the indicators for food security. Agribased (from agriculture, agrarian, aquaculture, farmers, dairy, fisherfolk, based cooperatives) and Marketing (consumers, marketing, producers, and logistics) Cooperatives are in forefront of issues related to production, processing, and marketing aspects of the food value chain.

Presenters included CEO Raul Q. Montemayor representing the Federation of Free Farmers Cooperative, Ms. Annabel representing the Nueva Segovia Consortium of Cooperatives, and CEO Christie Rowena Platilla representing of People's Federation Sustainable Development Cooperative. Speakers that presented for the second half of the first plenary session included GM Eli Jacobe representing the National Cooperative Marketing Federation and CEO Cresente C. Paez representing the Philippines Family Agricultural Farmers' Fishery Forestry Cooperatives Federation. The Credit Cooperatives together with Asec. Pendatun Disimban, Head of the Consumers, Marketing, Producers, and Logistics Cluster of CDA reacted and discussed together with the other



cooperatives the presentation of the first Plenary.



Second Day

On the second day of the Business Congress, Chairperson Lucio G. Furo of the National Cooperative Development Council, Sectoral Representative Sofronio V. Talisic of the Cooperative Sectoral Council, National Anti-Poverty Commission, President Celia Atienza of the League of Cooperative Development Officers of the Philippines, President Ariel Guarco of the International Cooperative Alliance, and Regional Director Balu Iyer of ICA-Asia Pacific shared their solidarity messages.

Some of the highlights in their solidarity messages: Chairperson Lucia G. Furo (National Cooperative Development Council)

• Coops must participate in grassroots efforts that encourage others to grow and flourish

Sectoral Representative Sofronio V. Talisic (Cooperative Sectoral Council, National Anti-Poverty Commission)

 Talked about the Social Reform Agenda in the fight against poverty and scored that Cooperatives are instruments for change and poverty alleviation. (Cont. page 7)



75 GREAT YEARS OF SUCCESSES EARNED AND DEVELOPMENT LESSONS LEARNED. ALL THANKS TO YOU.

DBP was born in extremely difficult times, as the Philippines struggled to recover from the shattering aftermath of World War II. Against all odds, DBP helped steer the country towards economic

Seventy-five years since its establishment, DBP stands firm in its mission as the country's premier development financial institution channeling growth in strategic sectors -- infrastructure and logistics, the environment, small and medium enterprises, and social services and community development





BancNet



Head Office: Sen Gil J. Puyat Avenue corner Makati Avenue, Makati City Telephone Number: (02) 8818-9511 | E-mail: info@dbp.ph







FOR THE COUNTRY.



President Celia Atienza (League of Cooperative Development Officers of the Philippines)

 Cooperatives play a significant role in the socio-economic development of the community and the country in general.

President Arial Guarco (International Cooperative Alliance)

 Current health. economic and social difficulties need cooperative intervention at all levels.

Regional Director Balu lyer (International Cooperative Alliance-Asia Pacific)

 Ensure access to digital cash transfers

ASEC Abad L. Santos (Head, Public Utilities Cluster CDA)

 Cooperatives take the initiative in **Crisis** providing utilities. that member cooperatives.

Asec Myrla B. Paradillo (Head, Human Services: Health, Housing, Workers, and





Labor Service Cooperatives Cluster, CDA)

• Cooperative enterprises are faced with the question of what things we can do to facilitate positive change and help our people thrive.

Plenary II- Cooperatives in the Human can Services Pillars Programs for the Health

more The second day of the congress included accessible, owned, plenary sessions two to four. Plenary two was and operated by the on health services. The speakers noted the conundrum of health coops providing affordable health care while struggling with financial issues due to delayed PhilHealth payments, high capital requirements, and the ongoing pandemic. Several solutions were discussed such as utilizing technology to move consultations online and provide seminars to

their members on topics several like mental health. Another solution discussed was the need for cooperation among different cooperatives by patronizing each other's services, and investments coming billionaire from the cooperatives.

Speakers included CEO Dr. Paul Allan A. Espina representing 1Cooperative Health Management Federation and Dr. Tito Marcial representing Pasig Medical Mission Group.

Credit Cooperatives and CEO Cielito Garrido of San Dionisio Credit Cooperative reacted and discussed 2nd the Plenary presentation.

Plenary III-Cooperatives in the **Public Utilities Pillar Programs** for the **Transport Crisis**

Plenary three was on public transportation. The transport cooperative representative discussed the ongoing (Cont. page 9)







1ST NATIONAL COOPERATIVE BUSINESS CONGRESS 2022

challenge of the government's modernization program due to the high cost of expenses, lack of solidarity or alignment of services from local government units and the appropriate agencies like LTFRB, and the large expense/capital infusion needed to embrace the modernization program. Some of the solutions mentioned were taking loans from the government-owned Land Bank, lobbying for more favorable policies especially the subsidies from the government that must be extended to the cooperatives financing the modern jeepneys, institutionalization of the PUV Modernization Program, and expanding their range of services. Speakers included GM Mark Anthony Ramos Quiñon representing NOVADECI Transport Cooperative and COA Ms. Ida Rosette L. Ocampo from the Barangka Credit Cooperative. Credit Cooperatives, CEO Bernadette O. Toledo of MASS SPECC Cooperative, Landbank program officer Mr. Ronaldo Averion, and Asec. Abad L. Santos of CDA reacted and discussed the plenary for transport services.

Plenary IV- Cooperatives in the Public Utilities Pillar Programs for the Energy Crisis Plenary four was on Electric cooperatives in the public utilities pillar. The electric provider cooperatives discussed the ongoing challenges of competing with large corporations, the high capital requirements of rural electrification, the reliance on environmentally detrimental coal-



fired power plants, and the infrastructural problems of the existing grids. Some solutions discussed were the need for collaboration different electricity-providing between cooperatives to drive down prices and mix renewable sources and coal while grids still need to adapt to fully using the former. The main speaker was GM Atty. Fe Marie Dicen Tagle from the Negros Oriental 2 Electric Cooperative. Credit Cooperatives together with GM Ponciano Payuyo Federation of Philippine the Cooperatives and Asec. Abad L. Santos further discussed in an open forum the complicated issues of electric cooperatives.

The 2022 NCBC also had additional plenaries that discussed other concerns and projects for and of the cooperative sector. Key partners of the Philippine Cooperative Center in its Data Registry Project such as the CIBI Information, Inc.



Cooperative Social Impact

Cooperative Social Impact Baseline Research in partnership with Bayan Information Group also presented their respective projects with PCC. One of the discussed weaknesses of the sector is the lack of data to inform about the social and economic contribution of the sector relative to the wider Philippine economy. While the transformational approach of the cooperatives





1ST NATIONAL COOPERATIVE BUSINESS CONGRESS 2022





could be seen and felt by the movement, it could be quite difficult for the sector to establish these claims if there were no quantitative and qualitative data to support them. Such vital information could be used as evidence to push more programs and policies for the promotion and development of the cooperative economy in the country. Ms. Reichelle Carlos, Program Director from Bayan Innovation Group, under Bayan Academy discussed the importance of social impact measurement and research for the cooperative sector,

Cooperative Data Registry

Ms. Lydia Canalija of CIBI Information, Inc. discussed the ongoing Cooperative Data Registry – a sector-wide data repository for the cooperative sector led by PCC with the help of CIBI Information, Inc. She stressed that the sector must build a centralized data repository. Data analytics is useful in policy formulation

and or setting benchmarks necessary for the operations and sustainability of the cooperatives.

Digitalization

Meanwhile, Ms. Ann Cuisa of DigiCoop, Mr. Jeremille Raton of Brankas-Infivex, and Lorene Samaniego represent NATCCO and their IT Group. Discussions revolve around the importance of going digital, strengthening cooperative digital infrastructures and literacy, and the importance of complementation amongst different sectors.

Echoing the points of President Bongbong Marcos during the 29th Asia-Pacific Economic Cooperation economic Leader's Meeting last November 18, 2022, there is a need to assist the "disadvantaged segments" and economies in the country, especially the micro, small, and medium enterprises (MSMEs) in their effort to digitalize. This is similar to the small brother, big brother



concept in the cooperative sector. Digitalization will not only open markets, open avenues, and open opportunities for cooperatives. It will also future-proof the organization, and assist in the mitigation of the limitations brought by the pandemic. More than that, digitalization and technology – may it be social media, the internet, or financial technology, can also promote mainstreaming cooperativism to the general public.





1ST NATIONAL COOPERATIVE BUSINESS CONGRESS 2022

CONCLUSION

At the conclusion of the congress, participants agreed on action points that were to be submitted. These included the more robust and active participation of the cooperatives in the Philippine Development Plan 2023–2028, empowering the cooperative movements as actors in the socio-economic development of the country and it sees itself as an ally in achieving the socio-economic agenda of the government and its long-term vision. (See Page 21 - 23)











NATIONAL COOPE CONG

COOPERATIVE ENTERPRISES: THE O



RATIVE BUSINESS RESS

CATALYSTS FOR SOCIO-ECONOMIC PMENT











SOLIDARITY SPEAKERS



Together with the PCC Board of Directors, starting from the 7th person from the left: CDA Asec. Myrla Paradillo, CDA Asec. Abad L. Santos, NCDC Chairperson Lucia G. Furo.



Starting from the left: PCC Chairperson Divina Quemi, District 5-Action Officer Mr. William R. Bawag representing the office of Mayor Joy Belmonte, CDA Usec. Joseph Encabo, DILG Asec. Elizabeth Lopez De Leon, PCC Director Garibaldi O. Leonardo sharing the message of DTI Sec. Alfredo Pascual, Congressman Filemon Espares, Congressman Nicanor M. Briones, SR Richard Paul Paraguya, PCC Vice-Chairperson Raul Montemayor

15



Our Services



Expert portfolio construction and selection of securities and companies employing strategic or tactical asset allocation



CASH MANAGEMENT

Short-term investment instruments providing returns better than savings



MONTHLY INVESTMENT **PROGRAM**



FINANCIAL EDUCATION PROGRAMS

Voluntary investment & retirement benefit plans for the company's employees or institution's members through payroll deduction

Various financial literacy sessions offered exclusively to

cooperatives and its members for free

Our Awards

Best ETF Provider Philippines

The Asset Triple A Sustainable Investing Awards 2022

Back-to-Back Most Innovative Wealth Manager Financial Awards by International Finance 2019 & 2020

First Metro Philippine Equity Exchange Traded Fund 1st Place: 3-Year Performance

2nd Place: 5-Year & 1-Year Performance

First Metro Save and Learn **Equity Fund**

2nd Place: 10-Year Performance

First Metro Save and Learn **Balanced Fund**

2nd Place: 5-Year Performance

First Metro Save and Learn **FOCCUS Dynamic Fund**

2nd Place: 1-Year Performance

First Metro Save and Learn Money Market Fund 2nd Place: 1-Year Performance



CONTACT US: www.fami.com.ph 🖂 directsales@fami.com.ph

@firstmetroasset



Online Micro Sellers Multipurpose Cooperative

"We unlock e-commerce for micro sellers."



OF SEPTEMBER 2022

ASSET SIZE IN 2021

LAZADA SHOPS

VALUE CREATED FOR MEMBERS IN 2021

OF ORDERS COMPLETED IN 2021 We offer:

- Access to Lazada #LegitSeller
- ☑ Training & Education #Learn #GrowYourBusiness
- ☑ Community #KaSeller #Network
- ☑ Soon: Credit and Savings... and many more!

TRAININGS

COMPLETED THEIR BUSINESS DOCS

DEVELOPMENT

www.omsmpc.com

4 (OF) 4

@omsmpc @ka_microsellers

Unit 907 & 908, One Park Drive 8th Avenue Corner 11th Drive BGC, Barangay Fort Bonifacio Taguig City

Registered with the Cooperative Development Authority - Manila Extension Office

CDA Registration No. 9520-101600000039775 CIN 16201739775 | TIN 50157-206-00000





Life and Non-Life Insurance Products "Insuring 20 Million Lives by 2024"

Life Insurance Products

Coop Loan Protection Plan (CLPP) Riders

Accident Coverage Family Protection Plan (FPP) Coop Life Savings Plan (CLSP)

Microinsurance Products

Group Life & Accident with Fire Insurance (GLAFI)

Group Accidental Death, Dismemberment and Disablement Insurance Plus (GADDDI PLUS)

Group Accidental Death, Dismemberment and Disablement Insurance (GADDDI)

Coop Family Plan (CFP) Kids & Youth Secure (KYSe)

Bantay Protection for Tanod and Security Guards

Life Permanent Plans

5 Pay Endowment at 15 10 Pay Endowment at 15 5 Pay Life

Non-Life Insurance Products

Motorcar Insurance Compulsory Third Party Liability (CTPL) Comprehensive Motor Vehicle

Standard Fire with Allied Perils

Prestige Personal Accident

Personal Accident
Keyman
Parametric Insurance
Weather Protect
Other Insurance Products
Money, Securities & Payroll Robbery (MSPR)
Fidelity Guarantee

Microinsurance Products

Coop AKSI Fire Advantage

Fire Insurance Cash Assistance (FICA)
CLIMBS Health & Accident Insurance (CHAIN)

Student Personal Accident Insurance (SPAI) Travel Personal Accident Insurance (TPAI)

Property Emergency & Tragedy Insurance (PrETI)

CAC Exclusive Products

Microinsurance Products

Life Insurance Products

Kabayan Insurance (KABAYANI)

Life and Home Assure 3Sure Life Insurance Individual Disabilty Life Ensure (IDLE) MyParents Protek (MPP)

Insurance TeleHealth (INTELEHEALTH)

Non-Life Insurance Products

Tricycle Operators and Drivers Association (TODA) Accident Family AKSI (FAMSI)

Millennials Protek Love Yourself Always (LYSA)















CLIMBS Life and General Insurance Cooperative

CLIMBS Bidg., Zone 5, National Highway, Bulua, Cagayan de Oro City, Philippines, 9000 Contact No.: (+63) 9177010662 | Website: www.climbs.coop Email: customerservice@climbs.coop | TIN: 006237231

1 COOPERATIVE INSURANCE SYSTEM OF THE PHILIPPINES LIFE AND GENERAL INSURANCE

Head Office: ICISP Building, No. 11 Mapagbigay corner Maunlad Streets, Barangay Pinyahan, Diliman, Quezan City



1CISP PRODUCTS AND SERVICES

LIFE INSURANCE

GROUP TERM PLANS

- L LOAN PAYMENT PROTECTION INSURANCE (LPPI)
- SAVINGS INCENTIVE INSURANCE (SII)
 GROUP YEARLY RENEWABLE TERM (GYRT) YOUTH AND ELDERLY SHIELD (YES)

- I. GROUP-BASIC LIFE INSURANCE
- SECURITY SYSTEM (GBLISS)

 2. STUDENT INSURANCE PLAN (SIP)
- PERSONAL ACCIDENT
 INSURANCE CARD (I-CARD)
 KOOPAMILYA PLAN

INDIVIDUAL PLANS

- 1. 5 PAY 15 YEARS ENDOWMENT 2. 7 PAY 15 YEARS ENDOWMENT
- 3. WHOLE LIFE WITH ANTICIPATED

PROTECTING YOU LIKE FAMILY

www.lcisp.coop

SCAN FOR THE LIST OF

0

1CISP OFFICES:

(a) facebook.com/ICISP

(O2) 8556-2700

NON-LIFE INSURANCE

FIRE INSURANCE

COMPREHENSIVE MOTORCAR

- INSURANCE 1. PRIVATE CAR
- 2. COMMERCIAL VEHICLE
- 5.MOTORCYCLE 4.LTO VEHICLE
- COMPULSORY THIRD PARTY LIABILITY (CTPL) INSURANCE

MISCELLANEOUS CASUALTY

- INSURANCE 1. PROPERTY FLOATER INSURANCE
- 2. PERSONAL ACCIDENT
- INSURANCE 3. COMPREHENSIVE GENERAL
- LIABILITY (CGL) INSURANCE 4. MONEY, SECURITY, AND PAYROLL ROBBERY (MSPR)
- INSURANCE 5. HOMEPROTECT
- 6. ACHIEVERS 7. NEGOSEGURO
- B NEGOSEGURO PLUS

MARINE INSURANCE INLAND MARINE CARGO

ENGINEERING INSURANCE

CONTRACTORS' ALL RISK INSURANCE

- BOND FOR ACCOUNTABLE OFFICERS (SURETY BOND IN ACCORDANCE WITH
- ARTICLE 56 OF R.A. NO. 9520) 2. PERFORMANCE BOND
- 3. BIDDER'S BOND
- 4. ADVANCE PAYMENT BOND 5. RETENTION MONEY BOND
- 6. WARRANTY BOND
- 7. FORESTRY BOND

VALUE-ADDED SERVICES

- 1. COOPERATIVE CAPACITY AND CAPABILITY TRAINING PROGRAM IN PARTNERSHIP WITH CDA ACCREDITED
- TRAINING PROVIDER
 2. HEALTH AND ALLIED SERVICES IN PARTNERSHIP WITH ICCOPHEALTH
- 5.1 KOOPERATIVE INSURANCE
- NETWORK (IKIN)
- 4. IKOOPMART 5. KOOP4HER
- DIGICOOP APP/PLATFORM POWERED BY DIGICOOP TECHNOLOGY SERVICE COOPERATIVE

SERVING THE NATION

towards recovery and growth



We are at the forefront of revitalizing the local economy.

We provide accessible, responsive, and uninterrupted service.

We leverage on technological solutions to serve our diverse customers.

We forge partnerships and cultivate resiliency among families, businesses and communities.

At LANDBANK, serving the nation takes centerstage of everything we do.







f landbankofficial



@LBP_Official







www.landbank.com

Regulated by the Bangko Sentral ng Pilipinas T: (+632) 8708-7087 | E-mail: consumeraffairs@bsp.gov.ph | Webchat: http://www.bsp.gov.ph/ SMS: 021592277 (Globe) | Facebook: @BangkoSentralngPilipinas

Deposits are insured by PDIC up to P500,000 per depositor. A proud member of Bancivet

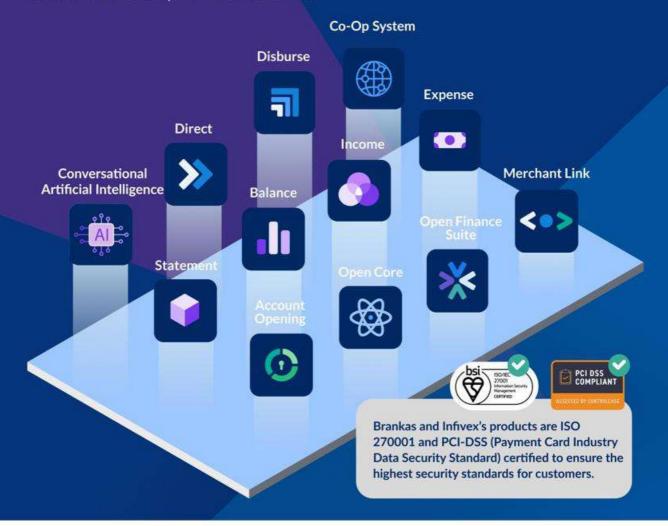






Build any financial use case in Southeast Asia with our APIs. Create bespoke products that your members will love. Integrate seamlessly with your current system

Brankas and Infivex are the leading Open Finance technology providers in Southeast Asia. We provide API-based solutions for financial service providers (like banks, co-ops, MFIs, lenders and e-wallets) and online businesses.



Leading Financial Innovation for Asia's Biggest Brands





1ST NATIONAL COOPERATIVE BUSINESS CONGRESS

Behind the Scenes



















NATIONAL COOPERATIVE BUSINESS CONGRESS RESOLUTIONS ON THE FOLLOWING: CRISES IN FOOD, HEALTH, TRANSPORT, AND ENERGY

We, the delegates to the 2022 National Cooperative Business Congress (2022 NCBC) held at the NOVADECI Convention Center in General Luis, Novaliches, Quezon City on November 28 – 29, comprising of leaders and members from the Cooperative Movement, (attended by private institutions, government agencies, and legislative allies), agreed to come up with an action plan to help the government to address the crises in FOOD, HEALTH, TRANSPORT, and ENERGY.

Likewise, the delegates analyzed the current situation of our country and agreed that:

- We are on a brink of if not experiencing social and economic crises.
- The Covid crisis highlighted and exacerbated the public health crisis the country has long been experiencing.
- We are on the brink of rising energy costs.
- Our public transportation sector is heavily burdened.
- We are experiencing systemic crises.

On the positive side:

- Cooperatives are not just crisis response institutions but are organizations that can change and rehabilitate the weathered financial and social system.
- Cooperatives are a means of resolving the crisis and instruments for economic change, and through cooperation among cooperatives, communities can be aided and sustainable development goals can be reached.
- That the cooperatives can play a significant role in achieving the goals of AMBISYON 2040 and the upcoming Philippine Development Plan 2023-2028.
- Collaboration is key to providing service not just FOR cooperative members but also to communities as a whole.

Thus, more active participation is needed to influence the government for them to include the cooperative agenda in its development plan and to be able to create a social impact on our economy.

Challenges in Food Value Chain

- Sector is vulnerable to adverse climate effects.
- Sector is vulnerable to shocks from the market, national and international policies, and global food systems.
- While the sector is recovering from the effects of COVID -19 its effects still directly impact the market.
- Reliance on importation and trade liberalization greatly affects the incomes of members of agricultural, producer, and agrarian reform beneficiary cooperatives and cooperatives in the food value chain.
- The absence of agrarian reform and the land use act remains a challenge to farmers.

Challenges in Health Sector

- The country as a whole confronts access to affordable health care.
- Hospitals supported by cooperatives and cooperative health management face several challenges today, including financial infusion to upgrade their facilities and how to make health services (prevention and cure) accessible and more affordable.
- There is difficulty in nurturing confidence in every member cooperative to become a member of a cooperative health management organization.
- There are external issues due to delayed PhilHealth payments and high capital requirements.
- There is difficulty in acquiring and retaining an adequate workforce.
- Sustaining the progress made over the years and trying to help each other is difficult, especially in the realm of more advanced and developed tertiary hospitals and healthcare facilities.

Challenges in Transportation Services Cooperatives

- Sector is facing difficulties with the modernization programs such as consolidation, access to financing in acquiring units, etc.
- Sector needs capacity development and training in managing a transport service cooperative.
- Sector finds that there is a lack of cooperation and coordination between local government units and the LTFRB in the implementation of LPTRP and RRP.
- Sector struggles with the Local Public Transport Route Plan (LPTRP) and the Route Rationalization Plan prescribed for the approval of the loan from Government Financial Institutions.
- Sector struggles with the conflicting interests of member operators, drivers, and the cooperative that is organized in terms of ownership, revenue, and commitment to the principles and values of cooperativism.
- The ever-increasing price of crude oil and gasoline.
- Sustainability and eco-friendly modern jeepneys.

Challenges in Energy and Electric Cooperative

- Sector struggles to compete against large corporations/businesses and with pseudo cooperatives.
- Sector struggles with rehabilitation efforts after every disaster due to the capital-intensive nature of repairs.
- Sector finds that despite the availability of renewable sources, grids still need to be adapted.
- Sector still struggles with rural electrification due to financial and technical problems.
- Continuing trend of privatization of electri cooperatives.







NATIONAL COOPERATIVE BUSINESS CONGRESS RESOLUTIONS ON THE FOLLOWING: CRISES IN FOOD, HEALTH, TRANSPORT, AND ENERGY

Thus, to help resolve the key issues and crises that we are experiencing today

- (1) on the food crisis,
- (2) on the health crisis,
- (3) on the transportation crisis, and
- (4) on the energy crisis,

We, the DELEGATES to the 2022 National Cooperative Business Congress, commit the following:

In addressing the food crisis:

- To push for a unified effort between cooperatives and the government in developing a strategy that would solve the food crisis leading to food security.
- To create a policy environment where cooperative insurance can provide insurance to small agri-based coops.
- For cooperatives to bridge the gap between banks unwilling to lend to farmers or agricultural cooperatives needing credit.
- To encourage the use of mechanical farming equipment through accessing government support programs and or cooperatives interested in investing in agri-coops and the like.
- To focus on capability and capacity building. (Training ex. Farmer Field School, High-Quality Rice Production, etc.) as well as to promote education and proper organization for agri-based cooperatives to prosper
- To include Climate change topics in farmers' training including disaster resiliency
- To push for collaboration between member cooperatives and communities for product consolidation and prioritization.
- To promote e-commerce.
- To start developing data regarding crops per region, the cycle of planting and harvesting, the use of pesticides, and other relevant data in production, processing, marketing, and consumption.

In addressing the health crisis:

- To create collaborations between private and government agencies to provide affordable healthcare
- To come up with a Memorandum circular enjoining all cooperatives to avail and be a member of Cooperatives in the Health Sector.
- To foster partnerships between cooperatives in the healthcare sector, especially investments coming from billionaire cooperatives.
- To further utilize technology to provide seminars to their members to discuss topics about health (i.e. talks on mental health, death, etc)
- To promote teleconsultation, this allows flexibility, especially during the time of the pandemic

- To encourage cooperatives and their members to join or utilize the services of health service-based cooperatives.
- To reach out to cooperatives and vulnerable sectors in need of access to health services and products.
- For Cooperative Banks to extend loans to cooperatives in the health sector

In addressing the transportation crisis:

- Recommends the creation of guidelines on treatment for government subsidy in exchange for a boundary system.
- To increase the accessibility of loans and subsidies, especially from Government Financial Institutions.
- To push for the modernization of transport sector vehicle units, while at the same recognizing the need to protect the environment and compliance with laws related to the clean air act etc.
- To push for the lessening of tariffs on e-vehicles
- Promotion of tax incentives for cooperatives
- To push for Amnesty on ITR payments for 2019-2020
- To recognize the role of cooperative insurance in the transportation sector (specifically in partnership with transport cooperatives) and extend to them the same privileges and opportunities given by the LTFRB and Insurance Commission to accredited private insurers.
- To push for bigger cooperatives to support smaller cooperatives
- To capacitate the cooperatives in managing the transport cooperative, through continuous skills training.
- Promotion and creation of global networks and affiliates especially in the transport service sector
- To integrate P2P to P2P-COOP transport terminal.
- To provide insurance for drivers and personnel.
- To use a competitive salary program instead of using boundaries.
- To support coop drivers to have a stable and sustainable livelihood.
- To increase partnerships with coops banks, especially for capitalization.

In addressing the energy crisis:

- To push for long-term contracts for cheaper power.
- To recognize that promoting further cooperative electrification will keep electric prices low in the long run.
- Promotion of collaboration between electric cooperatives to drive down costs.
- To collaborate on the procurement of power supply through the aggregation of identified electric cooperatives and joint power supply contracts.
- To push for the blended type of energy sources (natural gas, oil, wind, etc.)





NATIONAL COOPERATIVE BUSINESS CONGRESS RESOLUTIONS ON THE FOLLOWING: CRISES IN FOOD, HEALTH, TRANSPORT, AND ENERGY

• To promote research, exploration, and capitalization on alternative sources of energy.

For Cooperative Digitalization:

- To promote digitalization as a means of leveling the field with private corporations and conducting training to capacitate the sector.
- To promote digital complementation and the creation of a digital highway
- To push for proper data collection and data analytics for cooperative advocacies

For Research on Cooperative Social Impact

- To allocate resources for social impact assessments.
- To consider measurements for critical strategic planning.
- To use surveys and research as measures for economic and social well-being
- To come up with a research paper that can be used in policy formulations to push for more programs and in promoting and developing a cooperative economy in the country.

For Cooperative Data Registry

- To allocate resources for a centralized data repository for the cooperative sector
- To improve data analytics for cooperative benchmarking, social impact, and cooperative digitalization
- To create a National Cooperative Data Registry

THEREFORE, we, the co-op leaders, invite Government to join us in this endeavor of resolving the ongoing crises in the country, especially to help the marginalized and vulnerable sectors and to promote cooperativism nationwide.

To achieve this undertaking, co-op leaders pledge to govern their organizations well, serve their members in the best possible way, grow their co-ops, make the value chain a reality by funding or investing in agriculture, support alternative credit systems, support financial infusion in health and medical sector, support cooperative transport services, and support electric cooperatives

RESOLVED that all cooperatives support the resolutions stated herein in pursuing our executive and legislative agenda that are founded in this document.

FURTHER RESOLVED to continue to participate and support in the mobilization, information dissemination, and campaign of these agendas until the concerned branches and agencies of government have come up with instruments and plans in addressing the crises mentioned.

FINALLY, in the pursuit of cooperative development in our country in general and in helping the administration find solutions to the abovementioned crises in particular, cooperative sector's cooperation and collaboration with the Cooperative Development Authority (CDA) is very important.





COOPHeal

andard Premium Plans



JUAN A.DELA CRUZ 02-0616-004522 ATIENT OFSTAL JUAN A.DELA CRUZ 02-0616-004522

1COOPHEALTH

UAN A.DELA CRUZ 2-0616-004522





ESO-2201-000001

Php 499.00

Php 1,999.00

ESP-2201-000001

·Preventive ·Emergency Care ·OutPatient / Consultation ·In-Patient / Confinement •Dental •Financial Assistance •Telemedicine •Covid-19 Assistance •Eyecare ·Dismemberment ·Total Permanent & Disablement



Download our Mobile App Now!

- ✓ Enrollee Information
- ✓ Availment History
- ✓ Plan Validity
- ✓ Claim Status
- √ Access Accredited Providers







Our Newest In-House Telemedicine!

TeleHeal 🕏 h

- Consultation
- ✓ Follow-up Checkup
- √ E- Prescription
- √ E-Medical Certificate
- √ E-Laboratory Request

You can book an online appointment through the following:







Website





Messages

What are you waiting for? **ENROLL NOW!**

For Inquiries and concern, contact +63 917 804 8994 or email us at marketing@chmf.coop. You can also visit us on our website www.chmf.coop



NUEVA SEGOVIA CONSORTIUM OF COOPERATIVES

Tel. No. 077-722-3281 / 077-674-0267

www.coop-nscc.com

Programs & Services

NSCC F-A-C-T-S

- 1. Financial Services Credit and Savings
- 2. Agro-enterprise, Marketing & Trading
- 3. Capability Building and Training Services
- 4. Tourism Services
- 5. Social and Community Services

NSCC Plaza Hotel & Convention Center NSCC Hotel Vican. MI TO NSCC Casa De Vigan **NSCC Bath** & Coffee

Come and Join our Networld









EMAIL us at nsccvigan2@yahoo.com CALL us at Telefax # 077-722-3281

NUEVA SEGOVIA CONSORTIUM OF COOPERATIVES Main Office: Gov. A. Reyes St., Brgy. I, Vigan City Ilocos Sur



BCC PRIVATE POOL

AMENITIES

- · 3ft to 5ft swimming pool jacuzzi disco lights and falls
- · Mini conference · Fixed table and chairs
- 24 hrs CCTV Security Camera
 Night Security Guard

DAYTIME

(8:00AM - 5:00PM)

- Monday-Friday: ₱6,000.00
- Saturday-Sunday: ₱8,000.00

OVERNIGHT

(8:00PM - 6:00AM)

- Friday-Saturday: ₱10,000.00
- Sunday-Thursday: ₱8,000.00

OPTIONAL

- Videoke: ₱900.00 | (8:00 AM 10:00 PM)
- · We also offer Swimming Lessons

BCC CONVENTION CENTER

Pax: 300

Rate: P40,000.00 for 4 hours

Inclusions

- Fully Air Conditioned Hall
- Clean Comfort Room
- Sound System
- Parking Space

Located at BCC Head Office: #170 General Julian Cruz St. Barangka, Marikina City.

*with Terms & Conditions







For inquiries and info, you may contact at

(02) 8805-2407, 0933-815-5006, 0955-941-3114, 0947-454-4926

Q barangkacoop.com (10) D (2) @barangkacoop

Sto. Niño

95 P. Burgos St., Brgy. Sto. Niño, Marikina City, NCR

Parang

28 A. Paterno St., Brgy. Parang, Marikina City, NCR

San Mateo, Rizal (SMR)

578 General Luna St., Brgy. Guinayang, San Mateo, Rizal

Lot 12 Block 12 Cuenco Road., Pagrai Hills, Brgy. Mayamot, Antipolo City, Rizal

City Mall of Antipolo (CMA)

Olalia Drive, Brgy. Dela Paz, Antipolo City, Rizal

Cainta (Rizal)

3783 Kingfisher St., Anak Pawis Floodway, Brgy. San Juan, Cainta, Rizal

Marilag (Quezon City)

114 A. De Legaspi St., Brgy. Marilag, Project 4, Quezon City, NCR

Calaca (Batangas)

0496 Brgy. Dacanlao, Calaca City, Batangas

BCC & DigiCoop Business Center

20 A. Bonifacio Ave. Brgy. Barangka, Marikina City, NCR