



# 39<sup>th</sup> ANNUAL GENERAL ASSEMBLY

**"RUBY YEAR: ROADMAP  
TO INTERNATIONAL RECOGNITION"**

**MARCH 15, 2025**  
**BULACAN CAPITOL GYMNASIUM**  
BRGY. GUINHAWA, CITY OF MALOLOS, BULACAN



# 2024 ANNUAL REPORT



## VISION

An internationally recognized sustainable cooperative of committed and financially resilient members.

## MISSION

LKBP is committed to uplift the socio-economic condition of its members and the community by providing responsive financial products and non-financial services.

## GOALS

### For our Clients:

Provide fast, reliable and quality products and services responsive to the needs of our members and clients.

### For our Stakeholders:

Provide prudent and professional management, and social capital backing to build and maintain financial strength and stability at all times.

### For our Employees:

Provide an environment which will enhance personal and professional growth thus achieving human resource development and work excellence.

### For our Communities:

Promote the development and transformation of communities through convergence of support with various GAs/NGOs, toward progress and greater countryside development.

## CORE VALUES

### LEADERSHIP

Ability to inspire and positively influence members and the community.

### KINSHIP

Ability to bring forth services with empathy and harmony.

### BALANCE and INTEGRITY

Ability to treat members with fairness and equality and in strong moral uprightness.

### PASSION

A strong interest to be of service to reach members and the community.

## The Birth of LKBP



Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP), formerly Ligas Kilusang Bayan sa Pagpapaunlad, Inc. (LKBPPI), was born on March 02, 1986 right after the historic EDSA Revolution. It originated from Barangay Ligas of then Malolos (now City of Malolos), Bulacan whose founding directors and members, mostly small businessmen and farmers, lamented the sorry state of the victims of loan sharks in their barangay. The thirty (30) founders gathered a starting capital of ₱15,800.00 which was initially lent to members for their livelihood and providential needs at very low interest rate, thus preventing them from borrowing from the so-called "bumbay" or "5-6" proliferating then in the place. From here started the continuous growth in membership, capitalization and resources of LKBP. The cooperative has since established a positive image in the sector as proven by various awards and citations it received from various institutions.

The organization was first registered as a credit cooperative in 1989, then it amended its articles of incorporation and By-Laws in 1994 to reflect its shift from credit to multi-purpose cooperative. From mere lending, the cooperative has diversified its businesses and has expanded its areas of operations through its various branch offices, offering variety of programs and services to its members and to communities where it operates. Lately, in preparation for the implementation of the new Manual of Rules and Regulations (MORR) and to strengthen more and expand its financial base and resources, it further amended its Articles of Cooperation and By-Laws with the latest amendment approved by the Cooperative Development Authority (CDA) on September 17, 2024. LKBP is now ready to brace up for bigger challenges ahead as it equips itself to giving flesh to its new vision, mission and goals leading to a higher quality of life for members and communities.

Given an authority to operate nationwide LKBP now has ten (10) branches across Region III-six (6) branches are located in Bulacan, two (2) in Bataan, one (1) in Nueva Ecija, and one (1) in Pampanga. Two (2) satellite offices are located in Mexico, Pampanga and in San Jose del Monte City, Bulacan, and soon in other areas of operation. The Head Office is located in the middle vicinity of Barangay Ligas in the City of Malolos, Bulacan, an agrarian-based barangay but now progressing. The office deals with important tasks such as strategic planning, corporate communications, marketing, finance, human resources, information technology, taxes and law. It takes responsibility for the overall success of the cooperative and ensure governance. The branch offices, satellite offices, and subsidiaries handle the actual operation of the cooperative. Products, programs and services include share capital, deposits, loans, insurance, other financial services, allied services such as garments, clinic, hardware, facilities, and micro gas station, and subsidiaries such as a foundation and school.

All the success of LKBP are owed to people behind it, the men and women at the helm. Seven (7) dedicated persons serve as Board of Directors of LKBP supported by various committees. It employs more than hundred employees and officers across all branches, units and subsidiaries. It is a government arm on employment endeavor with indisputable contribution to the economy. It serves its advocacy as a friendly cooperative who shares success and experiences to other cooperatives and other sectors who pay visit through Lakbay-Aral where Filipinos and foreign visitors are cordially welcome being partners along the road of cooperativism.

Prestigious awards and citations from the Cooperative Development Authority (CDA), Land Bank of the Philippines (LBP), Bulacan Provincial Government through Provincial Cooperative and Enterprise Development Office (PCEDO), City of Malolos Cooperative Development Council (CMCDC), Regional Cooperative Development Council (RCDC), Villar Social Institute for Poverty Alleviation and Governance (SIPAG) Awards, Department of Agrarian Reform (DAR), Department of Trade and Industry (DTI), Department of Tourism (DOT), Department of Education (DepEd), Department of Social Welfare and Development (DSWD), Philippine Red Cross (PRC)-Bulacan, National Livelihood Development Corporation (NLDC), Climbs Life and General Insurance Cooperative (CLIMBS), National Confederation of Cooperatives (NATCCO), ACCESS Advisory, and other government and non-government institutions has made LKBP on top.

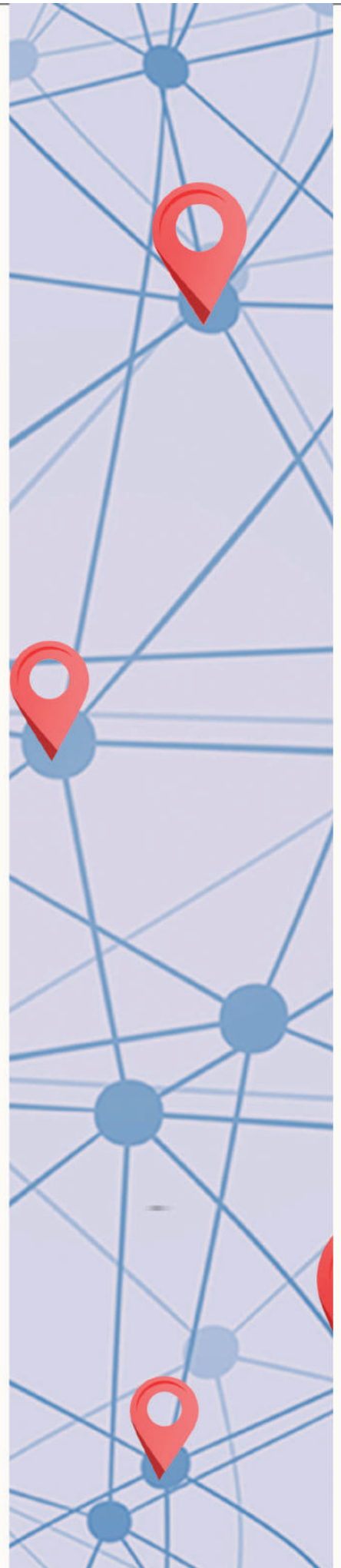
LKBP was recognized by LBP as Gawad Pitak Awardee in the year 2007-2008, a Hall of Fame Awardee in 2009, a Ginintuang Gawad Pitak Awardee in 2011, a prestigious entry in the Platinum Gawad Pitak Award in 2016, a recipient of Distinguished Initiators and Movers of National Development (DIAMOND) and Models of Excellence Recognition Initiative (MERIT) awards in 2024. It was recognized by the CDA in the Gawad Parangal as Most Outstanding Cooperative in Large Scale Regional Search in the year 2015 upon reaching the vision of becoming a billionaire cooperative and a Recognition for Koop Bayanihan Effort During Covid-19 Pandemic in 2020. The Bulacan Provincial Government through the PCEDO recognized LKBP as Ginintuang Huwaran sa Pagtatangkilikan-Hall of Fame Awardee in 1993, Cooperative Award for Continuing Excellence (COOP-ACE) in 2010, Recognition for Unselfish and Worthy Assistance to Cooperative Members, Employees and Communities in Response to Challenges of Pandemic Covid-19 in 2020, Pinakanatatanging Bayanihan ng Kooperatiba sa Panahon ng Pandemya in 2021, and Recognition for Katangitanging Pagbabayanihan sa Panahon ng Pandemya in 2022. The CMCDC recognized it as Natatanging Kooperatiba sa Lungsod ng Malolos-Continuing Excellence Billionaire Cooperative in 2019, Natatanging Kooperatiba: Kaagapay sa Pagbangon sa Panahon ng Pandemya in 2020, 1<sup>st</sup> Place Natatanging Kooperatiba sa Lungsod ng Malolos in 2021, Continuing Excellence Billionaire Cooperative in 2022, and Continuing Excellence Billionaire Category in 2024. It was also an awardee of the Villar SIPAG in 2021 as Most Outstanding Community Enterprise and a consistent awardee of the DAR as Top Performing ARBO's Information Technology-Enabled Maturity Assessment (ITEMA) since 2016 up to 2019 and as an Outstanding Agrarian Reform Beneficiaries Organization (ARBO) in 2021. Recently, it received recognition from the DepEd as Education Partner, from the DSWD for continuing support through its Foundation, and from PRC-Bulacan for Blood Partner Award/Scroll of Honor in providing services designed to improve the well-being of humanity.

The LKBP accreditations and affiliations create strong partnership with various Regional/Provincial/City/ Municipal Cooperative Development Councils, Bulacan Cooperatives Hall of Fame League Union (BCHFLU), Bulacan Federation of Cooperatives (BUFEKO), Land Bank of the Philippines (LBP), Development Bank of the Philippines (DBP), Coop-NATCCO Party list, Asian Women in Cooperative Development Forum (ACWF), Small Business Corporation (SBC), One Cooperative Bank formerly Metro South Cooperative Bank (MSCB), Coop Life Insurance and Mutual Benefit Services (CLIMBS), People Management Association of the Philippines (PMAP)-Bulacan, Department of Trade and Industry (DTI), Department of Labor and Employment (DOLE), Department of Education (DepEd), Department of Agrarian Reform (DAR), Department of Agriculture (DA), Department of Tourism (DOT), Department of Social Welfare and Development (DSWD), Regional Development Council-National Economic and Development Authority (RDC-NEDA)-Region III, ACCESS Advisory/International Fund for Agrarian Development (IFAD), Civil Society Organization-Department of Interior and Local Government (CSO-DILG), and many others.

The sustainability of LKBP is equipped by best practices instituted in the cooperative, among which are - sustained and continuing "Integrated Transformation Program" towards "Ruby Year: Roadmap to International Recognition"; holistic approach and continuing innovations in serving the needs of members and the communities towards a higher quality of life; sustained investments in long-term goal social enterprises/programs; deepening involvement in the agri sector and rural enterprises for greater countryside development; sustained build-up of internally generated funds towards self-sufficiency and better leveraging for external borrowings; strategic alliances and convergence of support from various GFIs/agencies/NGOs, maximizing resources to implement major programs for the marginalized groups/sectors; benchmarking and sharing experiences and best practices with other coops/organizations, and promoting the ideals of the cooperative movement as a better-way of life towards progress and development; cooperative adaptation to the new normal situation caused by pandemic covid-19 that spread worldwide; providing additional products and services catering to the enlarging needs and demands of members; and strategic realignment, development of business continuity plan and Medium-Term Development Plan for CY 2024-2026 in furtherance of LKBP's expanding and more holistic new Vision, Mission, and Goals serving its advocacy of "Sandigan sa Kagipitan, Katuwang sa Kabuhayan".

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39<sup>th</sup> Annual General Assembly  
March 15, 2025  
1:00 P.M. - 5:00 P.M.

PART I • PRELIMINARIES

|    |                                            |                                                                                              |
|----|--------------------------------------------|----------------------------------------------------------------------------------------------|
| 1. | Registration of Members .....              | 11:00 a.m.                                                                                   |
| 2. | Opening Program .....                      | 1:00 p.m. / AVP                                                                              |
| 3. | Acknowledgment of Members and Guests ..... | Emcees                                                                                       |
| 4. | Welcome Address .....                      | Ms. Lucila J. Punongbayan<br>Chairperson, LKBP Board of Directors                            |
| 5. | Confirmation of Election Code .....        | Ms. Maria Cecilia L. Santiago<br>Chairperson, Election Committee                             |
| 6. | Introduction of Guest of Honor .....       | Atty. Jeffrey T. Melo<br>Member, Board of Directors                                          |
| 7. | Keynote/Inspirational Message .....        | Dir. Marieta P. Hwang<br>Regional Director, CDA Region III<br>City of San Fernando, Pampanga |
| 8. | Awarding of Outstanding Members .....      | CEO/Board of Directors                                                                       |

PART II • ANNUAL GENERAL ASSEMBLY PROPER / AGENDA

|     |                                                                   |                                                                |
|-----|-------------------------------------------------------------------|----------------------------------------------------------------|
| 1.  | Call to Order .....                                               | Ms. Lucila J. Punongbayan<br>Chairperson, Board of Directors   |
| 2.  | Proof of Due Notice and Determination of Quorum .....             | Atty. Regine Juliene G. Roque<br>Secretary, Board of Directors |
| 3.  | Approval of Agenda .....                                          | Ms. Lucila J. Punongbayan                                      |
| 4.  | Presentation of the Minutes of 2024 General Assembly .....        | Atty. Regine Juliene G. Roque                                  |
| 5.  | Business Arising from the Minutes .....                           | Ms. Lucila J. Punongbayan                                      |
| 6.  | Presentation of Management Report .....                           | Ms. Julita D. Nazar<br>Chief Executive Officer                 |
| 7.  | Presentation of Officers and Committee Reports .....              | Officers and Committee Members                                 |
| 8.  | Open Forum/Other Matters .....                                    | Board of Directors and Officers                                |
| 9.  | Announcement of Election Result and Proclamation of Winners ..... | Ms. Maribeth S. Gallardo<br>Secretary, Election Committee      |
| 10. | Adjournment .....                                                 | Ms. Lucila J. Punongbayan                                      |
| 11. | Closing .....                                                     | Emcees                                                         |

• RAFFLE DRAWS

MAY V. ESPIRITU • RODRIGO G. MENDOZA • ELIZA S. AQUINO  
Emcees



## OFFICE OF THE GOVERNOR BULACAN



Mabiyayang pagbati sa Ligas Kooperatiba ng Bayan sa Pagpapaunlad para sa inyong ika-39 na Taong Pangkalahatang Pagpupulong!

Kasabay nito ang paglathala ng inyong souvenir program na nagtatampok sa halos apat na dekadang pagtupad ninyo sa inyong misyong akayin ang mga Bulakenyo sa mas masaganang pamumuhay.

Kayo ay nagpamalas ng kahusayan sa gitna ng pagsuong natin sa mga hamon ng panahon. Pinatunayan ninyong ang sektor ng kooperatiba ay maaasahan ng ating lipunan sa oras ng pangangailangan. Atin pong ipagdiwang ang mga naging tagumpay ninyo, kasabay ng ating pangako na patuloy tayong magsisikap na tulungan at gabayan ang ating mga kababayan.

Sa pagtahak ninyo sa panibagong taon ng paglilingkod, tiwala ako na patuloy kayong magiging kaagapay ng ating pamahalaan sa paglinang sa kasanayang pangkabuhayan ng mga Bulakenyo. Sama-sama tayong magtanim ng mga binhi ng pag-asa upang magbunga ito ng kaunlaran na siyang mapakikinabangan ng ating mamamayan.

Congratulations po sa LKBP at pagpalain nawa kayo ng Panginoon tungo sa katuparan ng inyong mga adhikain!

(nilagdaan)  
**GOB. DANIEL R. FERNANDO**  
Punong Gobernador



## OFFICE OF THE GOVERNOR BATAAN



Warm greetings from Bataan!

I take great pleasure and honor in extending my congratulations to the officers, staff and members of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on its 39<sup>th</sup> Founding Anniversary this coming March 2 and Annual General Assembly on March 15.

From your initial membership of 30 incorporators in 1986, most of whom are farmers and small businessmen, you have managed to sustain and continue your Integrated Transformation Program geared towards the attainment of your vision of becoming a globally competitive cooperative committed to provide excellent and quality financial and social services to the Filipinos.

Moreover, your diverse programs and activities contribute to the economy geared to uplifting the lives of the marginalized particularly in the countryside. Just like the years prior to this, your organization has continually lived up to its mission by sending a clear message to the general public, especially to the sectors that you serve, that you are on the right track towards providing them a more progressive and sustainable future.

Rest assured that Bataan is one with you in your quest into becoming a leading and dynamic cooperative, touching people lives, as you bring a better quality of life to your clients and members.

As I look forward to your next annual assemblies and activities, I pray that by God's grace and guidance, you will have grander and more meaningful anniversaries.

(signed)  
**JOSE ENRIQUE S. GARCIA III**  
Governor



## OFFICE OF THE GOVERNOR PAMPANGA



Ligas Kooperatiba ng Bayan sa Pagpapaunlad  
*"Ruby Year: Roadmap to International Recognition"*

Greetings of peace and good health!

Cooperatives play a vital role in advancing economic growth, social inclusion, and community empowerment. They provide their members with access to financial resources and other essential services, enabling small businesses and enterprises to succeed. They also contribute to social welfare and development by supporting programs and initiatives centered on health, education, and the environment.

On behalf of the Provincial Government of Pampanga, I would like to congratulate Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) for celebrating its 39<sup>th</sup>

Anniversary! To its members, thank you for being one of our constant partners in the promotion of cooperativism and local development.

Your collective efforts to enhance resilience, reduce poverty, and drive inclusive growth at the grassroots are truly remarkable. May this year's anniversary serve as a platform for your renewed commitment to cooperation and uplifting the marginalized members of our communities. May you also receive the international recognition you deserve, as your dedication continues to create meaningful change to our society.

Thank you very much and Happy Anniversary!

(signed)  
**DENNIS G. PINEDA**  
Governor



## OFFICE OF THE CITY MAYOR MALOLOS, BULACAN



My warmest greetings to all the co-operators of Ligas Kooperatiba ng Bayan sa Pagpapaunlad on your 39<sup>th</sup> General Assembly.

We see LKBP amid a tremendous transition on the verge of a modern future as we look back on the previous year and prepare for the future.

The cooperative has remained resilient in the operations in terms of financial discipline, compliance with prudential norms, and self-regulation despite the many crises. LKBP aspires to be self-sustaining and continues to abide by the rules of good governance in its business practices to invariably serve its members.

In many respects, we have come out of this generation stronger than we could have imagined. Throughout it all, we've demonstrated that organizations that value people enrich people.

Thank you and Mabuhay ang Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

(signed)  
**ATTY. CHRISTIAN D. NATIVIDAD**  
City Mayor



**OFFICE OF THE REGIONAL DIRECTOR  
COOPERATIVE DEVELOPMENT AUTHORITY  
REGION III EXTENSION OFFICE**



A delighted International Year of Cooperatives to all!

My warm greetings to all the officers and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP), as you celebrate your 39<sup>th</sup> Annual General Assembly.

Your theme for this celebration “Ruby Year: Roadmap to International Recognition” embodies your dedication to discover a broader horizon. This represents your endurance and commitments for the Cooperative. We commend you in bringing success amid challenges in this past four decades.

May the LKBP continue to embrace the Cooperative Principles and serves as your gear in winning any challenges that this year may bring.

As we celebrate the International Year of Cooperatives this 2025, we are privilege to honor this milestone. Rest assured that the Cooperative Development Authority Region 3 is working with you hand in hand for the advancement of the cooperative sector in the Region.

Congratulations and mabuhay ang samahang Kooperatiba!

(signed)

**MARIETA P. HWANG**  
Regional Director



## **OFFICE OF THE CHIEF EXECUTIVE OFFICER LAND BANK OF THE PHILIPPINES**



On behalf of LANDBANK, I extend my heartfelt congratulations to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on your 39th Anniversary and successful General Assembly.

For nearly four decades, LKBP has been a driving force for financial inclusion, social responsibility, and community empowerment. You have championed the well-being of farmers, fishers, entrepreneurs, contractors, and professionals across Bulacan, Pampanga, Nueva Ecija, and Bataan—transforming lives and fueling rural development with unwavering passion and purpose.

As you celebrate this milestone and set your sights on your 40th year, you stand on the brink of an even greater achievement—your vision of becoming an internationally recognized cooperative. With resilience, unity, and determination at your core throughout this remarkable journey, this aspiration is well within reach.

LANDBANK is proud to stand with you as your steadfast partner in growth. Through our comprehensive financial services, tailored support programs, and capacity-building initiatives, we remain dedicated to fueling your continued success and expanding greater opportunities for the communities we serve.

Together, we will break new ground, foster sustainable progress, and build a brighter, more inclusive future for all.

Congratulations once again, and may your cooperative continue to thrive, inspire, and empower generations to come.

Mabuhay ang LKBP!

(signed)

**LYNETTE V. ORTIZ**  
President and CEO



**OFFICE OF THE PROVINCIAL DIRECTOR  
DEPARTMENT OF TRADE AND INDUSTRY  
BULACAN PROVINCIAL OFFICE**



The Department of Trade and Industry (DTI)-Bulacan Provincial Office warmly greets Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) in celebrating its 39th Anniversary!

We truly admire the dedication and commitment of the officers and members in making LKBP one of Bulacan's strongest cooperatives. Our previous and present collaboration in implementing Shared Service Facilities for Souvenir Making and organizing various developmental activities for the members reflects our determination to achieve continuous growth and success.

We remain hopeful that our contributions will make a meaningful impact on your journey toward progress. The theme, "Ruby Year: Road to International Recognition", is highly relevant as we strive for global competitiveness and inclusion. We are confident that through continuous innovation and digitalization, competency development, efficient financial management, and good marketing strategies, LKBP's mission to uplift the socio-economic status of the members and the communities you serve will be realized towards a resilient and sustainable cooperative.

Congratulations once again, LKBP! Wishing you continued success and growth!

(signed)

**MARIA CRISTINA V. VALENZUELA**  
OIC Provincial Director-Bulacan



## OFFICE OF THE PROVINCIAL AGRARIAN REFORM PROGRAM OFFICER DEPARTMENT OF AGRARIAN REFORM BULACAN PROVINCIAL OFFICE



Nurturing Success, Empowering Farmers.

The Department of Agrarian Reform-Bulacan proudly celebrates the remarkable journey of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP), a beacon of hope and resilience for and among our agrarian reform beneficiaries (ARBs).

For so long, LKBP has been more than a cooperative. It has remained a pillar in the progressive transformation of Bulacan's agricultural communities. Through your dedication, our farmers have gained better access to farm inputs, machinery, financial services, and capacity-building programs that will ensure increased productivity and sustainable livelihoods. Every seed you have sown in terms of knowledge, resources, or opportunities has sprouted into real and lasting change for the lives of our ARBs.

Your unwavering commitment echoes the essence of "bayanihan". You have shown that when farmers unite, they do not just survive, they thrive. Your success is proof that collective effort can transform dreams into reality, turning simple aspirations into bountiful harvests of progress.

DAR Bulacan stands firm in uplifting the lives of our ARBs. We take pride in walking alongside LKBP as a key partner in agrarian development. We, once again, look forward to seeing your cooperative thrive, innovate, and inspire many generations of farmers toward becoming guiding lights.

Together, let us cultivate a future of abundant harvests, empowered farmers, and growth in our agricultural sector.

Sa Bulacan tayo ay sama-sama, ang magsasaka ang lagging bida!

Mabuhay ang Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

(signed)

**ANTONIO B. SANCHEZ**

Provincial Agrarian Reform Program Officer II



## LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD



I am very grateful and honor to welcome you all to our 39<sup>th</sup> Founding Anniversary. Let us recall that in 1986 LKB started with only 30 founders and share capital of Php15,800.00. Now, we have more than 18,000 members and more than Php2.0 Billion assets operating with ten (10) branches and two (2) satellite offices across Region 3. We have also our Head Office located at Brgy. Ligas, City of Malolos, Bulacan. We received different awards and citations from different government agencies and private organizations. Those are the results of hardwork, dedication, and passion of LKB officers, employees, and most specially our members' continuous participation and patronage to all products and services that our cooperative renders and offers.

As member of the Board of Directors of LKB since 2006, I have observed that majority of our committee members as well as Board members are seniors. Based on our data, almost 60% of members are already in their senior age. Let us encourage young generation to be part of our leaders, that through their effort and abilities they could inspire young members to join and become leaders of our cooperative. We are also open to all suggestions and recommendations to further improve our services to members.

In addition, through social media, facebook, instagram, and other digital platforms that our staff are using, we are expecting that we could recruit more young members to join and actively participate in our cooperative.

Hopefully, this Ruby Jubilee Year will be the start of our international recognition and with the guidance of our Lord Jesus Christ our cooperative success and prosperity will continue to flourish.

Good day and thank you very much to everyone for attending our General Assembly.

LKB Ang Coop Ko!

(signed)  
**LUCILA J. PUNONGBAYAN**  
 Chairperson  
 LKB Board of Directors

KATITIKAN NG IKA-38 TAUNANG PANGKALAHATANG PAGPUPULONG NG KASAPIAN NG LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD NA GINANAP NOONG IKA-23 NG MARSO, 2024 SA MALolos SPORTS AND CONVENTION CENTER, BULIHAN, CITY OF MALolos, BULACAN.

## I. UNANG BAHAGI – PRELIMINARIES

1. **Pagpapatala ng mga Kasapi** - 11:00 n.u.
2. **Pagsisimula ng Programa** - 1:00 n.h.
  - Emcees: Gng. Eliza Aquino, Gng. May Espiritu, at G. Jowell Dela Cruz.
4. **Welcome address ng Tagapangulo ng LKBP, Dir. Lucila Punongbayan**
  - Pagbanggit na ang pulong na ginawa ay ang kauna-unahang face-to-face General Assembly pagkaraan ng apat na taon ng magsimula ang pandemic.
  - Pagpapahayag ng paglaki ng Kooperatiba pagkalipas ng 37 taon na mula sa panimulang saping puhunan na ₱15,800.00 ay lumago sa mahigit na ₱2 Billion kabuuang ari-arian.
  - Pagpapabatid na ang LKBP ay kasama sa limang bilyonaryong kooperatiba sa Bulacan, mayroong mahigit 17,000 na kasapi mula sa punong tanggapan, 10 sangay, at 2 satellite offices sa Rehiyon 3.
  - Pagbabalita na ang pamunuan ay nagkaroon ng Strategic Planning Workshop noong Nobyembre 9-11, 2023 at nakabuo ng mga plano at balakin para sa susunod na 3 taon (2024-2026).
5. **Pagpapahayag ng Panuntunan sa Halalan/Election Code 2024**
  - Ginampanan ng Pang. Tagapangulo ng Lupon ng Halalan, Gng. Maria Cecilia Santiago.
    - > Ang halalan ay gaganapin kasabay ng pangkalahatang pulong sa Marso 23, 2024 sa Malolos Sports and Convention Center, City of Malolos, Bulacan.
    - > Kailangang bumoto ng face-to-face ang mga kasapi.
    - > One member-one vote policy at hindi pinahihintulutan ang “single voting”.
    - > Paggamit ng palabunutan upang ihanay ang pangalan ng mga kandidato sa lahat ng posisyon.
    - > Ang maaaring bumoto ay ang mga Members Entitled to Vote (METV); hindi maaaring bumoto ang may kulang sa paghuhulog ng utang ng higit sa 2 buwan subalit maaaring dumalo sa pulong.
    - > Ang petsa ng cut-off ng pagsapi at pagbabayad ng utang ay hanggang ika-28 ng Pebrero, 2024.
    - > Pipiliin ang iboboto ayon sa bilang ng kandidato na kailangang ihalal-4 sa Lupon ng Patnugutan, 1 sa Lupon ng Pagsusuri, at 1 sa Lupon ng Halalan.
    - > Ipatutupad ang gender equality sa Lupon ng Patnugutan-2 lalaki at 2 babae, o 1 lalaki at 3 babae.
    - > May mga katangiang dapat taglayin ang mga kandidato sa bawat posisyon na ang termino ng panunungkulan ay tig-dalawang taon.
    - > Pagpapatupad ng pagbabago sa edad ng kandidato sa alinmang tungkulin na hindi bababa sa dalawampu’t limang (25) at hindi hihigit sa animnapu’t limang (65) taong gulang sa sandaling mahalal o italaga sa tungkulin. Ito ay ipatutupad sa susunod na halalan.
    - > Ipinagbabawal ang anumang pamamaraan ng pangangampanya kasama ang pagpo-post sa mga social media channels.
    - > Ang bilangan ng boto ay isasagawa sampung (10) araw bago ang pagdaraos ng huling araw ng pulong na kung saan ay ipo-proklama ang nanalo sa halalan.
  - Ipinakilala ang mga kandidato sa pamamagitan ng audio visual presentation.
6. **Pag-amyenda sa saligang-batas ng LKBP**
  - Mga mungkahing pagbabago sa Articles of Cooperation and By-laws:
    - > Pagtataas ng awtorisadong saping puhunan mula ₱500,000,000.00 na gagawing ₱750,000,000.00.
    - > Pagbabago sa edad na maaaring maging kasapi mula 18-60 na gagawing 18-65 taong gulang.
  - Ito ay gagawin sa pamamagitan ng plebisito mula Marso 23, 2024 hanggang Abril 30, 2024.
7. **Usapang Go Negosyo**
  - Ginampanan ni G. Jorge Noel Y. Winieke, Entrepvolution Advocate.
    - > Ibinahagi ang sikreto ng matagumpay na pagnenegosyo na may code na “kapag hindi mo gawa ay hindi mo kita”; 3 pillars sa pagnenegosyo-ihanda ang kaisipan, umisip ng negosyo, at isagawa ang negosyo;
    - > 5 building blocks sa pagnenegosyo-resilient, creativity, adaptability, take the risk, at persistence
    - > Pagbibigay ng mga tips at paalala hinggil sa pagnenegosyo.
8. **Mensahe ng Panauhing Pandangal, CDA Dir. Marieta P. Hwang**
  - Ipinakilala ni Atty. Jeffrey Melo, Miyembro ng Lupon ng Patnugutan si Dir. Marieta P. Hwang, Regional Director ng Cooperative Development Authority-Region III, San Fernando, Pampanga.
    - > Ipinahayag na ang kasalukuyang tema “Ruby Year: Roadmap to International Recognition” ay sumisimbolo sa pinagsama-samang pagsisikap upang matamo ang kahusayan, pagbabago, at pandaigdig na pagkilala at kaalinsabay nito ang paglulunsad ng Global Money Week na magiging taunang gawain ng mga Kooperatiba sa pamamagitan ng mga laboratory cooperatives.
    - > Ang katangi-tanging tagumpay ng LKBP ay nagpakita ng kalakasan at nagresulta sa pag-unlad ng ekonomiya at lipunan, nalagpasan ang mga pagsubok at nagkaroon ng mga oportunidad na naging sandigan, at ito ay dapat magpatuloy hanggang ang mithiin na pandaigdig na pagkilala ay matamo.
    - > Upang matamo ang mithiin ay may mahalagang gampanin ang lahat ng kasapi at sa pamamagitan ng matibay na pagkakaisa, determinasyon, at paniniwala sa layunin ng Kooperatiba ito ay matatamo.
    - > Pitong sikreto ng tagumpay-integrity, commitment, purpose, gratitude, continuous education, good relationship, at risk-taker; na lahat ito ay taglay ng LKBP kayat narating ang tagumpay at nagkaroon ng mahigit na dalawang bilyong ari-arian.

## 9. Pagkilala sa mga Natatanging Kasapi o Outstanding Members

| Pangalan                     | Sangay      | Petsa ng Pagsapi | Hanapbuhay                      |
|------------------------------|-------------|------------------|---------------------------------|
| i. Adelaida M. Sunga         | Apalit      | 2017             | Duck Raising                    |
| ii. Hernani S. Fruelda       | Balanga     | 2008             | Farming                         |
| iii. Anicia B. Mangulabnan   | Baliuag     | 2005             | Farming/Duck Raising            |
| iv. Juan D. Notarte          | Dinalupihan | 2014             | Sari-Sari Store                 |
| v. Bernie E. Besin           | Gapan       | 2016             | Meat Vendor                     |
| vi. Rebecca G. Seño          | Malolos     | 2012             | Sari-Sari Store/Fishpond        |
| vii. Josefino M. Arcega, Jr. | Marilao     | 2016             | Sari-Sari Store                 |
| viii. Conrado S. Sanchez     | San Miguel  | 2012             | Farming/Piggery                 |
| ix. Ma. Cristina C. Salting  | Sta. Rita   | 1993             | Lying-in/Maternity Clinic       |
| x. Yolanda G. Tonog          | Tuktukan    | 2008             | Sari-Sari Store/Apartment Owner |

Tumanggap ng Plake ng Pagkilala at tig dalawang Libong Piso (₱2,000.00).

## II. IKALAWANG BAHAGI – PANGKALAHATANG PAGPUPULONG

## 1. Pagsisimula ng Pulong (Call to Order)

Ang Pangkalahatang Pagpupulong ng kasapi ay pormal na sinimulan ng Tagapangulo ng Lupon Patnugutan, Dir. Lucila Punongbayan sa ganap na ika-3:30 ng hapon.

## 2. Katunayan ng Pagpapadala ng Paanyaya/Pagkakaroon ng Sapat na Bilang ng Dumalo (Proof of Due Notice/Determination of Quorum)

Ipinahayag ng Kalihim, Gng. Rosalie Milan na ang pagpapabatid sa mga miyembro hinggil sa unang face-to-face na pangkalahatang pulong makaraan ang panahon ng pandemic Covid-19 ay sinimulan noong ika-25 ng Enero, 2024 sa pamamagitan ng mga posters sa facebook pages ng LKBP kasabay ng pag-anyaya sa mga kasaping nagnanais na maging kandidato. Ang kabuuang bilang ng kasapi ay 10,784 at mayrong 8,940 Members Entitled to Vote o METV na ang kailangang quorum ay hindi bababa sa 25%. Sa pulong ay nakadalo ang 2,554 na kasapi na ang METV ay 2,475 o katumbas na 28% kayat ipinahayag ang pagkakaroon ng sapat na quorum upang magkaroon ng bisa ang pagpupulong.

## 3. Agenda ng Pulong

Ipinirisa ng Tagapangulo, Dir. Lucila Punongbayan ang Agenda ng Pulong:

- |                                                                          |                                                                            |
|--------------------------------------------------------------------------|----------------------------------------------------------------------------|
| i. Preliminaries                                                         | ix. Presentation of Management Reports                                     |
| ii. Call to Order                                                        | x. Approval of Medium-Term Strategic Plan and Annual Business Plan         |
| iii. Proof of Due Notice and Determination of Quorum                     | xi. Officers and Committee Reports                                         |
| iv. Approval of Agenda                                                   | xii. Presentation of Amendments to the Articles of Cooperation and By-laws |
| v. Approval of Election Guidelines                                       | xiii. Open Forum/Other Matters                                             |
| vi. Presentation of Candidates for Election/Casting of Votes             | xiv. Announcement of Election Result                                       |
| vii. Reading and Approval of the Minutes of 2023 Annual General Assembly | xv. Proclamation of Newly Elected Officers                                 |
| viii. Business Arising from the Minutes                                  | xvi. Adjournment                                                           |

**KAPASYAHAN BLG. GA 2024-001:** Pagpapatibay sa Agenda ng Pulong.

Iminungkahi ni Gng. Francisca Mendoza, kasapi mula sa Malolos Branch at pinangalawahan ni Atty. Ronald Tuazon, Kalihim ng Mediation Committee.

## 4. Pagbasa sa Katitikan ng Nakaraang Pangkalahatang Pagpupulong

Ipinirisa ni Gng. Rosalie Milan, Kalihim ang buod ng nilalaman ng katitikan ng nakaraang pulong noong Marso 24-Abril 15, 2023 na matutunghayan sa pahina 42-52 ng Taunang Ulat na ipinamahagi sa mga kasapi sa oras ng pagpapatala. Sa kahilingan ay ipinagpaliban ang pagbasa, nagtanong hinggil sa kawastuhan ng ulat at sapagkat walang tumugon ay isinagawa ang pagpapatibay.

**KAPASYAHAN BLG. GA 2024-002:** Pagpapatibay sa katitikan ng Pangkalahatang Pagpupulong.

Iminungkahi at pinangalawahan nina Gng. Marian De Leon at G. Francisco Lugtu na kapwa taga Balanga Branch.

## 5. Pag-uulat ng Chief Executive Officer, Gng. Julita D. Nazar

- Pagbati sa kasapi sa pagdiriwang ng ika-38 anibersaryo ng Kooperatiba kasabay ng pangkalahatang pulong at halalan na dinaluhan maging ng mga unang naging tagapagtatag ng LKBP.
- Ipinahayag niya na ang LKBP ay nananatiling ilaw ng pag-asa at progreso para sa mga miyembro at komunidad, na nagtiwala sa isa't-isa, pinapalakas ng paniniwala sa kapangyarihan ng pinagsama-samang paggawa upang itaas ang antas ng pamumuhay ng mga miyembro.

## Mga Naisakatuparan:

- Paglago ng kasapi** - ito ay umabot sa kabuuang 17,261 mula sa panimulang 30 miyembro noong 1986. Sa taong 2023 ay nagkaroon ng 2,218 na mga bagong miyembro mula sa 10 sangay at 2 satellite offices sa mga lalawigan ng Bulacan, Pampanga, Nueva Ecija, at Bataan.
- Pinalakas na kahusayan sa pinansiyal** - mula sa panimulang ₱15,000.00 ay umabot sa ₱395.31M ang saping puhunan sa kasalukuyan at may kabuuang ari-arian na ₱2.18B. Naging isa sa mga bilyonaryong Kooperatiba ang LKBP at pangatlo sa Rehiyon III. Nakapagtala ng netong kita na ₱60.34M at dahil dito ay makapagbibigay

- ng 8% patubo sa saping puhunan at 5.78% balik-tangkilik sa mga tumatangkilik sa pautang at ibang serbisyo ng Kooperatiba o kabuuang ₱42.24M na paghahati-hatian ng mga miyembro. Ang deposito ng mga miyembro ay umabot sa ₱822.57M, gayundin napababa ang balanse ng utang panlabas sa ₱596.12M mula sa mataas na halaga na ₱759.25M noong 2020. Ito ay patunay na ang pinansiyal na katayuan ng LKBP ay patuloy sa paglago at ang mga miyembro ang gumagawa nito.
- c. **Mga matagumpay na proyekto** - naisagawa ang mga proyekto na tuwirang sumagot sa pangangailangan ng mga miyembro maging sa pagpapautang, pagbibigay ng oportunidad sa edukasyon, at mga programang pangkalusugan kaanlisabay ang malinis na kapaligiran.
- Sa taong 2023 ay nakapag-proseso ng 3,602 kahilingan sa pag-utang na may halagang ₱600.68M na mas mataas ng ₱80.39M o 15% kumpara sa taong 2022 at dahil dito ay umabot sa ₱1.68B ang kabuuang pautang ng LKBP sa pagtatapos ng taon.
  - Pinaunlad ang mga pasilidad at serbisyong pangkalusugan sa pamamagitan ng pagdaragdag ng mga makabagong makinarya, pinabuting serbisyo mula sa LKBP Health Card, at mas pinalawak na serbisyo mula sa Tulungan Program na pawang naging mahalagang bahagi ng paglaki ng kasapiang at pagpapanatili nito.
  - Paggamit ng mga makabagong teknolohiya para sa pinaigting na sistema sa automation katulad ng KAYA automated machine, e-koop banker system, e-payment platforms para sa mas pinadaling pamamaraan ng pagbabayad, at pagsasagawa ng mga online meeting at forum kung kinakailangan.
- d. **Aktibong Pakikipag-ugnayan sa Komunidad** - na kinakatawan ng Ligas KBP Foundation, Inc., nagpapalaganap ng diwa ng pakikipagtulungan at nagbibigay ng kontribusyon sa kabuuang kagalingan nito katulad ng shared service facility (SSF) program ng DTI, adopt-a-school program at brigada eskwela ng DEPED, farming at urban gardening program ng DA, clean-up, greening at climate action program, community outreach program ng DSWD, medical mission, blood letting, wellness seminar, at livelihood program, na lahat ay walang sawang naisagawa.

**Mga Hamon at Pagsubok:**

- Ang palagiang pagbabago ng sitwasyon ng ekonomiya at mga umuusbong na isyu sa lipunan ay humihingi ng patuloy na pagbabantay. Kailangang panatilihin at pagyamanin ang mga sumusunod:
- a. **Innovation** - pagtanggap ng mga bagong teknolohiya.
  - b. **Sustainability** - pagpapanatili at pagtiyak ng kakayahan upang ipagpatuloy ang mga gampanin.
  - c. **Education ang Empowerment** - patuloy na pag-aaral at pagpapalaganap ng kakayahan.
  - d. **Collaboration** - patuloy na pagpapalakas at ugnayan ng ibat-ibang mga kooperatiba, ahensya ng gobyerno, at pribadong opisina upang makagawa ng mga serbisyo at programang kapaki-pakinabang sa lahat.

**Mga Plano at Balakin:**

- a. Patuloy na pagtataas ng antas ng buhay ng mga miyembro sa pamamagitan ng pagbibigay sa kanila ng pagkakataon sa mga mapagkukunan ng puhunan, oportunidad, at suporta.
  - b. Patuloy na pag-ukit sa mas matibay at matatag na pag-unlad kasama ang buong komunidad.
  - c. Pagbibigay ng inspirasyon sa mga susunod na henerasyon sa pamamagitan ng pagpapakita ng kapangyarihan ng kooperasyon at kolektibong aksiyon.
- Ipinabatid niya ang pagsasagawa ng pamunuan at pangasiwaan ng Strategic Planning upang patuloy na magawa ang mga plano sa darating na tatlong taon patungo sa ruby year ng LKBP.

**LKBP 2024-2026 Blueprint:**

- Vision:** An internationally recognized sustainable cooperative of committed and financially resilient members.
- Mission:** LKBP is committed to uplift the socio-economic condition of its members and the community by providing responsive financial products and non-financial services.
- Core Values:** Leadership, Kinship, Balance and Integrity, and Passion
- Strategic Theme:** (a) Good Governance and Organizational Competence; (b) Operational Efficiency and Service Excellence; and (c) Member and Market Development

**Financial Plan 2024-2026: “Ruby Year: Roadmap to International Recognition”**

| Key Result Areas         | 2023 Base Year   | 2024             | 2025             | 2026             |
|--------------------------|------------------|------------------|------------------|------------------|
| a. Assets                | 2,184,298,000.00 | 2,343,500,000.00 | 2,624,720,000.00 | 3,018,428,000.00 |
| Growth Per Year (%)      |                  | 9%               | 12%              | 15%              |
| b. Net Loans Receivable  | 1,683,050,000.00 | 1,827,930,000.00 | 2,073,529,000.00 | 2,414,742,000.00 |
| Growth Per Year (%)      |                  | 78%              | 79%              | 80%              |
| c. Share Capital         | 395,311,000.00   | 449,952,000.00   | 511,820,000.00   | 603,686,000.00   |
| Growth Per Year (%)      |                  | 19.2%            | 19.5%            | 20%              |
| d. Savings               | 822,572,000.00   | 1,054,575,000.00 | 1,312,360,000.00 | 1,690,320,000.00 |
| Growth Per Year (%)      |                  | 45%              | 50%              | 56%              |
| e. External Borrowings   | 596,120,000.00   | 539,005,000.00   | 472,450,000.00   | 407,488,000.00   |
| Growth Per Year (%)      |                  | 23%              | 18%              | 13.5%            |
| f. Undivided Net Surplus | 60,337,000.00    | 73,019,000.00    | 86,944,000.00    | 105,809,000.00   |
| Growth Per Year (%)      |                  | 3.25%            | 3.5%             | 3.75%            |
| g. Membership            | 17,261           | 18,976           | 21,253           | 24,441           |
| Growth Per Year (%)      |                  | 10%              | 12%              | 15%              |

Ipinahayag na sa patuloy na paggawa ay alalahanin ang mga pagsubok na naipagtagumpay at ang mga aral na natutunan sa nakalipas na 38 taon. Magpatuloy na gumawa na magkahawak-hawak kamay, handang harapin ang mga hamon at oportunidad ng may tapang at determinasyon. Alam ang pagkakatabayang magagawa kung sama-sama ang lahat.

**KAPASYAHAN BLG. GA 2024-003: Pagpapatibay sa Ulat ng Tagapangasiwa.**

Iminungkahi at pinangalawahan nina G. Josefino Arcega at Gng. Elaine Jose na kapwa taga Marilao Branch.

#### 6. Pag-uulat ng Ingat-Yaman at mga Komite

i. **Ulat ng Ingat-Yaman** - ginampanan ni Gng. Marilette Avendaño ang pag-uulat sa stability ratio ng LKBP sa pagtatapos ng taong 2023 alinsunod sa Financial Performance Standards for Cooperatives.

- a. Liquidity Ratio - 143% - Passed
- b. Quick Assets Ratio - 184% - Passed
- c. Solvency Ratio - 118% - Passed
- d. Net Institutional Capital Ratio - 11% - Passed
- e. Capital Adequacy Ratio - 24% - Passed

LKBP funding program partners: Land Bank of the Philippines (LBP) and Small Business Corporation (SBC)

**KAPASYAHAN BLG. GA 2024-004: Pagpapatibay sa Ulat ng Ingat-Yaman.**

Iminungkahi ni Gng. Marilou Ocampo, Tagapangulo ng Lupon ng Pagsusuri at pinangalawahan ni Gng. Perla Laxa, Kalihim ng Lupon ng Edukasyon.

ii. **Ulat ng Lupon ng Pagsusuri** - ginampanan ni Gng. Marilou Ocampo, Tagapangulo ng Lupon ng Pagsusuri.

|                                                   |                          |                             |                            |
|---------------------------------------------------|--------------------------|-----------------------------|----------------------------|
| a. Performance Audit Report                       |                          |                             |                            |
| Governance and Management Report                  | 100 points               | 40%                         |                            |
| Financial Performance Report                      | 78 points                | 47%                         |                            |
| Total                                             |                          | 87%                         |                            |
| Adjectival Rating                                 |                          | Satisfactory                |                            |
| b. Social Audit Report                            | <u>No. of Activities</u> | <u>No. of Beneficiaries</u> | <u>Amount Utilized (₱)</u> |
| Cooperative                                       |                          |                             |                            |
| Members                                           | 6                        | 3,980                       | 5,888,235.00               |
| Officers                                          | 21                       | 64                          | 264,920.00                 |
| Staff                                             | 66                       | 448                         | 1,284,473.00               |
| Community                                         | 1,846                    | 30,038                      | 197,967.00                 |
| Community Development Fund:                       |                          |                             |                            |
| Accumulated Amount                                |                          |                             | 9,377,248.00               |
| Amount Utilized for Cooperative Social Activities |                          |                             | 2,861,910.00               |
| Percentage of Utilization                         |                          |                             | 31%                        |

iii. **Ulat ng Lupon ng Edukasyon** - ginampanan ni Dir. Loida Hilario, Tagapangulo ng Lupon ng Edukasyon.

Ang Lupon ng Edukasyon at Pagsasanay katuwang ang mga sangay at pangasiwaan ng LKBP ay nagpapatibay at nagrerekumenda sa Lupon ng Patnugutan ng mga kahilingan sa pagsapi. Patuloy na isinasagawa ang Pre-Membership Education Seminar (PMES) sa pamamagitan ng videoconferencing at face-to-face sa mga tanggapan. May kabuuang 49 na PMES ang naisagawa sa taong 2023 na dinaluhan ng 3,074 na katao. Sa pagtatapos ng taong 2023 ay may kabuuang 17,261 ang bilang ng miyembro ng LKBP, mas mataas ng 1,314 o 8% kumpara sa kabuuang bilang na 15,947 noong taong 2022.

|          | Regular Members |        |           | Associate Members |        |           | Total   |
|----------|-----------------|--------|-----------|-------------------|--------|-----------|---------|
| Year     | Male            | Female | Sub-total | Male              | Female | Sub-total | Members |
| 2023     | 3,896           | 6,496  | 10,392    | 2,452             | 4,417  | 6,869     | 17,261  |
| 2022     | 3,410           | 5,856  | 9,266     | 2,380             | 4,301  | 6,681     | 15,947  |
| Increase | 486             | 640    | 1,126     | 72                | 116    | 188       | 1,314   |
| %        | 14%             | 11%    | 12%       | 3%                | 3%     | 3%        | 8%      |

iv. **Ulat ng Tulungan Program** - ginampanan ni Dir. Cecilia Reyes, Miyembro ng Lupon ng Patnugutan.

Ang LKBP ay patuloy na nagkakaloob ng benepisyo sa pamilya ng miyembrong pumanaw na kwalipikadong kasapi ng Tulungan Program. Ang benepisyong ito ay binubuo ng financial assistance, educational benefit, bulaklak, at bigas na may kabuuang halaga na ₱104,000.00 na nakabatay sa tagal ng pagiging kasapi at halaga ng saping puhunan sa Kooperatiba. Sa taong 2023 ay 32 pamilya ng miyembro ng LKBP mula sa iba't-ibang sangay ang nakatanggap ng benepisyo ayon sa sumusunod:

| Branch      | Number of Death | Tulungan (₱) |
|-------------|-----------------|--------------|
| Sta. Rita   | 13              | 892,333.00   |
| Tuktukan    | 5               | 304,333.00   |
| Dinalupihan | 4               | 184,000.00   |
| San Miguel  | 3               | 143,667.00   |
| Marilao     | 3               | 125,333.00   |
| Baliuag     | 1               | 94,000.00    |
| Apalit      | 1               | 84,000.00    |
| Gapan       | 1               | 8,000.00     |
| Total       | 32              | 1,835,666.00 |

|     |                     |                        |
|-----|---------------------|------------------------|
| 268 | Tulongan Benefit:   |                        |
| 269 | Death Aid           | ₱26,666.00 - 70,000.00 |
| 270 | Tulongan Plus       | 15,000.00              |
| 271 | Educational Benefit | 15,000.00              |
| 272 | Funeral Bouquet     | 2,000.00               |
| 273 | Rice                | 2,000.00               |
| 274 | Total               | ₱104,000.00            |

275  
276 Hinikayat ang mga miyembro na ipagpatuloy ang pagsuporta sa Tulongan Program sa pamamagitan ng mga  
277 sumusunod:

- 278 a. pagtataas ng saping puhunan na kanyang iminungkahi na gawing ₱4,000.00 na magbibigay ng  
279 pagkakataon sa mga miyembro na makatugon dito,  
280 b. maging aktibo at sundin ang panuntunan ng Tulongan Program.  
281 Ang positibong pakikiisa ng mga miyembro at pagsuporta ay tutumbasan ng mas marami at mas malaking  
282 benepisyo na kasalukuyang pinagtutuunan ng pansin ng Tulongan Committee katulong ng Pangasiwaan.

283  
284 v. **Ulat ng Lupon ng Halalan** - ginampanan ni Gng. Ma. Cecilia Santiago, Pang. Tagapangulo ng Lupon ng  
285 Halalan na tinalakay sa unang bahagi ng programa.  
286 **KAPASYAHAN BLG. GA 2024-005: Pagpapatibay sa mga Ulat ng mga Komite.**  
287 Iminungkahi ni Atty. Regine Juliene Roque, Tagapangulo ng Mediation Committee at pinangalawahan ni  
288 Gng. Lourdes Arceo, Pang. Tagapangulo ng Tulongan Program at dating miyembro ng Lupon ng Patnugutan.

289  
290 7. **Pag-amyenda sa saligang-batas ng LKBP**  
291 Ito ay tinalakay sa unang bahagi ng programa at isasagawa sa pamamagitan ng referendum mula Marso 23,  
292 2024 hanggang Abril 30, 2024.  
293 **KAPASYAHAN BLG. GA 2024-006: Pagpapatibay sa pag-amyenda sa Saligang-Batas ng LKBP.**  
294 Iminungkahi ni Gng. Shella Enciso, Kalihim ng Lupon ng Halalan at pinangalawahan ni Gng. Ma. Asuncion  
295 Calayag, Tagapangulo ng Lupon ng Halalan.

296  
297 8. **Malayang Talakayan**  
298 i. G. Pedro Panilag-Sta. Rita Branch - ipinahayag ang hangarin na pamunuan ng LKBP ang produksiyon ng  
299 pagkain at magkaroon ng malaking partisipasyon ang LKBP sa larangan ng agrikultura partikular sa mga  
300 bayan sa Bulacan bilang lugar na pang-commercial at consumer gayundin sa lugar ng San Miguel at Bataan  
301 bilang mga lugar na pang-production o pagsasaka upang hindi magkaroon ng food crises. Ito din ay  
302 makapag-papataas ng kita ng bawat bayan at makatutulong ng malaki sa kabuhayan ng mga miyembro.  
303 Iminungkahi niya na patuloy na palawakin ang kasapian ng LKBP, paabutin sa 30,000 ang miyembro sa ika-  
304 50 taon nito. Ang mungkahi ay tinanggap at sinang-ayunan ng kasapian.  
305  
306 ii. G. Severo Andrew Lacaba-Malolos Branch - itinanong ang hinggil sa pagbaba ng kinita mula sa interest ng  
307 pautang ng halagang ₱25M gayong tumaas ang pautang ng Kooperatiba.  
308 Ang tugon ng CEO, Julita Nazar, ito ay sa dahilan na mas tinangkilik ng mga miyembro ang pautang na  
309 may mas mababang patubo at hindi din nagkaroon ng renewal ang mga pautang na may mataas na patubo.  
310  
311 iii. G. Jaime Hernandez-Sta. Rita Branch - itinanong kung magkano ang nailalaang pondo ng LKBP sa pagbibigay  
312 ng serbisyo sa mga miyembro patungkol sa health care na kung saan ay nagbabayad ng ₱1,500.00 upang  
313 magkaroon ng health card. Iminungkahi niya na ito ay paglaanan ng pondo mula sa kita ng Kooperatiba at  
314 lahat ng miyembro ay magkaroon ng health card.  
315 Ayon kay CEO, Gng. Julita Nazar, ay mayroong ₱4.9M na nakalaan sa health services mula sa kita ng  
316 LKBP batay sa 2024-2026 roadmap bukod pa sa ₱1,500.00 na premium ng health card. Ipinabatid niya na  
317 mayroong panukala na maipamigay ng libre ang health card. Ipinaliwanag din niya na ang gastos sa mga  
318 pasilidad, kagamitan, mga doktor, at empleyado ay binabalikat ng Kooperatiba na umaabot sa ₱3M.  
319  
320 iv. Gng. Nerissa Maniego-Apalit Branch - itinanong kung bakit bumaba ang dividendo mula sa 9.5% noong 2022  
321 ay naging 8% noong 2023.  
322 Ayon kay Gng. Nazar, CEO, ito ay dahil mas marami ang miyembro at mas malaki ang capitalization na  
323 kung saan ay hinahati-hati ang kita bilang dividend kayat dahil dito ay lumiit ang porsiyento.  
324  
325 v. G. Neil Salvacion-Gapan Branch - iminungkahi na ang mga kasapi sa Gapan Branch ay malagay sa seating  
326 arrangement sa bungad ng kapulungan, isagawa ang online election bago ang pulong para makatipid sa  
327 oras, at gayundin ang online at sequential General Assembly sa susunod na taon. Pinuna na hindi nagkaroon  
328 ng survey hinggil sa pagdaraos ng pulong. Pinuri ang pag-amyenda sa batas upang baguhin ang edad ng mga  
329 kasapi na maging 18-65 taon. Iminungkahi na maging sequential online ang pulong sa ika-39 taon at face-  
330 to-face sa ika-40 taon na inihihi niya ng pagsang-ayon mula sa kasapian sa pamamagitan ng viva voce.

331  
332 Itinanong din kung anu-ano ang isinasagawang benchmarking at mga naipatupad dito, paano itinitiyak  
333 ang inclusivity ng mga programa, at kung maaaring magamit ng 100% ang community development fund  
334 ng LKBP. Ang tugon ng CEO, Gng. Nazar, hinggil sa benchmarking ay mayroong mga product development,

pagkakaloob ng mga serbisyo, pagpapabuti ng mga loan products at interest, climate change initiatives, at gender equality program.

Hinggil sa CDF na tinugon ni Atty. Jeffrey Melo, miyembro ng Lupong Patnugutan, ay ipinaliwanag niya na ito ay nauukol sa mga konstruksiyon na ang mga miyembro at komunidad ang makikinabang na kanilang pinag-aaralan. Binanggit niya na sila ay nag-iisip ng mga programa para sa mga miyembro na lahat ay makikinabang mula sa kapital at kinita ng Kooperatiba. Idinagdag niya ang paglalaan ng pondo para sa mga proyekto at serbisyo na pang-kasapian kayat naging mas mababa ang dividendo upang ito ay mabigyan-daan na ipapalaganap sa pamamagitan ng marketing services kasabay na ang pagpapalakas sa mga allied services ng LKBP. At dahil dito ay mapapataas din ang kita ng Kooperatiba.

Kaugnay pa din ng CDF ay inilad ng CEO, Gng. Nazar, ang kanyang panawagan sa mga kasapi hinggil sa panukala na maaaring paggamitan nito sang-ayon sa itinatakda ng CDA na 70% ay para sa infrastructure at 30% sa social services katulad ng adopt-a-barangay bilang kapalit ng buwis na ibinabayad sa gobyerno.

### III. IKATLONG BAHAGI – RESULTA NG HALALAN

#### 1. Pagpapahayag ng Resulta ng Halalan/Pagtatalaga ng mga Nanalong Kandidato

Sa pangunguna ng Pang. Tagapangulo ng Lupon ng Halalan, Gng. Maria Cecilia Santiago ay kanyang ipinahayag ang naging resulta ng Halalan ng Pamunuan na ginanap sa araw na ito.

|                                                                |        |      |
|----------------------------------------------------------------|--------|------|
| Bilang ng Miyembro na Bumoto                                   | 1,370  | 55%  |
| Kabuuang Bilang ng Miyembro na Dumalo sa Pangkalahatang Pulong | 2,554  | 28%  |
| METV                                                           | 2,475  | 28%  |
| Non-METV                                                       | 79     | 4%   |
| Kabuuang Bilang ng Regular Miyembro                            | 10,784 | 100% |
| METV                                                           | 8,940  | 83%  |
| Non-METV                                                       | 1,844  | 17%  |

Mga Kandidato Bilang ng Boto Rank Itinalaga Termino

#### i. Lupon ng Patnugutan - Bilang ng Bakanteng Puwesto: 4 (2 babae at 2 lalaki, o 3 babae at 1 lalaki)

|                            |     |   |   |   |
|----------------------------|-----|---|---|---|
| a. Loida D. Hilaroo        | 882 | 1 | √ | 2 |
| b. Perla B. Laxa           | 817 | 2 | √ | 2 |
| c. Cecilia C. Reyes        | 702 | 3 | √ | 2 |
| d. Wilfredo F. Enriquez    | 579 | 4 | √ | 2 |
| e. Rebecca G. De Jesus     | 683 |   |   |   |
| f. Mark Oliver S. Gonzales | 515 |   |   |   |
| g. Edison C. Valeriano     | 466 |   |   |   |
| h. Clodualdo M. Santos     | 456 |   |   |   |
| i. Gadmer G. Layson        | 372 |   |   |   |

#### ii. Lupon ng Pagsusuri - Bilang ng Bakanteng Puwesto: 1

|                      |     |   |   |   |
|----------------------|-----|---|---|---|
| a. Joselita A. Jose  | 812 | 1 | √ | 2 |
| b. Olivia N. Panilag | 556 |   |   |   |

#### iii. Lupon ng Halalan - Bilang ng Bakanteng Puwesto: 1

|                            |     |   |   |   |
|----------------------------|-----|---|---|---|
| a. Maribeth S. Gallardo    | 330 | 1 | √ | 2 |
| b. Marilou B. Ocampo       | 301 |   |   |   |
| c. Ma. Asuncion H. Calayag | 272 |   |   |   |
| d. Elvie G. Laxamana       | 241 |   |   |   |
| e. Sofia B. Ong            | 224 |   |   |   |

#### KAPASYAHAN BLG. GA 2024-007: Pagpapatibay sa Resulta ng Halalan.

Iminungkahi ni Gng. Ma. Nora Fajardo, Pang. Tagapangulo ng Lupon sa Pagsusuri at pinangalawahan ni G. Edison Valeriano, Pang. Tagapangulo ng Lupon sa Edukasyon.

#### 2. Pagtitindig ng Pulong

Sapagka't wala ng paksang pag-uusapan pa, ang pulong ay itinindig ng Tagapangulo Dir. Lucila Punongbayan sa ganap na ika-6:30 ng hapon.

#### 3. Pagsasagawa ng Raffle Draws

Ang raffle draws ay isinagawa sa pamamagitan ng IT raffle system. May kabuuang 235 na miyembro ang nanalo ng kabuuang papremyo na ₱595,774.85. Ang mga nagwagi ng grand prize na tig-₱38,000.00 ay sina: Gng. Cecilia Dela Cruz ng Tuktukan Branch, G. Rolly Villena at Gng. Ma. Cristina Tenorio parehong Sta. Rita. Branch.

#### 4. Evaluation/Feedback Form

May kabuuang 610 Feedback Forms ang natanggap mula sa mga kasapi. Mga nakalap na puna: (i) Satisfied, naging maayos ang pamamalakad; (ii) Comfortable kasi malaki ang space; (iii) Sana tuloy-tuloy na ang pag-asenso; (iv) Lawakan ang produkto at tutukan ang para sa agrikultura; (v) Ayusin ang pila, lagyan ito ng label; (vi) Sana mas maganda ang venue at sound system; (vii) Make the registration much organized; (viii) Sana sa susunod ay online meeting para bawas gastos at pagod; (ix) By branch sana ang assembly sa susunod; (x) Discuss only what is important.

#### 5. Panghuling Bilang/Exit Song - LKBP Hymn (English version).

Inihanda ni:  
(nilagdaan)  
**ROSALIE S. MILAN**  
Kalihim

Pinatutunayan:  
(nilagdaan)  
**LUCILA J. PUNONGBAYAN**  
Tagapangulo

Good day everyone. It is both a pleasure and an honor to welcome all of you to our 39th Annual General Assembly. I would like to begin by acknowledging and expressing my heartfelt gratitude to the incredible individuals who make this cooperative so strong and successful.

To our **members**, thank you for your continued trust and active involvement. Your dedication is the driving force behind everything we do, and we are truly privileged to serve such an engaged and passionate community.

To our **Board of Directors**, your leadership and vision are guiding us toward a bright future. Your commitment to making thoughtful, strategic decisions is invaluable to our growth and direction.

To our **Management staff**, your hard work, professionalism, and dedication ensure that our cooperative remains a place of support and service. It is your day-to-day efforts that make our mission come to life, and for that, I am deeply grateful.

Lastly, I would like to extend a warm welcome to our **program partners and guests**. I appreciate your interest in our cooperative, and I am excited to have you here with us today. Your presence reinforces the strength of the relationships we continue to build within our community.

Thank you all for being here, and for the important role you play in our shared success.

Today's gathering is a moment to reflect on the accomplishments, challenges, and progress we have made over the past 39 years. This Annual General Assembly provides an important platform for transparency, where we come together as a cooperative community to share insights, celebrate our successes, and openly discuss areas for improvement. It will also provide a clear vision for our future direction, as we work collaboratively to achieve our goals and continue to serve the needs of our members effectively.

### LKBP Overview

- **Mission and Vision**

Our mission to uplift the socio-economic well-being of our members and the community remains unchanged, just as our founders envisioned the cooperative's potential to positively impact others. This is why offering responsive financial products and non-financial services continues to be the top priority of the current Board of Directors and Management.

Our vision of becoming an internationally recognized sustainable cooperative is within reach, as long as we continue to develop committed and financially resilient members.

Achieving both requires a mix of clear goals, strategic planning, effective leadership, adequate resources, and consistent execution.

## LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD 2024 - 2026 BLUEPRINT

### MISSION

LKBP is committed to uplift the socio-economic condition of its members and the community by providing responsive financial products and non-financial services.

### VISION

An internationally recognized sustainable cooperative of committed and financially resilient members.

#### STRATEGIC THEMES

#### GOOD GOVERNANCE AND ORGANIZATIONAL COMPETENCE

#### OPERATIONAL EFFICIENCY AND SERVICE EXCELLENCE

#### MEMBER AND MARKET DEVELOPMENT

#### STRATEGIC RESULTS

- Cooperative leaders are dynamic, and able to make proactive and comprehensive decisions that can fully guide operations.
- Employees are dependable, knowledgeable and member-focused. They value integrity and compliance.
- The working environment provides holistic support and work-life balance.

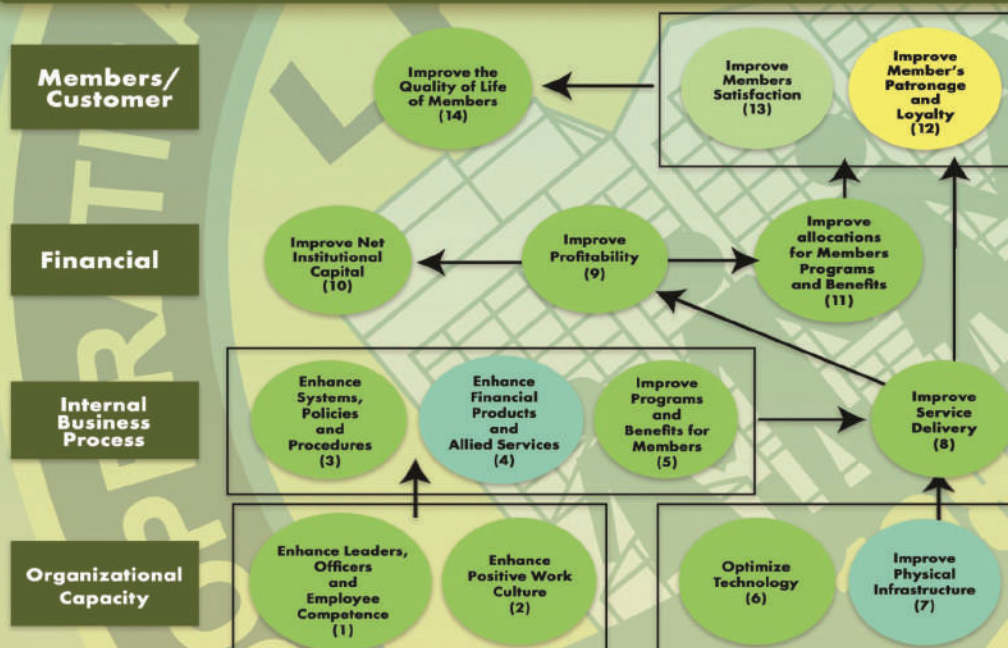
- Resources are maximized and utilized resulting to optimum gain for its members and the community.
- Systems, policies and procedures are improved and institutionalized.
- Financial discipline is adhered. Financial ratios are improved.

- Sustainable member benefits and high-impact programs are in-placed resulting to engaged, committed and financially resilient members.
- Improved market saturation through organic growth guided by strong cooperative identity.

### CORE VALUES

Leadership Kinship Balance and Integrity Passion

### STRATEGIC OBJECTIVES AND STRATEGY MAP



**RUBY YEAR: ROADMAP TO INTERNATIONAL RECOGNITION**

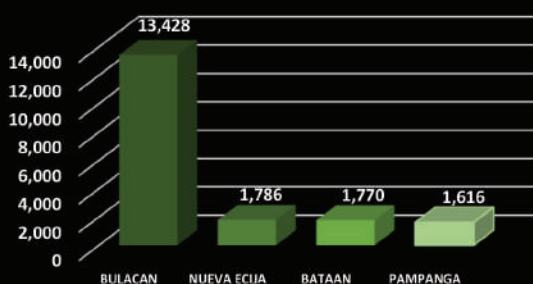
- History and Growth

To recap, LKBP was founded by 30 individuals with an initial capital of P15,800, which they lent to members at very low interest to support their livelihoods, aiming to combat the widespread "bumbay" or 5-6 lending schemes in the area. Since then, membership and capital have steadily grown, and the demand for services has expanded beyond Barangay Ligas, now reaching four provinces in Region 3. Through its successful operations, LKBP has built a strong reputation, attracting increased support from various agencies along with numerous recognitions and awards.

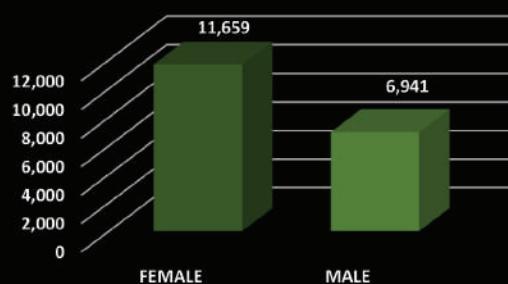
- Membership Overview

To date, our cooperative proudly serves a growing and diverse membership, committed to empowering individuals through shared resources, financial services, and community-driven initiatives.

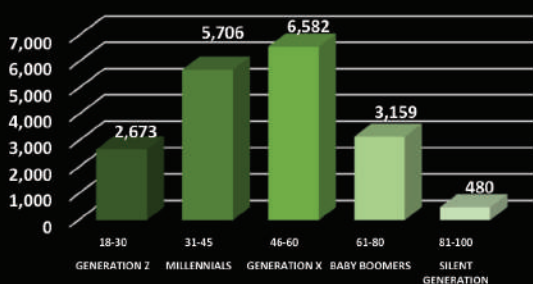
MEMBERSHIP BY PROVINCE



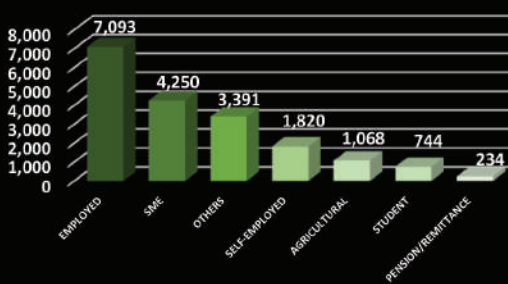
MEMBERSHIP BY GENDER



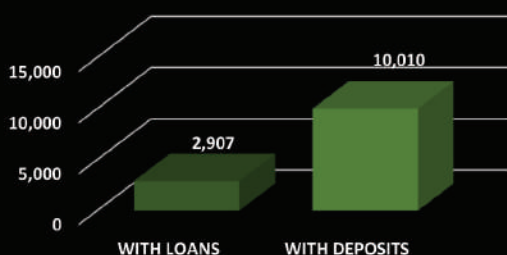
MEMBERSHIP BY AGE



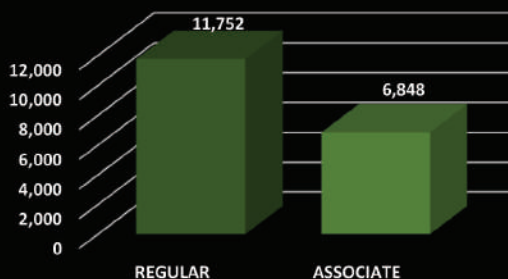
MEMBERSHIP BY OCCUPATION



MEMBERS PATRONIZING  
LOANS AND SAVINGS



MEMBERSHIP BY TYPE



## Review of the Year-2024

### • Operational Achievements

Over the past year, our cooperative has reached key milestones, including remarkable growth in assets, an increase in membership, and recipient of various awards, all driving us closer to our shared goals of empowerment and community development.

Manualization is one major part of operational upgrades for the year. Creation and updating manuals, guides, and documentation to improve the efficiency, consistency, and clarity of operations within the cooperative is a continuing process. Aiming to standard the processes, quality control over the products and services offered, compliance, and optimization of workflows and procedures driving operational improvements.

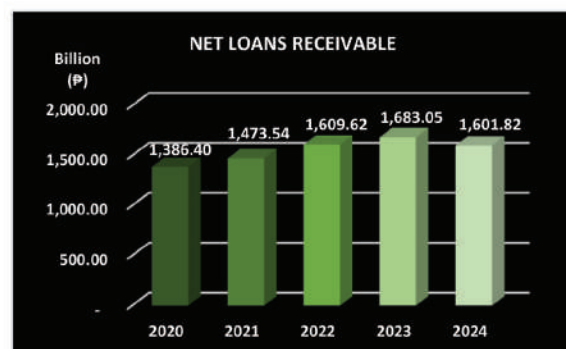
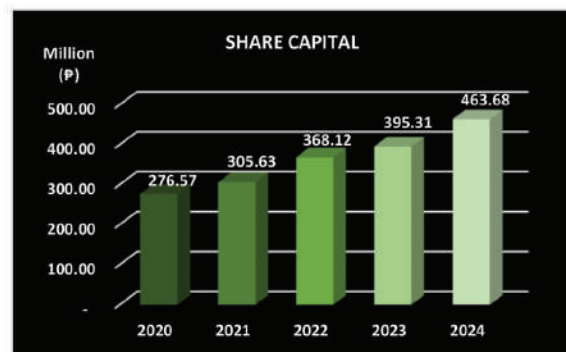
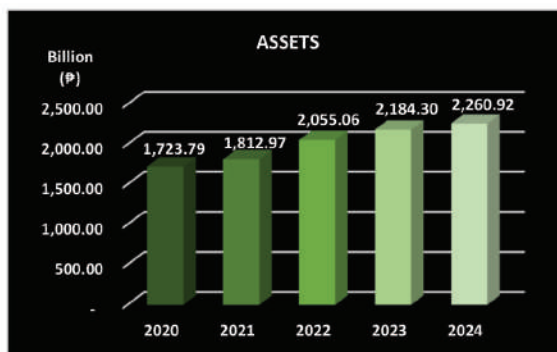
Similarly, approval and finalization of the product matrix, which features 13 new and 13 enhanced loan and savings deposit products. This will serve as a crucial tool in product management, offering clarity, supporting decision-making, and optimizing resource allocation and strategic focus.

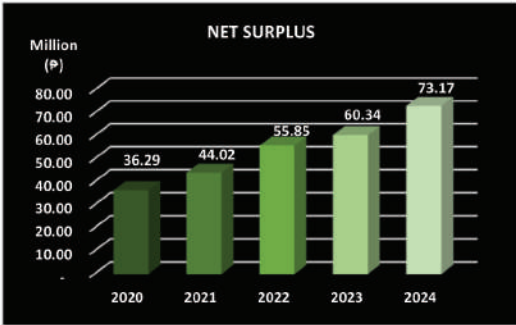
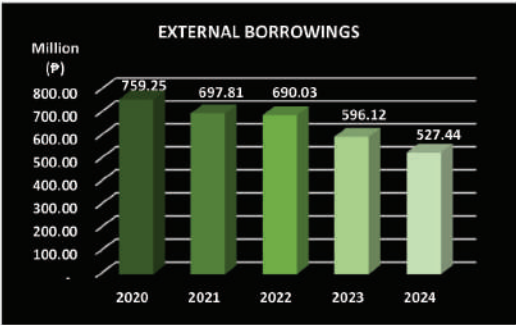
To align with the broader goals of the cooperative, Branch Operational Structure are also improved ensuring that everyone is working toward the same objectives, reducing misalignment and improving overall effectiveness. Additionally, as we grow in size and expand, the Member Relation Development Unit and Marketing Unit have been established to support the growth and scalability of our operations.

Effective cost management, adherence to regulatory requirements, and risk management have contributed to higher profitability, optimized resource allocation, and reduced exposure to operational and financial risks.

### • Financial Performance

Despite ongoing external competition, LKBP's financial performance has continued to grow, maintaining strong financial health, optimizing resources, and achieving consistent growth.





Our asset size grew modestly by P76.62 million, or 4%, from P2.18 billion to P2.26 billion this year.

The consistent growth in internal funding from capitalization and deposits highlights the strong support and trust of our members. Our deposits have increased by P83.03 million, or 10%, while capitalization has risen by P68.37 million, or 17% from previous year.

The 5% decrease in our loan receivables is due to timely repayments from member-borrowers, which reflects a positive sign of their reliability. At the same time, management is actively responding to market conditions and exploring ways to refine our lending strategy.

Over the years, the consistent reduction in our borrowings clearly reflects our financial health and discipline.

Our gross revenue for the year reached P200.54 million and our net profit stood at P73.17 million, reflecting a 21% increase from the previous year. It allows us to declare an interest on share capital at a rate of 8.06% and a patronage refund of 9.35%, amounting to P51.22 million.

• Community Involvement

Our cooperative takes pride in being an active part of the community, engaging in local projects, supporting charitable causes, and working together to create a positive impact for all.



### Strategic Initiatives and Future Plans

- **Ensuring Members' Satisfaction**

1. To launch and offer new and improved financial products and services based on the specific needs and preferences of individual members, ensuring that each member feels valued and supported.
2. To improve membership engagement by enhancing communication, offering more participation opportunities, and creating programs that directly address the needs and interests of our members.
3. To offer educational opportunities to members by providing training, workshops, or resources that help members develop skills, make informed financial decisions, or understand more about the cooperative's services and operations.
4. To enhance members' benefits and reward programs, and improve access to services.

- **Ensuring Sustainability**

1. To enhance governance structure by Strengthening Leadership Development such as providing leadership training for both our Board of Directors and management team, and embracing best practices in governance drawing from international standards and experiences of successful cooperatives ensuring they align with the values and principles of our cooperative.
2. To optimize technology across LKBP's major operation maintaining competitive advantages.
3. To enhance performance monitoring, and financial metrics and tools indicating key performance indicators to regularly track profitability and operational efficiency.
4. To invest in sustainable practices or environmentally friendly technologies that can reduce energy consumption, waste, and operational costs in the long term by adopting green technologies or offering sustainable financial products that appeal to environmentally conscious members.
5. To build reserves to safeguard against economic downturns or unexpected financial challenges, and to implement sound risk management strategies to mitigate the impact of market fluctuations, interest rate changes, or other potential threats to long-term financial stability.
6. To engage and serve the youth sector as part of the expansion and market saturation program to create lasting positive impact, empowering young people through education, financial services, and leadership opportunities.
7. To continuously build partnerships and external relations to improve service offering to members while creating profitable opportunities for the cooperative like access to grants and external funding to support our sustainability goals.

As we embark on new projects and initiatives, we need your support more than ever. Whether it's through spreading the word, contributing time or resources, or simply getting involved, every action counts. Let's make this next year one of growth and success, together.

Once again, from your Management Team, our sincerest appreciation to everyone who has been a part of LKBP journey for the past 39 years. Your contribution matters and is deeply valued. We are proud to work alongside such a dedicated and inspiring group of people. We believe that we are well-positioned to achieve even greater success, and we are excited about all the opportunities and growth that lies ahead for all of us.

With all of these in mind, we are truly thankful for the opportunity to contribute to and be a part of LKBP's remarkable mission and vision.

**JULITA D. NAZAR**

LKBP, Chief Executive Officer

**YOLANDA S. ROTAP, CPA****Malolos City, Bulacan****INDEPENDENT AUDITOR'S REPORT****THE BOARD OF DIRECTORS****LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan

**Opinion**

I have audited the financial statements of LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD, which comprise the statement of financial condition as at December 31, 2024, and the statement of operations, cash flows, and changes in equity for the year then ended, and the notes to the financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial statements present fairly, in all material respect, the financial position of LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD as at December 31, 2024, and its financial performance for the year then ended in accordance with the Financial Reporting Framework for Cooperatives.

**Basis for Opinion**

I conducted my audit in accordance with Philippine Standards on Auditing (PSAs). My responsibilities under these standards are further described in Auditor's responsibilities for the Audit of the Financial Statements section of my report. I am Independent of the Company in accordance with the Philippine Ethics Standards Board for Accountants (PESBA Code) together with the ethical requirements that are relevant to my audit of the financial statements in the Philippines, the Code of Ethics for Professional Accountants in the Philippines, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide basis of my opinion.

**Emphasis of a Matter**

I draw attention to Note 4 to the financial statements which states the policy adopted by the company on events after the reporting date, including the date the financial statements were approved and authorized for issue.

**Responsibilities of Management and Those Charged with Governance for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Financial Reporting Framework for Cooperatives, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to cease operation, or has no realistic alternative to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements**

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with PSAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit

findings, including any significant deficiencies in internal control that I identify during my audit.

- I also provide those charged with governance with a statement that I have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on my independence, and where applicable, related safeguards.
- From the matters communicated with those charged with governance, I determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. I describe these matters in my auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, I determine that a matter should not be communicated in my report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits.

**Report on Other Legal and Regulatory Requirements**

My audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such supplementary information is the responsibility of management and has been subjected to the auditing procedures applied in my audits of the basic financial statements. In my opinion, the supplementary information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

(signed)

**YOLANDA S. ROTAP**

Mabolo, Malolos City, Bulacan

CPA No. 0068157

BOA Certificate of Registration No. 3347, until February 28, 2026

BIR Certificate of Accreditation No. 05-004610-001-2024, until July 17, 2027

CDA Certificate of Accreditation CDA CEA No. 0142, until January 16, 2029

PTR No. 5360270, January 16, 2025, Malolos City, Bulacan

TIN No. 107-200-855

March 3, 2025

**YOLANDA SANTOS ROTAP, CPA****Malolos City, Bulacan****STATEMENT REQUIRED BY SECTION 8-A, REVENUE REG. NO. V-20****The General Assembly****Thru: The Board of Directors****LIGAS KOOPERATIVA NG BAYAN SA PAGPAPAUNLAD****LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan**

I have audited the accompanying financial statements of LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD for the year ended December 31, 2024 on which I have rendered my report dated March 3, 2025.

In compliance with the Revenue Regulation V-20, I am stating that:

1. The taxes paid and/or accrued by the entity during the year (if applicable) are shown in the Schedule of Taxes and Licenses;
2. I am not related by consanguinity or affinity to the Management and Members of the Board of Directors of the above Cooperative;
3. That I, as the Principal/Managing Auditor nor my staffs, have no financial interest to the Cooperative or any family relationship with its management.

(signed)

**YOLANDA S. ROTAP**

Mabolo, Malolos City, Bulacan

CPA No. 0068157

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TIN No. 107-200-855

March 3, 2025

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan

Registration No. 9520-03000546/CIN 0106030068

**Statement of Financial Condition**

As of December 31, 2024

*(Amounts in Philippine Peso, rounded off to the nearest peso)*

|                                                         | Notes | 2024                 | 2023                 |
|---------------------------------------------------------|-------|----------------------|----------------------|
| <b>ASSETS</b>                                           |       |                      |                      |
| <b>CURRENT ASSETS</b>                                   |       |                      |                      |
| Cash and Cash Equivalents                               | 4,6   | 389,485,799          | 262,353,380          |
| Loans and Receivables                                   | 4,7   | 1,633,038,428        | 1,707,146,433        |
| Inventories                                             | 4,8   | 6,992,185            | 7,049,203            |
| Other Current Assets                                    | 4,9   | 5,512,550            | 4,480,296            |
| <b>TOTAL CURRENT ASSETS</b>                             |       | <b>2,035,028,962</b> | <b>1,981,029,311</b> |
| <b>NON-CURRENT ASSETS</b>                               |       |                      |                      |
| Financial Asset At Cost                                 | 4,10  | 22,215,819           | 17,539,719           |
| Property and Equipment                                  | 4,11  | 48,522,029           | 50,452,411           |
| Other Non-Current Assets                                | 4,12  | 155,153,328          | 135,276,242          |
| <b>TOTAL NON-CURRENT ASSETS</b>                         |       | <b>225,891,176</b>   | <b>203,268,373</b>   |
| <b>TOTAL ASSETS</b>                                     |       | <b>2,260,920,138</b> | <b>2,184,297,684</b> |
| <b>LIABILITIES, EQUITY AND STATUTORY ACCOUNTS</b>       |       |                      |                      |
| <b>CURRENT LIABILITIES</b>                              |       |                      |                      |
| Deposit Liabilities                                     | 4,13  | 601,336,416          | 567,482,103          |
| Interest on Share Capital Payable                       | 4,14  | 35,855,420           | 29,565,131           |
| Patronage Refund Payable                                | 4,15  | 15,366,609           | 12,670,770           |
| Due to CETF                                             | 4,16  | 7,541,544            | 4,927,828            |
| Trade, Non-Trade and Other Payables                     | 4,17  | 70,498,440           | 94,481,150           |
| Loans Payable                                           | 4,18  | 252,146,426          | 334,932,267          |
| <b>TOTAL CURRENT LIABILITIES</b>                        |       | <b>982,744,856</b>   | <b>1,044,059,249</b> |
| <b>NON CURRENT LIABILITIES</b>                          |       |                      |                      |
| Deposit Liabilities                                     | 4,19  | 304,266,559          | 255,090,059          |
| Loans Payable                                           | 4,20  | 275,291,179          | 261,187,270          |
| Guaranty Deposits                                       | 4,21  | 500,000              | 500,000              |
| Other Non-Current Liabilities                           | 4,22  | 94,948,738           | 104,236,279          |
| <b>TOTAL NON-CURRENT LIABILITIES</b>                    |       | <b>675,006,475</b>   | <b>621,013,607</b>   |
| <b>TOTAL LIABILITIES</b>                                |       | <b>1,657,751,331</b> | <b>1,665,072,856</b> |
| <b>EQUITY AND STATUTORY ACCOUNTS</b>                    |       |                      |                      |
| Paid-up Share Capital                                   | 4,23  | 459,771,000          | 373,386,000          |
| Deposit for Share Capital Subscription                  | 4,24  | 3,907,361            | 21,924,982           |
| Donations/Grants                                        | 4,25  | 2,100,000            | 18,354,346           |
| Statutory Funds                                         | 4,26  | 137,390,445          | 105,559,500          |
| <b>TOTAL EQUITY AND STATUTORY ACCOUNTS</b>              |       | <b>603,168,807</b>   | <b>519,224,828</b>   |
| <b>TOTAL LIABILITIES, EQUITY AND STATUTORY ACCOUNTS</b> |       | <b>2,260,920,138</b> | <b>2,184,297,684</b> |

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan

Registration No. 9520-03000546/CIN 0106030068

**Statement of Operations**

For the year ended December 31, 2024

*(Amounts in Philippine Peso, rounded off to the nearest peso)*

|                                           | Notes | 2024               | 2023               |
|-------------------------------------------|-------|--------------------|--------------------|
| <b>REVENUES</b>                           |       |                    |                    |
| Interest Income from Loans                | 4,27  | 188,326,285        | 164,651,668        |
| Income from Service Operations            | 4,28  | 5,755,630          | 4,658,593          |
| Income from Marketing/Consumer Operations | 4,29  | 2,492,420          | 1,725,499          |
| Other Income                              | 4,30  | 3,968,404          | 6,832,763          |
| <b>GROSS REVENUE</b>                      |       | <b>200,542,739</b> | <b>177,868,523</b> |
| <b>LESS EXPENSES</b>                      |       |                    |                    |
| Financing Cost                            | 4,31  | 37,964,805         | 47,484,242         |
| Administrative Cost                       | 4,32  | 90,546,364         | 71,157,047         |
| <b>TOTAL EXPENSES</b>                     |       | <b>128,511,168</b> | <b>118,641,289</b> |
| <b>NET SURPLUS before Other Items</b>     |       | <b>72,031,571</b>  | <b>59,227,234</b>  |
| <b>Add: OTHER ITEMS</b>                   |       |                    |                    |
| Optional Fund Subsidy                     |       | 91,610             | 96,221             |
| Donation and Grant Subsidy                |       | 1,051,147          | 1,013,547          |
| <b>Total Other Items</b>                  |       | <b>1,142,757</b>   | <b>1,109,768</b>   |
| <b>NET SURPLUS (FOR ALLOCATION)</b>       |       | <b>73,174,328</b>  | <b>60,337,001</b>  |
| <b>NET SURPLUS ALLOCATION</b>             |       |                    |                    |
| Reserve Fund                              | 34    | 7,317,433          | 6,033,700          |
| Coop. Education and Training Fund         | 34    | 3,658,716          | 3,016,850          |
| Due to CETF-Apex                          | 34    | 3,658,716          | 3,016,850          |
| Optional Fund                             | 34    | 5,122,203          | 4,223,590          |
| Community Development Fund                | 34    | 2,195,230          | 1,810,110          |
| Interest on Share Capital                 | 34    | 35,855,420         | 29,565,131         |
| Patronage Refund                          | 34    | 15,366,609         | 12,670,770         |
| <b>TOTAL NET SURPLUS ALLOCATED</b>        |       | <b>73,174,328</b>  | <b>60,337,001</b>  |

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan

Registration No. 9520-03000546/CIN 0106030068

**Statement of Cash Flows**

For the year ended December 31, 2024

*(Amounts in Philippine Peso, rounded off to the nearest peso)*

|                                                        | Notes | 2024         | 2023         |
|--------------------------------------------------------|-------|--------------|--------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>            |       |              |              |
| Net Surplus                                            |       | 73,174,328   | 60,337,001   |
| Adjustment to reconcile net surplus to Cash            |       |              |              |
| Depreciation and Amortization                          | 32    | 5,155,419    | 5,080,004    |
| Effect of Disposal/Adjustment in PPE/ Accum Depr.      | 11    | (3,990)      |              |
| Provision for Probable Losses                          | 32    | 22,962,394   | 17,315,906   |
| Recovery/Write-off of Receivables                      | 7     | 3,710,009    |              |
| Adjustment on Allowance charged to Reserve Fund        | 10    | (4,382,691)  |              |
| Operating income before changes in operating assets    |       | 100,615,469  | 82,732,911   |
| <i>(Increase)/Decrease in operating assets</i>         |       |              |              |
| Loans and Receivables                                  | 7     | 47,764,439   | (85,656,721) |
| Inventories                                            | 8     | 57,017       | 212,387      |
| Other Current Assets                                   | 9     | (1,032,254)  | (878,992)    |
| <i>Increase/(Decrease) in operating liabilities</i>    |       |              |              |
| Trade, Non-Trade and Other Payables                    | 17    | (23,982,710) | (12,558,895) |
| Unearned Interests and Discounts                       | 7     | (328,837)    |              |
| Due to CETF                                            | 16    | (1,045,000)  | (545,000)    |
| Net Cash from Operating Activities                     |       | 122,048,125  | (16,694,309) |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>            |       |              |              |
| Increase in Financial Asset At Cost                    | 10    | (293,409)    |              |
| Decrease in Financial Asset At Cost                    | 10    |              | 1,565,846    |
| Increase in Property and Equipment                     | 11    | (3,221,047)  | (3,452,267)  |
| Increase in Other Non-Current Assets                   | 12    | (19,877,086) | (93,309,865) |
| Net Cash Provided by Investing Activities              |       | (23,391,542) | (95,196,285) |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>            |       |              |              |
| Increase in Deposit Liabilities                        | 13    | 83,030,813   | 175,267,163  |
| Payment of Interest on Share Capital                   | 14    | (29,565,131) | (24,826,891) |
| Payment of Patronage Refund                            | 14    | (12,670,770) | (14,270,575) |
| Increase in Other Non-Current Liabilities              | 22    | 1,915,248    | 21,809,436   |
| Decrease in Other Non-Current Liabilities              | 22    | (11,202,790) |              |
| Increase in Share Capital                              | 23    | 99,352,000   | 21,628,000   |
| Increase in Deposit for Share Capital Subscription     | 24    |              | 5,562,384    |
| Decrease in Deposit for Share Capital Subscription     | 24    | (18,017,621) |              |
| Increase in Treasury Shares                            | 23    | (12,967,000) |              |
| Increase in Loans Payable                              | 18,20 | 28,635,885   |              |
| Decrease in Loans Payable                              | 18,20 | (97,317,816) | (93,913,062) |
| Decrease in Donations/Grants                           | 25    | (16,254,346) | (1,013,547)  |
| Increase in Statutory Funds                            | 26    | 15,358,809   |              |
| Decrease in Statutory Funds                            | 26    | (1,821,445)  | (8,240,458)  |
| Net Cash used in Financing Activities                  |       | 28,475,837   | 82,002,449   |
| Net increase / (decrease) in cash and cash equivalents |       | 127,132,420  | (29,888,145) |
| Cash and cash equivalents, beginning                   |       | 262,353,380  | 292,241,525  |
| Cash and cash equivalents, end                         |       | 389,485,799  | 262,353,380  |

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan

Registration No. 9520-03000546/CIN 0106030068

**Statement of Changes in Equity**

For the year ended December 31, 2024

*(Amounts in Philippine Peso, rounded off to the nearest peso)*

|                                                                                                  | 2024               | 2023               |
|--------------------------------------------------------------------------------------------------|--------------------|--------------------|
| <b>Share Capital</b>                                                                             |                    |                    |
| Authorized Common Shares, 625,000 shares at<br>P1,000.00 par value per share, P625,000,000.00    |                    |                    |
| Paid-Up Share Capital, Common beginning                                                          | 375,000,000        | 301,758,000        |
| Additions/(Withdrawals)                                                                          | 99,256,000         | 73,242,000         |
| Paid-Up Share Capital, Common end                                                                | 474,256,000        | 375,000,000        |
| Authorized Preferred Shares, 125,000 shares at<br>P1,000.00 par value per share, P125,000,000.00 |                    |                    |
| Paid-Up Share Capital, Preferred beginning                                                       | 103,000            | 50,000,000         |
| Additions/(Withdrawals)                                                                          | 96,000             | (49,897,000)       |
| Paid-Up Share Capital, Preferred end                                                             | 199,000            | 103,000            |
| Deposit for Share Capital Subscription                                                           |                    |                    |
| Deposit for Share Capital Subscription, beginning                                                | 21,924,982         | 16,362,598         |
| Additions/(Withdrawals)                                                                          | (18,017,621)       | 5,562,384          |
| Deposit for Share Capital Subscription, end                                                      | 3,907,361          | 21,924,982         |
| Treasury Shares                                                                                  | (14,684,000)       | (1,717,000)        |
| <b>TOTAL PAID-UP SHARE CAPITAL</b>                                                               | <b>463,678,361</b> | <b>395,310,982</b> |
| <b>Donations/Grants</b>                                                                          |                    |                    |
| Balance, January 1                                                                               | 18,354,346         | 19,367,893         |
| Movement for the period                                                                          | (16,254,346)       | (1,013,547)        |
| <b>TOTAL DONATIONS/GRANTS</b>                                                                    | <b>2,100,000</b>   | <b>18,354,346</b>  |
| <b>Statutory Funds</b>                                                                           |                    |                    |
| <b>Reserve Fund</b>                                                                              |                    |                    |
| Balance, January 1                                                                               | 71,840,258         | 70,189,249         |
| Net surplus distribution                                                                         | 7,317,433          | 6,033,700          |
| Charges/Adjustments                                                                              | 4,382,691          | (4,382,691)        |
| <i>Balance, December 31</i>                                                                      | <i>83,540,382</i>  | <i>71,840,258</i>  |
| <b>Cooperative Education &amp; Training Fund</b>                                                 |                    |                    |
| Balance, January 1                                                                               | 3,463,130          | 1,284,916          |
| Net surplus distribution                                                                         | 3,658,716          | 3,016,850          |
| Less: Charges                                                                                    | (1,256,704)        | (838,637)          |
| <i>Balance, December 31</i>                                                                      | <i>5,865,141</i>   | <i>3,463,130</i>   |
| <b>Optional Fund</b>                                                                             |                    |                    |
| Balance, January 1                                                                               | 20,878,864         | 16,812,495         |
| Net surplus distribution                                                                         | 5,122,203          | 4,223,590          |
| Adjustment                                                                                       | 10,976,118         | (157,221)          |
| <i>Balance, December 31</i>                                                                      | <i>36,977,184</i>  | <i>20,878,864</i>  |
| <b>Community Development Fund</b>                                                                |                    |                    |
| Balance, January 1                                                                               | 9,377,248          | 10,429,048         |
| Net surplus distribution                                                                         | 2,195,230          | 1,810,110          |
| Less Charges                                                                                     | (564,741)          | (2,861,910)        |
| <i>Balance, December 31</i>                                                                      | <i>11,007,737</i>  | <i>9,377,248</i>   |
| <b>TOTAL STATUTORY FUNDS</b>                                                                     | <b>137,390,445</b> | <b>105,559,500</b> |
| <b>TOTAL EQUITY</b>                                                                              | <b>603,168,807</b> | <b>519,224,828</b> |



# 39

# YEARS

*Client Appreciation Night*  
**MERIT AWARDS**  
Model Excellence Recognition Initiative for Top Bank Clients



**"RUBY YEAR:  
ROADMAP TO  
INTERNATIONAL  
RECOGNITION"**



*"Sandigan sa Kagipitan, Katuwang sa Kabuhayan"*



| KEY RESULT AREAS |                                                     | 2023<br>BASE YEAR         | 2024<br>ACTUAL             | 2025<br>PLAN               | 2026<br>PLAN               |
|------------------|-----------------------------------------------------|---------------------------|----------------------------|----------------------------|----------------------------|
| 1.               | <b>ASSETS</b><br>Growth Per Year (%)                | 2,184,297,684.00<br>6.00% | 2,260,920,138.00<br>4.00%  | 2,624,720,000.00<br>12.00% | 3,018,428,000.00<br>15.00% |
| 2.               | <b>NET LOANS RECEIVABLE</b><br>Growth Per Year (%)  | 1,683,049,550.00<br>5.00% | 1,601,818,121.00<br>-5.00% | 2,073,529,000.00<br>79.00% | 2,414,742,000.00<br>80.00% |
| 3.               | <b>SHARE CAPITAL</b><br>Growth Per Year (%)         | 395,310,982.00<br>7.00%   | 463,678,361.00<br>17.00%   | 511,820,000.00<br>19.50%   | 603,686,000.00<br>20.00%   |
| 4.               | <b>SAVINGS</b><br>Growth Per Year (%)               | 822,572,162.00<br>27.00%  | 905,602,975.00<br>10.00%   | 1,312,360,000.00<br>50.00% | 1,690,320,000.00<br>56.00% |
| 5.               | <b>EXTERNAL BORROWINGS</b><br>Decrease Per Year (%) | 596,119,537.00<br>-14.00% | 527,437,605.00<br>-12.00%  | 472,450,000.00<br>18.00%   | 407,488,000.00<br>13.50%   |
| 6.               | <b>UNDIVIDED NET SURPLUS</b><br>Growth Per Year (%) | 60,337,001.00<br>8.00%    | 73,174,328.00<br>21.00%    | 86,944,000.00<br>3.50%     | 105,809,000.00<br>3.75%    |
| 7.               | <b>MEMBERSHIP</b><br>Growth Per Year (%)            | 17,261<br>8.00%           | 18,600<br>8.00%            | 21,253<br>12.00%           | 24,441<br>15.00%           |

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD  
LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan  
Projected Statement of Financial Condition  
As of December 31, 2025

|                                     | PROJECTED<br>CY 2025 | ACTUAL<br>CY 2024    | INCREASE<br>(DECREASE) | %          |
|-------------------------------------|----------------------|----------------------|------------------------|------------|
| <b>ASSETS</b>                       |                      |                      |                        |            |
| Cash and Cash Equivalents           | 338,330,677          | 389,485,799          | -51,155,122            | -13%       |
| Loans Receivable and Receivables    | 2,098,505,245        | 1,633,038,428        | 465,466,817            | 29%        |
| Inventories                         | 7,132,029            | 6,992,185            | 139,844                | 2%         |
| Financial Assets at Cost            | 23,674,672           | 22,215,819           | 1,458,853              | 7%         |
| Property Plant and Equipment        | 48,764,639           | 48,522,029           | 242,610                | 1%         |
| Other Assets                        | 108,312,738          | 160,665,878          | -52,353,140            | -33%       |
| <b>TOTAL ASSETS</b>                 | <b>2,624,720,000</b> | <b>2,260,920,138</b> | <b>363,799,862</b>     | <b>16%</b> |
| <b>LIABILITIES</b>                  |                      |                      |                        |            |
| Deposit Liabilities                 | 1,312,360,000        | 905,602,975          | 406,757,025            | 45%        |
| Loans Payable                       | 472,450,000          | 527,437,605          | -54,987,605            | -10%       |
| Other Liabilities                   | 201,930,510          | 224,710,751          | -22,780,241            | -10%       |
| <b>Total Liabilities</b>            | <b>1,986,740,510</b> | <b>1,657,751,331</b> | <b>328,989,179</b>     | <b>20%</b> |
| <b>EQUITY</b>                       |                      |                      |                        |            |
| Paid-up Share Capital               | 511,820,000          | 463,678,361          | 48,141,639             | 10%        |
| Donation/Grants                     | 0                    | 2,100,000            | -2,100,000             | -100%      |
| Statutory Funds                     | 126,159,490          | 137,390,446          | -11,230,956            | -8%        |
| <b>Total Equity</b>                 | <b>637,979,490</b>   | <b>603,168,807</b>   | <b>34,810,683</b>      | <b>6%</b>  |
| <b>TOTAL LIABILITIES AND EQUITY</b> | <b>2,624,720,000</b> | <b>2,260,920,138</b> | <b>363,799,862</b>     | <b>16%</b> |

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD  
LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan  
Projected Statement of Operations  
For the Year Ended December 31, 2025

|                                       | PROJECTED<br>CY 2025 | ACTUAL<br>CY 2024  | INCREASE<br>(DECREASE) | %            |
|---------------------------------------|----------------------|--------------------|------------------------|--------------|
| <b>REVENUES</b>                       |                      |                    |                        |              |
| Interest Income from Loans            | 198,549,080          | 188,326,285        | 10,222,795             | 5%           |
| Income from Service Operations        | 5,813,186            | 5,755,630          | 57,556                 | 1%           |
| Income from Marketing / Consumer O    | 2,517,344            | 2,492,420          | 24,924                 | 1%           |
| Other Income                          | 3,937,619            | 3,968,404          | -30,785                | -1%          |
| <b>GROSS REVENUE</b>                  | <b>210,817,229</b>   | <b>200,542,739</b> | <b>10,274,490</b>      | <b>5%</b>    |
| <b>EXPENSES</b>                       |                      |                    |                        |              |
| Financing Cost                        | 32,777,241           | 37,964,805         | -5,187,564.22          | -14%         |
| Administrative Cost                   | 91,095,988           | 90,546,363         | 549,625.04             | 1%           |
| <b>TOTAL EXPENSES</b>                 | <b>123,873,229</b>   | <b>128,511,168</b> | <b>-4,637,939</b>      | <b>-4%</b>   |
| <b>NET SURPLUS BEFORE OTHER ITEMS</b> | <b>86,944,000</b>    | <b>72,031,571</b>  | <b>14,912,429</b>      | <b>21%</b>   |
| <b>Other Items</b>                    |                      |                    |                        |              |
| Optional Fund Subsidy                 | 0                    | 91,610             | -91,610                | -100%        |
| Donation and Grant Subsidy            | 0                    | 1,051,147          | -1,051,147             | -100%        |
| <b>Total Other Items</b>              | <b>0</b>             | <b>1,142,757</b>   | <b>-1,142,757</b>      | <b>-100%</b> |
| <b>NET SURPLUS (FOR ALLOCATION)</b>   | <b>86,944,000</b>    | <b>73,174,328</b>  | <b>13,769,672</b>      | <b>19%</b>   |

Alinsunod sa Financial Performance Standards for Cooperatives na itinatakda ng Cooperative Development Authority, ang naging resulta ng pagtutuos patungkol sa Stability Ratio ng LKBP sa taong 2024 ay ang sumusunod:

| LKBP STABILITY RATIO                                                                                                                                                                           |                                      |                  |           |            |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|------------------|-----------|------------|---------------|
| Indicators                                                                                                                                                                                     | Standard Rate                        | Equivalent Score | LKBP Rate | LKBP Score | LKBP Standing |
| 1. LIQUIDITY RATIO                                                                                                                                                                             | 100%-150%<br>above 150%-300%         | 4<br>3           | 149%      | 4          | Passed        |
| <i>Measures the cooperative's ability to meet its short-term obligations as it falls due.</i>                                                                                                  |                                      |                  |           |            |               |
| 2. QUICK ASSETS RATIO                                                                                                                                                                          | 200% and above<br>150% to below 200% | 3<br>2           | 244%      | 3          | Passed        |
| <i>Measures the cooperative's ability to pay its current liabilities using its quick assets.</i>                                                                                               |                                      |                  |           |            |               |
| 3. SOLVENCY RATIO                                                                                                                                                                              | 110% and above<br>100% to below 110% | 5<br>4           | 110%      | 5          | Passed        |
| <i>Measures the degree of protection that the cooperative has for members' savings and share capital contribution in the event of liquidation of the cooperative's assets and liabilities.</i> |                                      |                  |           |            |               |
| 4. NET INSTITUTIONAL CAPITAL RATIO                                                                                                                                                             | 10% and above<br>7% to below 10%     | 3<br>2.5         | 9%        | 2.5        | Passed        |
| <i>Measures the level of institutional capital to absorb potential losses.</i>                                                                                                                 |                                      |                  |           |            |               |
| 5. CAPITAL ADEQUACY RATIO                                                                                                                                                                      | 8% and above<br>6% to less than 8%   | 4<br>3           | 32%       | 4          | Passed        |
| <i>Measures the sufficiency of the capital to cover the risk assets.</i>                                                                                                                       |                                      |                  |           |            |               |

| YEAR-END CASH BALANCE |                    |                    |
|-----------------------|--------------------|--------------------|
|                       | 2024<br>Amount (₱) | 2023<br>Amount (₱) |
| Cash on Hand          | 20,554,300.00      | 4,534,500.00       |
| Cash in Banks         | 368,037,400.00     | 256,924,800.00     |
| Total                 | 388,591,700.00     | 261,459,300.00     |

| LKBP FUNDING PROGRAM PARTNERS                                                                                                  |  |
|--------------------------------------------------------------------------------------------------------------------------------|--|
| <ul style="list-style-type: none"> <li>Land Bank of the Philippines (LBP)</li> <li>Small Business Corporation (SBC)</li> </ul> |  |

(nilagdaan)  
**MA. ASUNCION H. CALAYAG**  
 Ingat-Yaman

Ang Performance Audit Report at Social Audit Report na taunang ginagawa alinsunod sa mga pamantayang itinatakda ng Cooperative Development Authority ay nagresulta sa mga sumusunod hinggil sa operasyon at pamamalakad ng LKBP sa taong 2024:

**PERFORMANCE AUDIT REPORT  
GOVERNANCE AND MANAGEMENT REPORT**

*Key Areas: governance report, management report/records, partnership, networking and linkaging, membership participation*

| STANDARD<br>RATING | LKBP<br>RATING |
|--------------------|----------------|
| 100 points         | 100 points     |

**FINANCIAL PERFORMANCE REPORT**

| KEY AREAS              | STANDARD<br>RATING | LKBP<br>RATING |
|------------------------|--------------------|----------------|
| S - STABILITY          | 19                 | 15             |
| T - TURN-OVER RATIO    | 6                  | 3              |
| E - EFFICIENCY         | 38                 | 33             |
| P - PROFITABILITY      | 15                 | 11             |
| S - STRUCTURE OF ASSET | 22                 | 14             |
| Total →                | 100 points         | 76 points      |

**OVERALL RATING**

|                           |           |       |
|---------------------------|-----------|-------|
| Governance and Management | 100 x 40% | = 40% |
| Financial Performance     | 76 x 60%  | = 46% |
| Total →                   |           | 86%   |

**ADJECTIVAL RATING**

*LKBP obtained a total rating of 86% with adjectival rating of Satisfactory.*

SOCIAL AUDIT REPORT

COOPERATIVE

Key Areas: education, health program, social events/gatherings, social protection, disaster risk reduction and management, gender equality and women empowerment

|          | NO. OF<br>ACTIVITIES | NO. OF<br>BENEFICIARIES | AMOUNT<br>UTILIZED |
|----------|----------------------|-------------------------|--------------------|
| MEMBERS  | 91                   | 6,709                   | ₱7,300,091.00      |
| OFFICERS | 84                   | 167                     | 822,957.00         |
| STAFF    | 110                  | 539                     | 942,379.00         |

COMMUNITY

Key Areas: education, environment conservation, health and sanitation, partnership, sports, disaster risk reduction, gender equality, membership expansion, support to the vulnerable sector of society, children and youth, person with disabilities, elderly and indigenous people

|           | NO. OF<br>ACTIVITIES | NO. OF<br>BENEFICIARIES | AMOUNT<br>UTILIZED |
|-----------|----------------------|-------------------------|--------------------|
| COMMUNITY | 503                  | 27,062                  | ₱409,035.00        |

COMMUNITY DEVELOPMENT FUND

|                                                     |               |
|-----------------------------------------------------|---------------|
| Accumulated Amount                                  | ₱9,377,248.00 |
| Amount Utilized for Cooperative Social Activities   | 2,195,230.00  |
| Percentage of Utilization                           | 23%           |
| (LKBP used other accumulated fund for this purpose) |               |

(nilagdaan)  
JOSELITA A. JOSE  
Tagapangulo

(nilagdaan)  
MA. NORA S. FAJARDO  
Pangalawang Tagapangulo

(nilagdaan)  
MARILOU B. OCAMPO  
Kalihim

Ang LKBP ay patuloy na nagkakaloob ng benepisyo sa pamilya ng miyembrong pumanaw na kwalipikadong kasapi ng Tulungan Program. Ang benepisyong ito ay binubuo ng financial assistance, educational benefit, bulaklak, at bigas na may kabuuang halagang ₱104,000.00 na maximum benefit na maaaring matanggap batay sa tagal ng pagiging kasapi at halaga ng saping puhunan sa Kooperatiba.

Sa taong 2024 ay mayroong 47 pamilya ng miyembro ng LKBP mula sa iba't-ibang sangay ang nakatanggap ng benepisyo ayon sa sumusunod:

| 2024 TULUNGAN PROGRAM |                         |                 |                     |
|-----------------------|-------------------------|-----------------|---------------------|
| No.                   | Branch/Satellite Office | Number of Death | Tulungan Amount (₱) |
| 1                     | STA. RITA BRANCH        | 26              | 1,700,000.00        |
| 2                     | SAN MIGUEL BRANCH       | 3               | 267,000.00          |
| 3                     | TUKTUKAN BRANCH         | 5               | 234,667.00          |
| 4                     | GAPAN BRANCH            | 5               | 218,000.00          |
| 5                     | MALOLOS BRANCH          | 2               | 146,000.00          |
| 6                     | BALANGA BRANCH          | 2               | 145,000.00          |
| 7                     | DINALUPIHAN BRANCH      | 1               | 82,333.00           |
| 8                     | MUZON SATELLITE OFFICE  | 1               | 69,000.00           |
| 9                     | BALIUAG BRANCH          | 1               | 62,333.00           |
| 10                    | APALIT BRANCH           | 1               | 4,000.00            |
|                       | <b>TOTAL</b>            | <b>47</b>       | <b>2,928,333.00</b> |

Ang pamilya ng mga namayapang kasapi ay tumanggap ng alinman sa mga kaukulang halaga ayon sa sumusunod:

|                     |                        |
|---------------------|------------------------|
| Death Aid           | ₱26,666.00 - 70,000.00 |
| Tulungan Plus       | 15,000.00              |
| Educational Benefit | 15,000.00              |
| Funeral Bouquet     | 2,000.00               |
| Rice                | 2,000.00               |

Amin pong pinaaalalahanan ang mga kasapi na maging aktibo sa pagtugon sa panuntunan ng ating Tulungan Program gaya ng pagkumpleto sa saping puhunan na hindi bababa sa ₱4,000.00 at pagbabayad ng paunang kontribusyon na ₱1,000.00 at ₱500.00 bawat taon. Sang-ayon sa bagong amyendang batas ng LKBP ay maaaring maging kasapi ang may edad na 18-65 taong gulang sa ilalim ng mga panuntunan na dapat matupad ng mga nagnanais na maging kasapi.

(nilagdaan)  
**CECILIA C. REYES**  
 Tagapangulo

(nilagdaan)  
**REBECCA G. DE JESUS**  
 Pangalawang Tagapangulo

(nilagdaan)  
**LOREN D. CARPIO**  
 Kalihim

(nilagdaan)  
**GAYLORD S. LIM**  
 Miyembro

## ELECTION CODE 2025

*Ang nilalaman ng Election Code 2025 ay naaayon sa mga batas na pinaiiral ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad at ng Cooperative Development Authority.*

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>PETSA NG HALALAN</b><br/>Pebrero 22 - Marso 8, 2025</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p><b>LUGAR NG HALALAN</b><br/>sa mga Tanggapan o Sangay ng LKBP</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <p><b>PAMAMARAAN NG PAGHAHALAL</b></p> <ul style="list-style-type: none"> <li>• Face-to-face/physical attendance</li> <li>• Online Google Form para sa OFW, immigrant, o naninirahan sa ibang bansa</li> <li>• One member, one vote</li> <li>• No proxy voting</li> <li>• Paggamit ng palabunutan o kauring pamamaraan upang ihanay ang pangalan ng mga kandidato sa lahat ng posisyon</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>MGA KATANGIAN NG MIYEMBRO NA MAY KARAPATANG BUMOTO</b></p> <p>Ang mga katangian ng isang botante na tatawaging “Members Entitled to Vote” na dating “Members in Good Standing” ay ang mga sumusunod:</p> <ol style="list-style-type: none"> <li>1. Nakabayad ng butaw sa pagsapi at mayroong saping puhunan na hindi bababa sa Isang Libong Piso (₱1,000.00).</li> <li>2. Nakadalo ng Pre-Membership Education Seminar (PMES).</li> <li>3. Lumalahok sa mga gawain ng LKBP at tinatangkilik ang mga serbisyo nito.</li> <li>4. Hindi delingkwente sa paghuhulog ng saping puhunan ayon sa kanyang pangako.</li> <li>5. Hindi delingkwente sa paghuhulog ng pagkakautang at ibang obligasyon.</li> <li>6. Hindi lumalabag sa mga batas at alituntunin na pinaiiral ng LKBP.</li> </ol> |
| <p><b>PETSA NG CUT-OFF</b></p> <ul style="list-style-type: none"> <li>• Pagsapi – Enero 31, 2025, ika-5:00 ng hapon</li> <li>• Pagbabayad ng utang – Enero 31, 2025, ika-5:00 ng hapon</li> <li>• Ang mga miyembro na may kulang sa paghuhulog ng utang ng higit sa dalawang (2) buwan ay hindi maaaring bumoto subali’t maaaring dumalo sa Pangkalahatang Pulong.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p><b>PARAAN NG PAGBOTO</b></p> <p>Ang takdang araw ng Halalan ng Pamunuan ay ipaaalam ng Lupon ng Halalan sa mga miyembro sa pamamagitan ng social media channels.</p> <ol style="list-style-type: none"> <li>1. Dumalo sa itinakdang araw at lugar ng halalan.</li> <li>2. Alamin kung kwalipikadong bumoto.</li> <li>3. Magparehistro upang mabigyan ng balota o “link” upang makaboto.</li> <li>4. Gamitin ang pamamaraan sa pagboto.</li> <li>5. Sundin ang mga panuntunan sa pagboto.</li> <li>6. Piliin ang iboboto ayon sa bilang ng kandidato na kailangang iboto.</li> <li>7. Hindi pinahihintulutan ang “single voting” na papabor lamang sa isang kandidato at ito ay ipapawalang-bisa sa oras ng bilangan ng boto.</li> </ol>                                                  |

8. Isumite ang balota ayon sa panuntunan.
9. Malalaman ang resulta sa sandaling iproklama ang mga nanalong kandidato sa araw ng Pangkalahatang Pulong

#### SAPAT NA BILANG O "QUORUM"

- 25% ng kabuuang bilang ng miyembro na may karapatang bumoto o "members entitled to vote".

#### KOMPOSISYON NG LUPON NG PATNUGUTAN

Sa kadahilanan na pagkilala at pagtugon sa Gender Equality Development (GAD) na itinatakda ng alituntunin ng CDA ay ipatutupad ang sumusunod:

1. Pagkakaroon ng pantay o sapat na bilang ng lalaki at babae sa Lupon Patnugutan.
2. Upang mabuo ang Lupon Patnugutan ng LKBP na may bilang na pito (7) ay kinakailangan ang sumusunod na bilang ng lalaki at babae na ihahalal ng mga miyembro:
  - a. apat (4) na lalaki at tatlong (3) babae; o
  - b. apat (4) na babae at tatlong (3) lalaki
3. Ang ihahalal ay batay lamang sa bilang ng nabakanteng puwesto.
4. Itatakda ng Lupon ng Halalan ang kailangang bilang ng puwesto para sa lalaki at babae na dapat manalo sa halalan.
5. Pipiliin ang mananalong kandidato mula sa hanay ng mga lalaki at babae na kandidato batay sa bilang ng puwesto na kinakailangan.
6. Ang may pinakamaraming boto mula sa hanay ng mga lalaking kandidato gayundin mula sa hanay ng mga babaeng kandidato batay sa bilang ng puwesto na kinakailangan ay itatakdang nanalo sa halalan at ipo-proklama ng Lupon ng Halalan.
7. Kung ang bilang ng lalaki o babae na kinakailangang manalo sa halalan ay sapat na, hindi ituturing na nanalo ang isang kandidato, lalaki man o babae, kahit pa ang bilang ng natamong boto ay mas mataas sa natamong boto ng kalabang kandidato na ang pagkapanalo ay naaayon sa bilang ng kinakailangang puwesto.

#### MGA POSISYONG IHAHALAL

| <u>Posisyon</u>                                                | <u>Bilang ng Ihahalal</u> |
|----------------------------------------------------------------|---------------------------|
| • Lupon ng Patnugutan<br>> 2 lalaki at 1 babae o<br>> 3 lalaki | 3                         |
| • Lupon ng Pagsusuri                                           | 2                         |
| • Lupon ng Halalan                                             | 2                         |

#### MGA KATANGIAN NG KANDIDATO

Ang mga katangian ng isang miyembro upang maging kandidato ay alinsunod sa itinatakda ng LKBP By-Laws, Article IV, Section 3 para sa mga sumusunod na posisyon:

- **Lupon ng Patnugutan**
  1. May edad na hindi bababa sa dalawampu't lima (25) at hindi hihigit sa eksaktong animnapu't limang (65) taong gulang sa sandaling mahalal o italaga sa tungkulin.
  2. Nakapagtapos ng Kolehiyo o mayroong karanasan sa pamamalakad ng kooperatiba, pananalapi, bangko, o katumbas na organisasyon ng hindi kukulangin sa tatlong (3) taon.
  3. Nakadalo sa mga seminar at pagsasanay na kailangan para sa tungkulin ng hindi kukulangin sa anim (6) na buwan sa sandaling mahalal sa posisyon.

4. Karapat-dapat sa tungkulin na patungkol sa mga sumusunod:
  - a. Kagandahang-asal
  - b. Kakayahan
  - c. Edukasyon
  - d. Kasipagan
  - e. Karanasan/Pagsasanay
5. Regular na miyembro na hindi kukulangin sa dalawang (2) taon na may karapatang bumoto o "member entitled to vote".
6. May saping puhunan na hindi bababa sa ₱15,000.00.
7. May maayos na kaisipan at pangangatawan upang magampanan ang tungkulin bilang opisyal ng Kooperatiba.

• **Lupon ng Pagsusuri**

1. May edad na hindi bababa sa dalawampu't lima (25) at hindi hihigit sa eksaktong animnapu't limang (65) taong gulang sa sandaling mahalal o italaga sa tungkulin.
2. Nakapagtapos ng Kolehiyo o mayroong karanasan sa pagsusuri ng pananalapi ng organisasyon.
3. Regular na miyembro na hindi kukulangin sa dalawang (2) taon na may karapatang bumoto o "member entitled to vote".
4. May saping puhunan na hindi bababa sa ₱15,000.00.

• **Lupon ng Halalan**

1. May edad na hindi bababa sa dalawampu't lima (25) at hindi hihigit sa eksaktong animnapu't limang (65) taong gulang sa sandaling mahalal o italaga sa tungkulin.
2. Nakapagtapos ng Kolehiyo o mayroong kakayahan na mangasiwa ng halalan.
3. Regular na miyembro na hindi kukulangin sa dalawang (2) taon na may karapatang bumoto o "member entitled to vote".
4. May saping puhunan na hindi bababa sa ₱15,000.00.

**TERMINO NG PANUNUNGKULAN NG HALAL NA OPISYAL**

- Lupon ng Patnugutan - 2 taon
- Lupon ng Pagsusuri - 2 taon
- Lupon ng Halalan - 2 taon

**KABAWALAN SA PANGANGAMPANYA**

Itinatakda ang pagbabawal sa pangangampanya ng mga kandidato upang mabigyan ng parehas na oportunidad ang bawa't kandidato. Ang mga sumusunod na pamamaraan ng pangangampanya ay mahigpit na ipagbabawal sa mga kandidato, kawani, miyembro at opisyal ng LKBP:

1. Pagkakabit ng posters, banners o flyers sa iba't-ibang lugar o pamamahagi ng mga ito sa mga miyembro.
2. Pagpo-post sa mga social media channels ng anumang pamamaraan ng pangagampanya para sa halalan.
3. Pakikiusap at pagkumbinsi sa mga botante upang iboto ang isang kandidato.
4. Kung magkaroon ng paglabag sa panuntunan ng pangangampanya ay sasailalim ito sa pagpapasya ng Lupon ng Halalan o ng Ethics Committee o ng Lupon ng Patnugutan.

### PAMAMARAAN SA PAGBILANG NG BOTO AT PROKLAMASYON

Ang pagbilang ng boto ay isasagawa sa pangangasiwa ng Lupon ng Halalan ayon sa sumusunod:

1. Ang Lupon ng Halalan ay magtatakda ng oras ng pagbilang ng boto at mangangasiwa sa bilangan ng boto.
2. Ang boto ay bibilangin pabor sa kandidato base sa talaan ng mga pangalan na isinumite sa Lupon ng Halalan.
3. Ang mga mananalong opisyal ay batay sa bilang ng itinakdang mga posisyon at kasarian na kailangang ihalal.
4. Kung sakaling magkaroon ng parehong bilang ng boto o tabla ang dalawang kandidato ay pipiliin ang mananalo sa pamamagitan ng "toss coin".
5. Ipo-proklama ng Lupon ng Halalan ang mga nanalong opisyal sa araw ng Pangkalahatang Pagpupulong ng kasapian.
6. Ang sinumang nanalong kandidato na hindi nakadalo sa araw ng Pangkalahatang Pagpupulong ay mawawalan ng karapatang maitalaga sa puwesto at hindi maaaring manungkulan bilang opisyal.
7. Bilang kapalit ng kandidato na nawalan ng karapatang manungkulan, itatalaga ng Lupon ng Halalan na kapalit ang kandidato na may kasunod na dami ng bilang ng natamong boto sa halalan.

### PAGPAPATIBAY NG KASAPIAN

- Pagpapatibay sa nilalaman ng LKBP Election Code 2025 at sa pagpapatupad nito sa ginawang halalan ng pamunuan ng LKBP.

(nilagdaan)

**MARIA CECILIA L. SANTIAGO**

Tagapangulo

(nilagdaan)

**SHELLA R. ENCISO**

Pangalawang Tagapangulo

(nilagdaan)

**MARIBETH S. GALLARDO**

Kalihim

Ang Lupon ng Edukasyon at Pagsasanay katuwang ang mga sangay at pangasiwaan ng LKBP ay nagpapatibay at nagrerekumenda sa Lupon Patnugutan ng mga kahilingan sa pagsapi. Patuloy na isinasagawa ang Pre-Membership Education Seminar (PMES) sa pamamagitan ng video conferencing at face-to-face sa mga tanggapan. May kabuuang 458 na PMES ang naisagawa sa taong 2024 na dinaluhan ng 5,235 katao at nakapagdagdag ng 1,626 na bagong kasapi.

Sa pagtatapos ng taong 2024 ay may kabuuang 18,600 ang bilang ng miyembro ng LKBP, mas mataas ng 1,339 o 8% kumpara sa kabuuang bilang na 17,261 noong taong 2023. At unti-unti na din na nagiging regular na kasapi ang mga associate members.

| Year        | Regular Members |        |           | Associate Members |        |           | Total Members |
|-------------|-----------------|--------|-----------|-------------------|--------|-----------|---------------|
|             | Male            | Female | Sub-total | Male              | Female | Sub-total |               |
| 2024        | 4,422           | 7,330  | 11,752    | 2,428             | 4,420  | 6,848     | 18,600        |
| 2023        | 3,896           | 6,496  | 10,392    | 2,452             | 4,417  | 6,869     | 17,261        |
| Inc. (Dec.) | 526             | 834    | 1,360     | (24)              | 3      | (21)      | 1,339         |
| %           | 14%             | 13%    | 13%       | -1%               | 0.1%   | -0.3%     | 8%            |

Ipinababatid din ang naging pagbabago sa edad ng maaaring maging kasapi, mula sa dating 18-60 taong gulang ay ginawang 18-65 taong gulang sa pamamagitan ng pag-amyenda sa batas ng LKBP. Ang minimum share capital subscription ng bawat kasapi ay ₱4,000.00 na maaaring bayaran ang paunang halaga na ₱1,000.00 upang agarang maging kasapi sa Kooperatiba at hulugan ang balanse sa loob ng subscription period na isang (1) taon.

Sa mga seminar, pagsasanay, at programa na inilunsad ng LKBP sa taong 2024 na dinaluhan ng pamunuan, empleyado, miyembro, at maging ng hindi miyembro, ang naging tala ay ang sumusunod:

|   | Participants          | Number of Seminars, Trainings and Other Activities | Number of Participants |
|---|-----------------------|----------------------------------------------------|------------------------|
| 1 | Employees             | 94                                                 | 135                    |
| 2 | Officers              | 46                                                 | 24                     |
| 3 | Members and Community | 13                                                 | 2,554                  |

(nilagdaan)  
LOIDA D. HILARIO  
Tagapangulo

(nilagdaan)  
MARK OLIVER S. GONZALES  
Pangalawang Tagapangulo

(nilagdaan)  
OLIVIA N. PANILAG  
Kalihim

| No.                 | Date                         | Title / Facilitator / Venue                                                                                      | Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------|------------------------------|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A. EMPLOYEES</b> |                              |                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 1                   | January 11, 2024             | Focus Group Discussion on Digital Transformation of CO-OP's Financial Services<br>NATCCO / Virtual               | Jocelyn J. Mapoy / Manolito M. Pascual<br>Gaylord S. Lim / Ma. Catleya H. Mendoza<br>Precious Jewel Ann S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 2                   | January 16, 2024             | Employee Retention Strategies that Work<br>Ariva Academy / Virtual                                               | Ma. Nerissa S. Reyes<br>Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 3                   | January 25, 2024             | Training for Submitting Entities<br>CIC / Virtual                                                                | Jocelyn J. Mapoy / Manolito M. Pascual<br>Gaylord S. Lim / Precious Jewel Ann S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 4                   | February 1-2, 2024           | Credit Risk Management Policy Manual Codification<br>NATCCO / Virtual                                            | Julita D. Nazar / Jocelyn J. Mapoy / Manolito M. Pascual<br>Gaylord S. Lim / Marvin S. Cundangan / Jose Percival E. Verastigue<br>Marciano C. Dela Cruz / Hilarion S. Pagsanjan / Melvin DP. Bautista                                                                                                                                                                                                                                                                                                                                                                   |
| 5                   | February 5, 2024             | General Staff Meeting and Orientation<br>LKBP / Virtual                                                          | LKBP Employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 6                   | February 14-15 & 28-29, 2024 | BOSH for SO1<br>DOLE / Virtual                                                                                   | Ma. Nerissa S. Reyes / Analiza V. Bautista<br>John dee R. Esperas / Nicanor D. Silvestre                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7                   | February 24, 2024            | Regional Coordinating Team Meeting<br>NATCCO / Virtual                                                           | Rosalie S. Milan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 8                   | February 26-28, 2024         | Credit Risk Management Policy Manual Codification<br>NATCCO / Virtual                                            | Julita D. Nazar / Jocelyn J. Mapoy / Manolito M. Pascual<br>Gaylord S. Lim / Hilarion S. Pagsanjan / Rodrigo G. Mendoza                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 9                   | March 4, 2024                | MRDA, Field Staff and Account Officers Orientation<br>LKBP FSG / LKBP ARC Training Center, Malolos, Bulacan      | Ma. Nerissa S. Reyes / Leizel M. Bonifacio / Dennis M. Piloton<br>Jeric Y. Elorde / Eric Rigor B. Tanghal / Von Eric O. Sevilla<br>Jeffrey G. Castillo / Nick Marcial O. Enriquez / Christian Aguilar                                                                                                                                                                                                                                                                                                                                                                   |
| 10                  | March 19, 2024               | General Assembly Orientation<br>LKBP / Virtual                                                                   | LKBP Employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 11                  | March 25-26, 2024            | Orientation on Members Relation and Development Framework<br>NATCCO / LKBP ARC Training Center, Malolos, Bulacan | Jocelyn J. Mapoy / Manolito M. Pascual / Gaylord S. Lim<br>Christopher G. Ganelo / Jeffrey G. Castillo / Edward C. Cruz<br>Adrian C. Mendoza / Leizel M. Bonifacio / Melvin DP. Bautista<br>Jose Percival E. Verastigue / Marthy Harris N. De Lara<br>Von Eric O. Sevilla / Jayson Q. Pineda / Marlon J. Valencia<br>Mark Oliver P. Gonzales / Maria Concepcion DJ. Tapar<br>Ma. Nerissa S. Reyes / Analiza V. Bautista / Robin B. Alvarez<br>Alfrey G. Gatbunton / Darryl Paul V. Alarcon / Eric Rigor B. Tanghal<br>Nick Marcial O. Enriquez / Ana Marie M. Dela Luna |
| 12                  | April 11, 2024               | Capacity Building: Marketing Strategies<br>DTI / LKBP ARC Training Center, Malolos, Bulacan                      | May V. Espiritu / Eliza S. Aquino / Analiza V. Bautista<br>Jeffrey G. Castillo / Nick Marcial O. Enriquez<br>Regina Joi G. Ureta / Augustus P. Rondolos                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 13                  | April 11-12, 2024            | Review and Enhancement of Forms and Tools<br>NATCCO / LKBP ARC Training Center, Malolos, Bulacan                 | Julita D. Nazar / Jocelyn J. Mapoy / Manolito M. Pascual<br>Gaylord S. Lim / Rodrigo G. Mendoza / Mario V. Gimeno, Jr.                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 14                  | April 25-26, 2024            | General Assembly<br>CLIMBS / Marriot Hotel, Pasay City                                                           | Eileen Jei D. Santiago                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 15                  | April 25-27, 2024            | Governance Framework Workshop<br>NATCCO / Klir Waterpark Resort and Hotel, Guiguinto, Bulacan                    | Julita D. Nazar / Jocelyn J. Mapoy / Marilette A. Avedaño<br>May V. Espiritu / Rosalie S. Milan / Ma. Catleya H. Mendoza<br>Michael D. Pagsanjan / Rose Ann P. Legarte                                                                                                                                                                                                                                                                                                                                                                                                  |
| 16                  | April 27, 2024               | General Assembly<br>One CB / Pinyahan, Quezon City                                                               | Monica S. Ventura                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 17                  | April 29-30, 2024            | Team Building<br>Kamana Beach Resort, Subic, Zambales                                                            | LKBP Employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 18                  | May 2-5, 2024                | General Assembly / NATCCO Managers Congress<br>NATCCO / SMX Convention Center, Davao City                        | Julita D. Nazar / Marilette A. Avedaño / Jocelyn J. Mapoy<br>May V. Espiritu / Rosalie S. Milan                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 19                  | May 22, 2024                 | STEPS Ratio-Financial Analysis<br>NATCCO / Virtual                                                               | Jocelyn J. Mapoy / Marilette A. Avedaño / Gaylord S. Lim<br>Manolito M. Pascual / Loren C. Carpio / Mary Grace R. Cruz<br>Maria Lourdes A. Narciso / Monica S. Ventura                                                                                                                                                                                                                                                                                                                                                                                                  |
| 20                  | May 23, 2024                 | Capacity Building for Farmers: Nutrients and Pest Management<br>LKBPFI / San Miguel Branch, Bulacan              | Eliza S. Aquino / Regina Joi G. Ureta / Joeffrey B. Erames<br>Elsa V. Adriano / Rose Ann P. Legarte / Michael D. Pagsanjan                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 21                  | May 28, 2024                 | Smart Hiring and Correct Firing of Employees<br>NATCCO / Virtual                                                 | Ma. Nerissa S. Reyes / Analiza V. Bautista<br>Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 22                  | June 5, 2024                 | Quiet Quitting at Work<br>Ariva Academy / Virtual                                                                | Analiza V. Bautista<br>Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 23                  | June 11 & 13, 2024           | Product Orientation: Textblast<br>NATCCO / Virtual                                                               | Julita D. Nazar / Jocelyn J. Mapoy<br>Rosalie S. Milan / Precious Jewel Ann S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 24                  | June 14, 2024                | Products Orientation and CAC Training<br>CLIMBS / Klir Waterpark Resort and Hotel, Guiguinto, Bulacan            | Julita D. Nazar / Jocelyn J. Mapoy / Ma. Catleya H. Mendoza<br>Hilarion S. Pagsanjan / Gaylord S. Lim / Fidel C. Dela Cruz, Jr.<br>Manolito M. Pascual / Reyce M. Santiago / Glaiza P. Teodoro<br>Mary Grace M. Elizon / Elsa V. Adriano / Nicanor D. Silvestre<br>Eileen Jei D. Santiago / Emmanuelle DC. Robles<br>Jacquiline M. Ignacio / Jarred Loyd D. Abiñon<br>Christopher G. Ganelo / Salustiano B. Elpedes, Jr.                                                                                                                                                |
| 25                  | June 18, 2024                | Product Orientation<br>Rural Net, Inc. / Virtual                                                                 | Julita D. Nazar / Jocelyn J. Mapoy / Marilette A. Avedaño<br>May V. Espiritu / Rosalie S. Milan / Eileen Jei D. Santiago                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 26                  | June 19, 2024                | Textblast Orientation<br>Globe / Virtual                                                                         | Julita D. Nazar / Jocelyn J. Mapoy<br>Rosalie S. Milan / Precious Jewel Ann S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

| No. | Date             | Title / Facilitator / Venue                                                                                       | Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----|------------------|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 27  | June 21, 2024    | Lakbay-Aral/Benchmarking<br>Sto. Rosario MPC / LKBP ARC Training Center, Malolos, Bulacan                         | Julita D. Nazar / Jocelyn J. Mapoy / Marilette A. Avendaño<br>Rosalie S. Milan / May V. Espiritu / Manolito M. Pascual<br>Eliza S. Aquino / Gaylord S. Lim / Rose Ann P. Legarte                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 28  | June 21, 2024    | Mind Over Matter<br>Integrated OS / Virtual                                                                       | Ma. Nerissa S. Reyes / Analiza V. Bautista<br>Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 29  | June 21, 2024    | Capacity Building for SWDAs of Bulacan Province<br>ABSNET / Hiyas ng Bulacan, Malolos, Bulacan                    | Regina Joi G. Ureta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 30  | June 27-28, 2024 | Election Committee Forum<br>NATCCO / Virtual                                                                      | Rosalie S. Milan / Ma. Catleya H. Mendoza<br>Precious Jewel Ann S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 31  | June 28, 2024    | Lakbay-Aral/Benchmarking<br>CMCDC / Ugong MPC, Pasig City                                                         | Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu<br>Marilette A. Avendaño / Rosalie S. Milan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 32  | July 2, 2024     | 10 Common Legal Disputes in Business<br>Ariva Academy / Virtual                                                   | May V. Espiritu / Marilette A. Avendaño<br>Rosalie S. Milan / Ma. Nerissa S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 33  | July 2, 2024     | Discussion on the Proposed Amendments to RA 9520<br>PCC / The Orchids Garden, San Fernando, Pampanga              | Julita D. Nazar<br>Jocelyn J. Mapoy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 34  | July 3-4, 2024   | BOSH for SO1<br>DOLE / Virtual                                                                                    | Salustiano B. Elpedes, Jr.<br>Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 35  | July 5, 2024     | How to Handle Toxic People at Work<br>Ariva Academy / Virtual                                                     | Ma. Nerissa S. Reyes / Analiza V. Bautista<br>Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 36  | July 6, 2024     | Digital Marketing Strategy for Cooperatives<br>CDA Region 3 / Virtual                                             | Manolito M. Pascual / Eliza S. Aquino / Ma. Nerissa S. Reyes<br>Marilette A. Avendaño / Gaylord S. Lim / Loren C. Carpio<br>Rosalie S. Milan / Irennee N. Santiago / Jayson A. Figueroa<br>Maria Lourdes A. Narciso / Mary Grace R. Cruz<br>Ma. Catleya H. Mendoza / Marciano C. Dela Cruz<br>Mark Kevin DC. Camua / Louise Neil C. Arellano<br>Michael D. Pagsanjan / Christopher G. Ganelo<br>Eileen Jei D. Santiago / Mario V. Gimeno, Jr.<br>Monica S. Ventura / Rodrigo G. Mendoza / Analiza V. Bautista<br>Mary Shaina Ann T. Bandong / Precious Jewel Ann S. Reyes<br>Clarita E. Milana / John Dee R. Esperas / Mathieu F. Angeles<br>Regina Joi G. Ureta / Jhoysen Reyes / Harmony C. Canlapan<br>Ana Marie M. Dela Luna / Cherry Mae C. Dela Cruz                                         |
| 37  | July 6, 2024     | International Day of Cooperatives<br>NATCCO / Virtual                                                             | Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu<br>Marilette A. Avendaño / Rosalie S. Milan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 38  | July 9, 2024     | Textblast Orientation<br>PLDT / Virtual                                                                           | Julita D. Nazar / Jocelyn J. Mapoy<br>Rosalie S. Milan / Precious Jewel Ann S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 39  | July 9, 2024     | Gender Analysis and GAD Assessment Tool Seminar<br>BUFEKO / St. Martin of Tours CDC, Bocaue, Bulacan              | Eliza S. Aquino                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 40  | July 10, 2024    | Lakbay-Aral/Benchmarking<br>Marcelo HPNHS / LKBP ARC Training Center, Malolos, Bulacan                            | Julita D. Nazar / Jocelyn J. Mapoy / Marilette A. Avendaño<br>Rosalie S. Milan / May V. Espiritu / Manolito M. Pascual<br>Eliza S. Aquino / Gaylord S. Lim / Rose Ann P. Legarte                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 41  | July 11, 2024    | Enhancing Business Growth in Bulacan<br>Converge / Mesa Alta Resto and Event Venue, Malolos, Bulacan              | Julita D. Nazar                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 42  | July 15, 2024    | How to Conduct an Effective PMES<br>NATCCO / Virtual                                                              | Christopher G. Ganelo / Johnny C. Roura, Jr. / Rosita L. Calma<br>Maria Concepcion DJ. Tapar / Nick Marcial O. Enriquez<br>Ma. Catleya H. Mendoza / Leisel M. Bonifacio / Jeffrey G. Castillo<br>Nicanor D. Silvestre / John David A. Jose / John Earl M. Lagman<br>Jacqueline M. Ignacio / Beeboo O. Dabalos / Jennelyn G. Bunsoy                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 43  | July 15-16, 2024 | CAC Assessment for NCR and Region 3<br>CLIMBS / B Hotel, Quezon City                                              | Eileen Jei D. Santiago<br>Gaylord S. Lim                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 44  | July 17, 2024    | Annual Cooperative Partners' Appreciation Day<br>NATCCO / Virtual                                                 | Julita D. Nazar / Ma. Catleya H. Mendoza / Marilette A. Avendaño<br>Jocelyn J. Mapoy / Rosalie S. Milan / Maria Lourdes A. Narciso<br>Precious Jewel Ann S. Reyes / Emmanuelle DC. Robles<br>Monica S. Ventura / Jowell T. Dela Cruz / Jarred Loyd D. Abiñon<br>Jacqueline M. Ignacio / Manolito M. Pascual / Loren C. Carpio<br>Mary Grace M. Elizon / Mary Grace R. Cruz / May V. Espiritu<br>Glaiza P. Teodoro / Annie P. Balagtas / Anna Crisel Marzan<br>Louise Neil C. Arellano / Mary Rose E. Hernandez<br>Kathleen T. Pabalate / Annabel C. Gatchalian / Patricia Ann P. Poso<br>Jennelyn G. Bunsoy / Paul Alvin P. Casuga / John David A. Jose<br>Jocelyn S. Guese / Michael M. Santiago / Michael D. Pagsanjan<br>Fidel C. Dela Cruz Jr. / Salustiano B. Elpedes Jr. / Jetriz B. Placido |
| 45  | July 17, 2024    | National CPR Day 2024<br>Philippine Red Cross / Waltermart, Malolos, Bulacan                                      | Peñafrancia T. Martin / Jayson A. Figueroa<br>Rose Ann P. Legarte                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 46  | July 19-21, 2024 | Savings and Credit Product Review and Enhancement<br>NATCCO / Klir Waterpark Resort and Hotel, Guiguinto, Bulacan | Julita D. Nazar / Jocelyn J. Mapoy / Ma. Catleya H. Mendoza<br>Marilette A. Avendaño / Rosalie S. Milan / Monica S. Ventura<br>Manolito M. Pascual / Gaylord S. Lim / Fidel C. Dela Cruz, Jr.<br>May V. Espiritu / Emmanuelle DC. Robles / Mary Grace M. Elizon<br>Glaiza P. Teodoro / Nicanor D. Silvestre / Hilarion S. Pagsanjan<br>Jacqueline M. Ignacio / Elsa V. Adriano / Christopher G. Ganelo<br>Jarred Loyd D. Abiñon / Salustiano B. Elpedes, Jr.<br>Rose Ann P. Legarte / Michael D. Pagsanjan                                                                                                                                                                                                                                                                                         |

| No. | Date                  | Title / Facilitator / Venue                                                                                               | Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----|-----------------------|---------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 47  | July 22, 2024         | Program for Moderately and Severely Wasted Children<br>CMCDC / Malolos City Hall, Bulacan                                 | Eliza S. Aquino<br>Regina Joi G. Ureta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 48  | July 23, 2024         | Strategic Workforce Planning-Building a Future-Ready Team<br>Ariva Academy / Virtual                                      | Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu<br>Marillette A. Avendaño / Rosalie S. Milan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 49  | July 23-24, 2024      | Basic Accounting for Non-Accountants<br>NATCCO / Virtual                                                                  | Precious Jewel Ann S. Reyes / Jhoysen Reyes<br>Cherry Mae C. Dela Cruz / Louise Neil C. Arellano<br>Glessy Marie T. Magtalas / Jayson A. Figueroa                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 50  | July 23-25, 2024      | Mid-Year Operations Review and Planning<br>NATCCO / Malolos Resort Club Royale, Bulacan                                   | Julita D. Nazar / Jocelyn J. Mapoy / Ma. Catleya H. Mendoza<br>Marillette A. Avendaño / Rosalie S. Milan / Monica S. Ventura<br>Manolito M. Pascual / Gaylord S. Lim / Fidel C. Dela Cruz, Jr.<br>May V. Espiritu / Emmanuelle DC. Robles / Mary Grace M. Elizon<br>Glaiza P. Teodoro / Nicanor D. Silvestre / Hilarion S. Pagsanjan<br>Jacquiline M. Ignacio / Elsa V. Adriano / Christopher G. Ganelo<br>Jarred Loyd D. Abiñon / Salustiano B. Elpedes, Jr.<br>Rose Ann P. Legarte / Michael D. Pagsanjan                                                                                                           |
| 51  | July 24, 2024         | Winning Sales Formula of High Performing Sales Professionals<br>Ariva Academy / Virtual                                   | Eileen Jei D. Santiago                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 52  | July 31, 2024         | Gender and Media for Youth<br>NATCCO / Virtual                                                                            | Rose Ann P. Legarte<br>Mark Kevin DC. Camua                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 53  | July 31, 2024         | Practical Money-Saving Tips for Everyday Life<br>NATCCO / Virtual                                                         | LKBP Employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 54  | August 1-2, 2024      | Theories and Practices Towards Designing and Implementing<br>a Sustainable Social Development Program<br>NATCCO / Virtual | Eliza S. Aquino<br>Christopher G. Ganelo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 55  | August 5-7, 2024      | HR Manual Updating<br>NATCCO / LKBP Head Office, Malolos, Bulacan                                                         | Julita D. Nazar / Ma. Nerissa S. Reyes / Ma. Catleya H. Mendoza<br>Rosalie S. Milan / Analiza V. Bautista / Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 56  | August 9, 2024        | Accessing Entity Walkthrough<br>CIC / Virtual                                                                             | Jocelyn J. Mapoy / Manolito M. Pascual<br>Gaylord S. Lim                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 57  | August 9, 2024        | Real Estate Appraisal<br>PAREB-BRB / Buslo Restaurant, Guiguinto, Bulacan                                                 | Adrian C. Mendoza / Mark Oliver P. Gonzales / Michael V. Jacinto<br>Marvin S. Cundangan / Robin B. Alvarez / Ryan E. Gaspar<br>Jowell T. Dela Cruz / Marlon J. Valencia / Rodrigo G. Mendoza                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 58  | August 12, 2024       | Digital Marketing and Salesmanship<br>NATCCO / Virtual                                                                    | Rose Ann P. Legarte / Jose Angelo V. Javier / Ralf T. Cagara<br>Alvin A. Mariñas / Adrian C. Mendoza / Christopher G. Ganelo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 59  | August 16, 2024       | Policy Development on Election Rules and Guidelines<br>NATCCO / Virtual                                                   | Rosalie S. Milan<br>Ma. Catleya H. Mendoza                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 60  | August 19, 2024       | What's New Affecting Co-ops General and Statutory Compliance<br>NATCCO / Virtual                                          | Marillette A. Avendaño / Rosalie S. Milan<br>Monica S. Ventura                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 61  | August 19-23, 2024    | Coaching of Loan Officers and Loan Processors<br>NATCCO / LKBP ARC Training Center, Malolos, Bulacan                      | Julita D. Nazar / Jocelyn J. Mapoy / Manolito M. Pascual<br>Gaylord S. Lim / Mario V. Gimeno Jr. / Rodrigo G. Mendoza<br>Ryan E. Gaspar / Razel T. Sta Ana / Jayson Q. Pineda<br>Jayson S. Mariano / Darryl Paul V. Alarcon / Melvin DP. Bautista<br>Marlon J. Valencia / Jose Percival E. Verastigue / Ralf T. Cagara<br>Rosita L. Calma / Emil U. Madiaga / Michael V. Jacinto<br>Edward C. Cruz / Robin B. Alvarez / Jowell T. Dela Cruz<br>Allan M. Reyes / Alfrey S. Gatabuntan / Leizel M. Bonifacio<br>Mark Oliver P. Gonzales / Maria Concepcion DJ. Tapar<br>Marvin S. Cundangan / Adrian C. Mendoza         |
| 62  | August 19-23, 2024    | Cash and Savings Operations Policies Manual<br>NATCCO / Virtual                                                           | Finance Department / Financial Services Group<br>LKBP Branches                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 63  | August 20, 2024       | Easy and Effective Debt Collection Strategies<br>NATCCO / Virtual                                                         | Edward C. Cruz / Jose Angelo V. Javier<br>Alvin A. Mariñas / Robin B. Alvarez                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 64  | August 24, 2024       | Usapang Mana at Lupa: Gabay at Talakayan<br>PAREB-BRB / Virtual                                                           | Julita D. Nazar / Marillette A. Avendaño / Rosalie S. Milan<br>Jocelyn J. Mapoy / May V. Espiritu / Ma. Nerissa S. Reyes<br>Maria Lourdes A. Narciso / Eliza S. Aquino / Analiza V. Bautista<br>Ma. Catleya H. Mendoza / Ana Marie M. Dela Luna<br>Precious Jewel Ann S. Reyes / Mark Kevin DC. Camua<br>Jheryl Anne DC. Almeda / Mary Shaina Ann T. Bandong<br>Rodrigo G. Mendoza / Rose Ann P. Legarte / Jayson A. Figueroa<br>John Dee R. Esperas / Arnold B. Ventura / Mario V. Gimeno, Jr.<br>Glessy Marie T. Magtalas / Irennee N. Santiago / Jhoysen Reyes<br>Eileen Jei D. Santiago / Louise Neil C. Arellano |
| 65  | August 27, 2024       | Textblast Demo<br>NATCCO / Virtual                                                                                        | Julita D. Nazar / Marillette A. Avendaño / Rosalie S. Milan<br>Jocelyn J. Mapoy / Precious Jewel Ann S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 66  | August 27-28, 2024    | HR Forum<br>NATCCO / Mezzo Hotel, Cebu City                                                                               | Ma. Nerissa S. Reyes<br>Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 67  | September 4, 2024     | Building a Member-Centric Culture<br>NATCCO / Virtual                                                                     | Christopher G. Ganelo / Leizel M. Bonifacio / Beeboo O. Dabalos<br>Maria Concepcion DJ. Tapar / Nick Marcial O. Enriquez<br>John Earl M. Lagman / John David A. Jose / Jeffrey G. Castillo                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 68  | September 5, 2024     | Ekoopbiz, Value Chain, Laboratory Coop<br>CDA / LKBP Head Office / Malolos, Bulacan                                       | Julita D. Nazar / Marillette A. Avendaño / Rosalie S. Milan<br>Jocelyn J. Mapoy / May V. Espiritu                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 69  | September 26-27, 2024 | Leadership Bootcamp Training<br>PFCCO / Manatal Empowerment Center, Pandi, Bulacan                                        | Jocelyn J. Mapoy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

| No. | Date                 | Title / Facilitator / Venue                                                                                                                      | Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 70  | September 27, 2024   | Lakbay-Aral/Benchmarking<br>CMCDC / Pasay Public Market Cooperative                                                                              | Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu<br>Marlette A. Avendaño / Rosalie S. Milan / Eliza S. Aquino<br>Manolito M. Pascual / Precious Jewel Ann S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 71  | October 2, 2024      | Meeting with Billionaire Coops and Coop Banks<br>CDA / Virtual                                                                                   | Julita D. Nazar / Marlette A. Avendaño<br>May V. Espiritu / Rosalie S. Milan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 72  | October 4, 2024      | Thanksgiving Party<br>Converge / Best Western, Clark City                                                                                        | Hilarion S. Pagsanjan / Glaiza P. Teodoro / Mark Kevin DC. Camua<br>Emmanuelle DC. Robles / Irennee N. Santiago / Wilfredo D. Dayao<br>Michael D. Pagsanjan / Louise Neil C. Arellano / Jayson A. Figueroa                                                                                                                                                                                                                                                                                                                                                                                          |
| 73  | October 5, 2024      | Kick-Off Ceremony - Cooperative Month Celebration<br>CMCDC / Victory Coliseum, San Rafael, Bulacan                                               | Rosalie S. Milan / Marlette A. Avendaño / Irennee N. Santiago<br>Elsa V. Adriano / Glaiza P. Teodoro / Jarred Loyd D. Abihon<br>Mary Grace M. Elizon / Jayson A. Figueroa / Mark Kevin D. Camua<br>Nicanor D. Silvestre / Hilarion S. Pagsanjan / Dharen T. Cleofas<br>Emmanuelle DC. Robles / Rose Ann P. Legarte<br>Wilfredo D. Dayao / Raymond C. Mercado                                                                                                                                                                                                                                        |
| 74  | October 11, 2024     | High-Impact Selling and Financial Counselling<br>NATCCO / Virtual                                                                                | Monica S. Ventura / Glaiza P. Teodoro<br>Nicanor D. Silvestre / Emmanuelle DC. Robles                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 75  | October 11, 2024     | Kaisa sa Kalusugang Pangkalahatan<br>PHIC / Cabanas, Malolos, Bulacan                                                                            | Mary Shaina Ann T. Bandong<br>Analiza V. Bautista                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 76  | October 15, 2024     | Cooperative Tax Compliance<br>NATCCO / Virtual                                                                                                   | Julita D. Nazar / Marlette A. Avendaño<br>Rosalie S. Milan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 77  | October 15-20, 2024  | 26th Likha ng Central Luzon Trade Fair<br>DTI / SM Megamall, Mandaluyong City                                                                    | Luzviminda A. Guina / Leoncia J. Dela Peña / Analiza V. Bautista<br>Ana Marie M. Dela Luna / Regina Joi G. Ureta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 78  | October 17, 2024     | Tips and Steps on Personal Utang Management<br>NATCCO / Virtual                                                                                  | Julita D. Nazar / Ma. Catleya H. Mendoza / Maria Lourdes A. Narciso<br>Rosalie S. Milan / Mark Kevin DC. Camua / Glessy Marie T. Magtalas<br>Ana Marie M. Dela Luna / Analiza V. Bautista / Ma. Nerissa S. Reyes<br>Michael D. Pagsanjan / Rose Ann P. Legarte / John Dee R. Esperas<br>Cherry Mae C. Dela Cruz / Regina Joi G. Ureta / Irennee N. Santiago<br>Mary Shaina Ann T. Bandong / Jayson A. Figueroa / Eliza S. Aquino                                                                                                                                                                    |
| 79  | October 17, 2024     | Key Strategies for Effective Credit Analysis and Management /<br>Improving Your Accounts Receivable Collection Skills<br>Ariva Academy / Virtual | Jocelyn J. Mapoy / Gaylord S. Lim<br>Manolito M. Pascual                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 80  | October 18, 2024     | Kooplympics<br>PCEDO / Baler, Aurora                                                                                                             | Jheryl Anne DC. Almeda / Razel T. Sta Ana / Marlon J. Valencia<br>Jose Angelo V. Javier / Adrian C. Mendoza / Wilfredo D. Dayao                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 81  | October 21-25, 2024  | Credit Investigation Coaching<br>NATCCO / LKBP ARC Training Center, Malolos, Bulacan                                                             | Julita D. Nazar / Jose Angelo V. Javier / Von Eric O. Sevilla<br>Jocelyn J. Mapoy / Monica S. Ventura / Mark Oliver P. Gonzales<br>Gaylord S. Lim / Alvin A. Mariñas / Alexis V. Literal / Marlon J. Valencia<br>Erwin DL. Sta. Maria / Darryl Paul V. Alarcon / Manolito M. Pascual                                                                                                                                                                                                                                                                                                                |
| 82  | October 28-30, 2024  | Coaching on Pre-Membership Education Seminar<br>NATCCO / LKBP ARC Training Center, Malolos, Bulacan                                              | Jocelyn J. Mapoy / Nick Marcial O. Enriquez<br>Christopher G. Ganelo / Dharen T. Cleofas / John Earl M. Lagman<br>John David A. Jose / Beebo O. Dabalos / Rose Ann P. Legarte<br>Leizel M. Bonifacio / Maria Concepcion DJ. Tapar                                                                                                                                                                                                                                                                                                                                                                   |
| 83  | October 28-31, 2024  | Updating of HR Manual<br>NATCCO / LKBP ARC Training Center, Malolos, Bulacan                                                                     | Rosalie S. Milan / Ma. Nerissa S. Reyes<br>Analiza V. Bautista / Odessa O. De Belen<br>Ma. Catleya H. Mendoza / Ana Marie M. Dela Luna                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 84  | November 5, 2024     | Textblast Updates<br>NATCCO / Virtual                                                                                                            | Julita D. Nazar / Marlette A. Avendaño / Jocelyn J. Mapoy<br>Rosalie S. Milan / Ma. Catleya H. Mendoza / Melvin DP. Bautista<br>Precious Jewel Ann S. Reyes / Mark Kevin DC. Camua<br>Michael D. Pagsanjan / Louise Neil C. Arellano / Razel T. Sta. Ana                                                                                                                                                                                                                                                                                                                                            |
| 85  | November 5, 2024     | ITEasy Orientation<br>DAR / Cafe de Afati, Baliuag, Bulacan                                                                                      | Marlette A. Avendaño<br>Rosalie S. Milan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 86  | November 7- 8, 2024  | Exit Conference<br>CDA / LKBP ARC Training Center, Malolos, Bulacan                                                                              | Julita D. Nazar / Jocelyn J. Mapoy / Marlette A. Avendaño<br>Rosalie S. Milan / May V. Espiritu                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 87  | November 9, 2024     | Tree Planting Activity<br>LKBP / Orani, Bataan                                                                                                   | LKBP Employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 88  | November 11, 2024    | Coop Code Amendment on CETF Remittance<br>NATCCO / Virtual                                                                                       | Julita D. Nazar / Rosalie S. Milan<br>Loren C. Carpio / Maria Lourdes A. Narciso                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 89  | November 19, 2024    | Training for Tellers and Collectors<br>NATCCO / Virtual                                                                                          | Saturnino B. Gregorio / Nelson P. Dela Cruz<br>Kathleen T. Pabalate / Jefferson D. David<br>Von Eric O. Sevilla / Rence Jayvien DC. Perez                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 90  | November 21-22, 2024 | Accounting and Bookkeepers' Forum<br>NATCCO / Sequoia Hotel, Quezon City                                                                         | Maria Lourdes A. Narciso                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 91  | November 21-23, 2024 | Business Planning 2024<br>NATCCO / Klir Waterpark Resort and Hotel, Guiguinto, Bulacan                                                           | Julita D. Nazar / Marlette A. Avendaño / Ma. Catleya H. Mendoza<br>Jocelyn J. Mapoy / May V. Espiritu / Rosalie S. Milan<br>Manolito M. Pascual / Gaylord S. Lim / Christopher G. Ganelo<br>Monica S. Ventura / Ma. Nerissa S. Reyes / Hilarion S. Pagsanjan<br>Jarred Loyd D. Abihon / Emmanuelle DC. Robles / Elsa V. Adriano<br>Fidel C. Dela Cruz Jr. / Mary Grace M. Elizon / Billy Joel A. Sillano<br>Luzviminda A. Guina / Penafancia T. Martin / Glaiza P. Teodoro<br>Jacqueline M. Ignacio / Nicanor D. Silvestre / Dharen T. Cleofas<br>Precious Jewel Ann S. Reyes / Rose Ann P. Legarte |
| 92  | November 26, 2024    | Job Evaluation and Salary Restructuring<br>NATCCO / Virtual                                                                                      | Ma. Nerissa S. Reyes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

| No.                | Date              | Title / Facilitator / Venue                                                                                                                            | Participants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 93                 | November 28, 2024 | Convergence of Government Agencies for Development of Agriculture Cooperatives Toward Sustainable Food Security<br>CDA / SACOP, San Fernando, Pampanga | Eliza S. Aquino                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 94                 | December 05, 2024 | Managing Your Ipon This Holiday Season:<br>Personal Finance Management<br>NATCCO / Virtual                                                             | Marilette A. Avendano / Ma. Nerissa S. Reyes / Monica S. Ventura<br>Jocelyn J. Mapoy / Manolito M. Pascual / Maria Lourdes A. Narciso<br>Rose Ann P. Legarte / Jheryl Anne DC. Almeda / Dharen T. Cleofas<br>Cherry Mae C. Dela Cruz / Glessy Marie T. Magtals<br>Mary Shaina Ann T. Bandong / Christopher G. Ganelo<br>Marciano C. Dela Cruz / Mario V. Gimeno Jr. / Eileen Jei D. Santiago<br>Odessa O. De Belen / Analiza V. Bautista / Regina Joi G. Ureta<br>Michael D. Pagsarjan / Mark Kevin DC. Camua |
| <b>B. OFFICERS</b> |                   |                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 1                  | January 4-5, 2024 | Pre-Planning Assessment<br>BCHFLU / Subic, Zambales                                                                                                    | Loida D. Hilario                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2                  | January 5, 2024   | Fundamentals of Cooperative<br>NATCCO / Virtual                                                                                                        | Gadmer G. Layson                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3                  | January 23, 2024  | Leaders and Managers' Forum<br>NATCCO / Virtual                                                                                                        | Loida D. Hilario / Cecilia C. Reyes<br>Rebecca G. De Jesus                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 4                  | February 28, 2024 | Ownership Meeting<br>NATCCO / Bayanihan SJMPC, Bocaue, Bulacan                                                                                         | Loida D. Hilario<br>Rebecca G. De Jesus                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 5                  | April 4, 2024     | Duties and Responsibilities of Officers<br>LKBP Elecom / LKBP ARC Training Center, Malolos, Bulacan                                                    | LKBP Officers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 6                  | April 6, 2024     | Duties and Responsibilities of Officers<br>LKBP Elecom / Aristocrat Restaurant, Tikay, Malolos, Bulacan                                                | LKBP Officers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 7                  | April 8, 2024     | General Assembly<br>CMCDC / Mabolo, Malolos, Bulacan                                                                                                   | Wilfredo F. Enriquez                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 8                  | April 10, 2024    | Coop Kapatid Kamustahan<br>CMCDC / Malolos City Hall, Bulacan                                                                                          | Lucila J. Punongbayan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 9                  | April 12-13, 2024 | 1st Chairpersons' Summit<br>NATCCO / Waterfront Hotel and Casino, Cebu City                                                                            | Wilfredo F. Enriquez<br>Engr. Menandro E. Mendoza                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 10                 | April 25-27, 2024 | Governance Framework<br>NATCCO / Kir Waterpark Resort and Hotel, Guiguinto, Bulacan                                                                    | Lucila J. Punongbayan / Loida D. Hilario / Wilfredo F. Enriquez<br>Perla B. Laxa / Cecilia C. Reyes / Atty. Regine Juliene G. Roque<br>Atty. Jeffrey T. Melo / Engr. Menandro E. Mendoza<br>Atty. Ronald P. Tuazon, Jr. / Maria Cecilia L. Santiago<br>Maribeth S. Gallardo / Olivia N. Panilag<br>Rebecca G. De Jesus / Marlou B. Ocampo<br>Ma. Nora S. Fajardo / Mark Oliver S. Gonzales<br>Ma. Asuncion H. Calayag / Joselita A. Jose                                                                      |
| 11                 | April 29-30, 2024 | Team Building<br>Kamana Beach Resort, Subic, Zambales                                                                                                  | LKBP Officers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 12                 | May 2-5, 2024     | General Assembly<br>NATCCO / SMX Convention Center, Davao City                                                                                         | Lucila J. Punongbayan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 13                 | May 7-8, 2024     | Fundamentals of Cooperative<br>NATCCO / Virtual                                                                                                        | Joselita A. Jose<br>Mark Oliver S. Gonzales                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 14                 | May 9-10, 2024    | Cooperative Governance and Management<br>NATCCO / Virtual                                                                                              | Joselita A. Jose<br>Mark Oliver S. Gonzales                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 15                 | May 14, 2024      | Financial Management<br>NATCCO / Virtual                                                                                                               | Joselita A. Jose / Mark Oliver S. Gonzales<br>Atty. Ronald P. Tuazon, Jr.                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 16                 | May 15, 2024      | Compliance Seminar on Credit and Risk Management<br>NATCCO / Virtual                                                                                   | Joselita A. Jose<br>Mark Oliver S. Gonzales                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 17                 | May 16, 2024      | General Assembly<br>BCHFLU / Bagong Barrio MPC, Pandi, Bulacan                                                                                         | Loida D. Hilario                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 18                 | May 29, 2024      | General Assembly<br>BUFEKO / Malolos Resort Club Royale, Bulacan                                                                                       | Wilfredo F. Enriquez                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 19                 | June 15, 2024     | General Assembly<br>NCCB / Virtual                                                                                                                     | Ma. Asuncion H. Calayag                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 20                 | June 18-20, 2024  | Team Building<br>BCHFLU / Puerto Galera, Mindoro Oriental                                                                                              | Loida D. Hilario                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 21                 | June 21, 2024     | Lakbay-Aral/Benchmarking<br>Sto. Rosario MPC / LKBP ARC Training Center, Malolos, Bulacan                                                              | Engr. Menandro E. Mendoza<br>Perla B. Laxa                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 22                 | June 27, 2024     | Quarterly Assembly<br>CMCDC / Malolos City Hall, Bulacan                                                                                               | Wilfredo F. Enriquez                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 23                 | June 27-28, 2024  | Election Committee Forum<br>NATCCO / Virtual                                                                                                           | Maria Cecilia L. Santiago / Shella R. Enciso<br>Maribeth S. Gallardo                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 24                 | July 9, 2024      | Gender Analysis and GAD Assessment Tool Seminar<br>BUFEKO / St. Martin of Tours CDC, Bocaue, Bulacan                                                   | Perla B. Laxa                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 25                 | July 10, 2024     | Lakbay-Aral/Benchmarking<br>Marcelo H. DPNHS / LKBP ARC Training Center, Malolos, Bulacan                                                              | Engr. Menandro E. Mendoza<br>Perla B. Laxa                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 26                 | July 18, 2024     | General Assembly<br>BCHFLU / Catmon MPC, Sta. Maria, Bulacan                                                                                           | Loida D. Hilario                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 27                 | July 19, 2024     | Lakbay-Aral/Benchmarking<br>Guiguinto MCDC / Marilao CDC, Bulacan                                                                                      | Loida D. Hilario<br>Perla B. Laxa                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

| No.                          | Date                  | Title / Facilitator / Venue                                                                                                                                             | Participants                                                                                                                                                                                                                                                                     |
|------------------------------|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 28                           | July 19, 2024         | Regional Forum<br>CLIMBS / Bale De Angeles, Maimpis, San Fernando, Pampanga                                                                                             | Atty. Jeffrey T. Melo<br>Atty. Regine Juliene G. Roque                                                                                                                                                                                                                           |
| 29                           | July 25, 2024         | Mediation and Ethics Committee Forum<br>NATCCO / Virtual                                                                                                                | Gadmer G. Layson / Edison C. Valeriano / Atty. Daryl G. Liangco<br>Atty. Regine Juliene G. Roque                                                                                                                                                                                 |
| 30                           | August 1-2, 2024      | Theories and Practices Towards Designing and Implementing<br>a Sustainable Social Development Program<br>NATCCO / Virtual                                               | Eliza S. Aquino<br>Christopher G. Ganelo                                                                                                                                                                                                                                         |
| 31                           | August 16, 2024       | Policy Development on Election Rules and Guidelines<br>NATCCO / Virtual                                                                                                 | Maria Cecilia L. Santiago / Shella R. Enciso<br>Maribeth S. Gallardo                                                                                                                                                                                                             |
| 32                           | August 16, 2024       | Tree Planting/Monthly Meeting<br>BCHFLU / Catmon MPC Dairy Farm, San Rafael, Bulacan                                                                                    | Loida D. Hilario                                                                                                                                                                                                                                                                 |
| 33                           | August 24, 2024       | Usapang Mana at Lupa: Gabay at Talakayan<br>PAREB-BRB / LKBP Head Office, Malolos, Bulacan                                                                              | Mark Oliver S. Gonzales                                                                                                                                                                                                                                                          |
| 34                           | August 27, 2024       | Textblast Demo<br>NATCCO / Virtual                                                                                                                                      | Loida D. Hilario<br>Wilfredo F. Enriquez                                                                                                                                                                                                                                         |
| 35                           | September 19, 2024    | Outreach Program<br>BCHFLU / Bethany House, Guiguinto, Bulacan                                                                                                          | Loida D. Hilario                                                                                                                                                                                                                                                                 |
| 36                           | September 21, 2024    | Coop-NATCCO Partylist National Congress<br>NATCCO / Parañaque City                                                                                                      | Lucila J. Punongbayan<br>Loida D. Hilario                                                                                                                                                                                                                                        |
| 37                           | September 26-27, 2024 | Leadership Bootcamp<br>BCHFLU / Manatal MPC, Pandi, Bulacan                                                                                                             | Loida D. Hilario<br>Wilfredo F. Enriquez                                                                                                                                                                                                                                         |
| 38                           | September 27, 2024    | Lakbay-Aral/Benchmarking<br>CMCDC / Pasay Public Market Cooperative                                                                                                     | Lucila J. Punongbayan / Marilou B. Ocampo<br>Ma. Asuncion H. Calayag                                                                                                                                                                                                             |
| 39                           | October 1, 2024       | Cooperative Month Opening Program<br>CDA / Novotel, Araneta City, Cubao                                                                                                 | Atty. Jeffrey T. Melo<br>Atty. Regine Juliene G. Roque                                                                                                                                                                                                                           |
| 40                           | October 2, 2024       | Meeting with Billionaire Coops and Coop Banks<br>CDA / Virtual                                                                                                          | Perla B. Laxa                                                                                                                                                                                                                                                                    |
| 41                           | October 5, 2024       | Aurora Awards and Gala Night<br>NATCCO / City of Dreams, Manila                                                                                                         | Lucila J. Punongbayan<br>Loida D. Hilario                                                                                                                                                                                                                                        |
| 42                           | October 8, 2024       | Mediation and Conciliation Committee and Legal Forum<br>CMCDC / Malolos City Hall, Bulacan                                                                              | Atty. Regine Juliene G. Roque                                                                                                                                                                                                                                                    |
| 43                           | November 7- 8, 2024   | Annual Monitoring and Inspection Exit Conference<br>CDA / LKBP ARC Training Center, Malolos, Bulacan                                                                    | Lucila J. Punongbayan / Atty. Jeffrey T. Melo / Wilfredo F. Enriquez<br>Loida D. Hilario / Cecilia C. Reyes / Atty. Regine Juliene G. Roque<br>Perla B. Laxa / Engr. Menandro E. Mendoza / Marilou B. Ocampo<br>Ma. Asuncion H. Calayag / Josefita A. Jose / Ma. Nora S. Fajardo |
| 44                           | November 9, 2024      | Tree Planting Event<br>LKBP / Orani, Bataan                                                                                                                             | Loida D. Hilario<br>Perla B. Laxa                                                                                                                                                                                                                                                |
| 45                           | November 28, 2024     | Convergence of Government Agencies for the Development of<br>Agriculture Cooperatives Towards Sustainable Food Security<br>CDA / SACOP, Maimpis, San Fernando, Pampanga | Lucila J. Punongbayan                                                                                                                                                                                                                                                            |
| 46                           | December 8-9, 2024    | Pre-Planning Activity<br>BCHFLU / La Florentina Resort, Bustos, Bulacan                                                                                                 | Loida D. Hilario                                                                                                                                                                                                                                                                 |
| <b>C. MEMBERS AND OTHERS</b> |                       |                                                                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| 1                            | February 27, 2024     | Immersionist Orientation<br>LKBP HR Unit / Malolos, Bulacan                                                                                                             | ATEC and GNVHS Students                                                                                                                                                                                                                                                          |
| 2                            | March 13, 2024        | Immersionist Orientation<br>LKBP HR Unit / Malolos, Bulacan                                                                                                             | GNVHS Students                                                                                                                                                                                                                                                                   |
| 3                            | March 23, 2024        | Usapang Go Negosyo / Products Orientation and Allied Services<br>DTI / Malolos Convention Center, Bulacan                                                               | LKBP Members                                                                                                                                                                                                                                                                     |
| 4                            | April 10, 2024        | Capacity Building: Marketing Strategies<br>DTI / ARC Training Center, Malolos, Bulacan                                                                                  | LKBP Members                                                                                                                                                                                                                                                                     |
| 5                            | April 17, 2024        | Empanada and Donut Making<br>LKBPFI / LKBP Balanga Branch, Bataan                                                                                                       | LKBP Members                                                                                                                                                                                                                                                                     |
| 6                            | May 23, 2024          | Capacity Building for Farmers: Nutrients and Pest Management<br>LKBPFI / San Miguel Branch, Bulacan                                                                     | LKBP Members                                                                                                                                                                                                                                                                     |
| 7                            | June 25, 2024         | Entrepreneurship Seminar<br>CMCDC / Malolos City Hall, Bulacan                                                                                                          | LKBP Members                                                                                                                                                                                                                                                                     |
| 8                            | July 30, 2024         | Navigating Social Media App<br>LKBPFI / LKBP ARC Training Center, Malolos, Bulacan                                                                                      | LKBP Members                                                                                                                                                                                                                                                                     |
| 9                            | July 30, 2024         | Customer Awareness and Responsiveness Seminar<br>LKBPFI / LKBP ARC Training Center, Malolos, Bulacan                                                                    | LKBP Members                                                                                                                                                                                                                                                                     |
| 10                           | July 31, 2024         | Practical Money-Saving Tips for Everyday Life<br>NATCCO / Virtual                                                                                                       | LKBP Members                                                                                                                                                                                                                                                                     |
| 11                           | August 24, 2024       | Usapang Mana at Lupa: Gabay at Talakayan<br>PAREB-BRB / LKBP ARC Training Center, Malolos, Bulacan                                                                      | LKBP Members                                                                                                                                                                                                                                                                     |
| 12                           | October 30, 2024      | Treat or Trick<br>LKBPISI / LKBP Head Office, Marilao, Bulacan                                                                                                          | LKBPISI Students                                                                                                                                                                                                                                                                 |
| 13                           | November 9, 2024      | Tree Planting Event<br>LKBP / Orani, Bataan                                                                                                                             | LKBP Members                                                                                                                                                                                                                                                                     |

# AWARDS AND CITATIONS

## Cooperative Development Authority

- Gawad Pagkilala-Most Outstanding Cooperative Large Scale Regional Search
- Gawad Parangal-Recognition for Koop Bayanihan Effort During Covid-19 Pandemic

## Land Bank of the Philippines

- Models of Excellence Recognition Initiative (MERIT) Awardee Non-Agri Based Cooperative (Large Category)
- Distinguished Initiators and Movers of National Development (DIAMOND) Awardee
- Hall of Fame/Ginintuang Gawad Pitak Awardee

## Bulacan Provincial Government/ Provincial Cooperative

### and Enterprise Development Office

- Ginintuang Huwaran sa Pagtatangkilikan-Hall of Fame Awardee
- Cooperative Award for Continuing Excellence (COOP-ACE)
- Pinakanatatanging Bayanihan ng Kooperatiba sa Panahon ng Pandemya
- Pagkilala sa Katangi-tanging Pagbabayanihan sa Panahon ng Pandemya

## National Confederation of Cooperatives

- Aurora Awards-Services Patron Champion/Digital Adopter
- Top Depositors/Top KAYA Card Issuers/Full CETF Remitter/Outstanding Valued Partner

## City of Malolos Cooperative Development Council

- Award for Continuing Excellence Billionaire Category
- Natatanging Kooperatiba-Continuing Excellence Billionaire Cooperative
- 1<sup>st</sup> Place-Natatanging Kooperatiba sa Lungsod ng Malolos
- Natatanging Kooperatiba-Kaagapay sa Pagbangon sa Panahon ng Pandemya

## Climbs Life and General Insurance Cooperative

- Top Premium Producer Regional Level Award

## Regional Cooperative Development Council

- Most Prolific Cooperative

## Villar Social Institute for Poverty Alleviation and Governance/SIPAG Award

- Most Outstanding Community Enterprise

## Department of Agrarian Reform

- Information Technology Enabled Maturity Assessment Award/ITEMA
- Outstanding Agrarian Reform Beneficiaries Organization/ARBO

## Department of Trade and Industry

- Gawad Parangal-Natatanging Kaagapay sa Programang Tulong sa Tao
- Recognition as Program Partner in Shared Service Facility

## Department of Tourism

- Accreditation as Agri-Tourism Farm/Site

## Department of Education

- Recognition as Industry Partner for Work Immersion
- Brigada-Eskwela and Balik-Eskwela Stakeholder

## Department of Social Welfare and Development

- Recognition as a Social Welfare and Development Agency (SWDA)

## Philippine Red Cross-Bulacan Chapter

- Blood Partner Award/Scroll of Honor

## National Livelihood Development Corporation

- "Sipag" Award-Most Outstanding Cooperative for Luzon

## ACCESS Advisory

- Awardee as One of the Implementing Financial Services Providers (Philippines) of the Regional Programme on Remittance and Diaspora Investment for Rural Enterprises



# OUTSTANDING



**MARIA CRISTINA C. SALTIN**  
STA. RITA BRANCH  
MEMBER SINCE 1993  
BUSINESS: NING-IN  
OR MATERNITY CLINIC

**OUTSTANDING  
MEMBER  
2023**



**YOLANDA G. TONOG**  
TUKTUKAN BRANCH  
MEMBER SINCE 2008  
BUSINESS: SARI-SARI STORE  
AND APARTMENT OWNER

**OUTSTANDING  
MEMBER  
2023**



**ANICIA B. MANGULABNAN**  
BALIUAG BRANCH  
MEMBER SINCE 2005  
BUSINESS: FARMING  
AND DUCK RAISING

**OUTSTANDING  
MEMBER  
2023**



**REBECCA G. SEÑO**  
MALOLOS BRANCH  
MEMBER SINCE 2012  
BUSINESS: SARI-SARI STORE  
AND FISHPOND

**OUTSTANDING  
MEMBER  
2023**



**JOSEFINO M. ARCEGA JR.**  
MARILAO BRANCH  
MEMBER SINCE 2016  
BUSINESS: SARI-SARI STORE

**OUTSTANDING  
MEMBER  
2023**



**CONRADO S. SANCHEZ**  
SAN MIGUEL BRANCH  
MEMBER SINCE 2012  
BUSINESS: FARMING  
AND PIGGERY

**OUTSTANDING  
MEMBER  
2023**



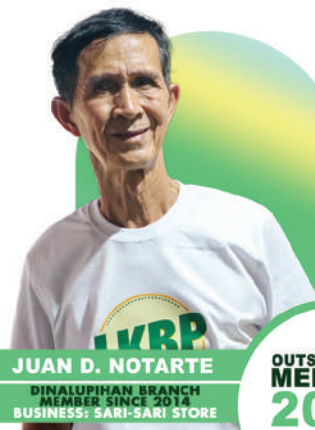
**ADELAIDA M. SUNGA**  
APALIT BRANCH  
MEMBER SINCE 2017  
BUSINESS: DUCK RAISING

**OUTSTANDING  
MEMBER  
2023**



**HERNANI S. FRUELDA**  
BALANGA BRANCH  
MEMBER SINCE 2008  
BUSINESS: FARMING

**OUTSTANDING  
MEMBER  
2023**



**JUAN D. NOTARTE**  
DINALUPIHAN BRANCH  
MEMBER SINCE 2014  
BUSINESS: SARI-SARI STORE

**OUTSTANDING  
MEMBER  
2023**



**BERNIE E. BESIN**  
GAPAN BRANCH  
MEMBER SINCE 2016  
BUSINESS: MEAT VENDOR

**OUTSTANDING  
MEMBER  
2023**

# MEMBERS



**ERLINDA R. ALCANTARA**

STA. RITA BRANCH  
MEMBER SINCE 2019  
BUSINESS: GROCERY STORE  
AND APARTMENT OWNER

**OUTSTANDING  
MEMBER  
2024**



**VILMA R. FIGUEROA**

TUKTUKAN BRANCH  
MEMBER SINCE 1996  
BUSINESS: EGG DEALER

**OUTSTANDING  
MEMBER  
2024**



**REYNATO I. MERCADO**

BALUAG BRANCH  
MEMBER SINCE 2020  
BUSINESS: POULTRY  
AND FEEDS TRUCKING

**OUTSTANDING  
MEMBER  
2024**



**BEVERLYN C. MANOCDOC**

MAJLOS BRANCH  
MEMBER SINCE 2021  
BUSINESS: SARI-SARI STORE

**OUTSTANDING  
MEMBER  
2024**



**CLODUALDO M. SANTOS**

MAXILAO BRANCH  
MEMBER SINCE 2020  
BUSINESS: CONSTRUCTION

**OUTSTANDING  
MEMBER  
2024**



**ORLANDO S. LAZARO**

SAN MIGUEL BRANCH  
MEMBER SINCE 2021  
BUSINESS: FARMING  
AND DUMP TRUCK BUSINESS

**OUTSTANDING  
MEMBER  
2024**



**SHERYL L. CORTEZ**

APALIT BRANCH  
MEMBER SINCE 2018  
BUSINESS: GENERAL MERCHANDISE STORE

**OUTSTANDING  
MEMBER  
2024**



**ESTER C. REPOLLO**

BALANGA BRANCH  
MEMBER SINCE 2008  
BUSINESS: RTW STORE

**OUTSTANDING  
MEMBER  
2024**



**ANGELINA N. QUITO**

DINALUPINAN BRANCH  
MEMBER SINCE 2019  
BUSINESS: FARMING  
AND SARI-SARI STORE

**OUTSTANDING  
MEMBER  
2024**



**MARNELLI S. ABUAN**

GAHAN BRANCH  
MEMBER SINCE 2017  
BUSINESS: FROZEN MEAT DEALER  
AND ONION PLANTING

**OUTSTANDING  
MEMBER  
2024**



# LKBP





# IN ACTION



1. Sustained and continuing “Integrated Transformation Program” towards “Ruby Year: Roadmap to International Recognition”.
  - Completion of the 5-storey LKBP Corporate Building as a modern hub that provides solutions to members’ needs under the “one-stop-shop” service concept.
  - Re-engineering the organization and adopting the corporate concept of business set-up wherein the cooperative serves as a holding company and its diversified businesses as its subsidiaries, and establishment of a Foundation to serve the purpose of the Cooperative’s Social Responsibility (CSR) Program.
  - Provision of fast, reliable, effective, and quality financial services and social programs.
  - On-line network/continuing development of Management Information System (MIS).
  - Continuing “Professionalization Program” for officers and staff.
2. Holistic approach and continuing innovations in serving the needs of members and the communities towards a higher quality of life.
  - The LKBP Tower and Business Centre integrates various Coop’s businesses and programs for credit and savings, insurance services, wellness and healthcare services, venue for members’ interaction, seminars and trainings, and other related services promoting a higher quality of life for members.
  - The LKBP Multi-Purpose Activity Center serves as venue for members’ interaction, seminars and trainings, and other related services promoting a higher quality of life for members.
  - Plans and programs are supporting the economic, human and social development of the members and the communities.
  - Provisions of programs and services catering to the needs of members from “womb to tomb”; and, continuing innovations and opening of new programs/services that respond to the growing needs of members/borrowers.
  - Progressive program of elevating the status of MSMEs to regular memberships to qualify them for better programs and benefits accorded to regular coop members.
  - Balancing the gains of the cooperative to serve the needs and interests of various stakeholders and the larger community, providing support funds for various development and social programs which expand to various communities covered by LKBP’s areas of operation, (i.e. Medical/Dental/Optical Missions, Nutrition/Feeding Program, Livelihood Trainings/ Enterprise Development, Community Development/Ecological/Environmental Protection, etc.).
3. Sustained investments in long-term goal social enterprises/programs.
  - Continuing expansion and further development (infrastructure facilities and curriculum) of the LKBP Integrated School up to Secondary Level (High School), Junior and Senior High (K-12).
  - With academic excellence, golden values and optimum human development as focal points of interest and discipline, the school is working to produce better generation of Filipino citizens and leaders in the future, as the cooperative’s noble contribution to nation-building.
  - Offering of scholarships to poor but bright and deserving students/subsidizing cost of education of members’ children to enable them to access quality education through the LKBP Integrated School, Inc.
  - Sustained jobs generation through establishment of more branches, extension offices, and business enterprises, thus, also implementing plans and programs for further business expansion and diversification.
4. Deepening involvement in the agri sector and rural enterprises for greater countryside development.
  - Establishment of new branches in the countryside where there are major concentrations of unserved small farmers and fisherfolks (SFFs) in coordination/partnership with various agencies (i.e. DAR, DA, LBP, etc.).
  - Increasing focus to serve SFFs through opening of better lending windows boosting our regular agri loan program, etc.
  - Increasing investments in the agri sector through development of farmers via trainings/technology transfer re modern farming/new innovations in agriculture.
  - Increasing marketing support to the farmers/increasing credit facility to members directly engaged in palay procurement/trading.
  - Igniting “entrepreneurship in the countryside” through the MSME program spread all over the areas covered by the coop’s operations.

- Empowerment of women and out-of-school youth through various entrepreneurship trainings and provisions of livelihood opportunities through various credit facilities/lending windows.
  - Increasing household income of members through enterprises established/assisted.
  - Coop's interlinked businesses and social projects are supporting and spurring local development and progress in the countryside.
5. Sustained build-up of internally generated funds towards self-sufficiency and better leveraging for external borrowings.
    - Continuing program for internal fund generation through long-term deposits/savings and capital build-up to fund long-term investments.
    - Better leveraging in accessing funds for development program/standby credit line.
  6. Strategic alliances and convergence of support from various GFIs/agencies/NGOs, maximizing resources to implement major programs for the marginalized groups/sectors.
    - Productive alliances and networking with GFIs and other stakeholders to support financing requirements for specific programs for identified sectors/areas.
    - Serving as anchor coop/conduit of support agencies/NGOs (i.e. DAR, DA, etc.) to implement various training programs for the identified groups/sectors.
    - Organizing and assisting groups with adequate maturity level to access seed funds from various agencies (i.e. DOLE, DTI, etc.) to support their livelihood undertakings.
  7. Benchmarking and sharing experiences and best practices with other coops/organizations, and promoting the ideals of the cooperative movement as a better way of life towards progress and development.
    - Hosting visits/exchanges from other countries.
    - Hosting various Lakbay-Aral from other coops from across the country.
    - Conducting seminars for other coops.
    - Contributing/sharing experiences in various fora/meetings (local/regional/national levels).
    - Strategic alliances with secondary/apex organizations.
  8. Cooperative adaptation to the New Normal situation caused by pandemic Covid-19 that spread worldwide.
    - Implementation of the health protocols laid down in the ruling of Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF) and Local Government Units (LGUs).
    - Virtual conduct of general assembly, meetings, seminars, trainings, and conferences for the benefits of members and the community.
    - Implementation of skeleton workforce and work-from-home for employees.
    - Implementation of moratorium and loan easement guidelines to members-borrowers.
  9. Providing additional products and services catering to the enlarging needs and demands of members.
    - Acquisition of computerized embroidery machine to support garments and printing initiated through Shared-Service Facility (SSF) Program of DTI.
    - Accreditation with the Department of Agriculture as a Learning Site for Agriculture that will introduce new farming technologies and methodologies contributing to the development of the agriculture industry.
    - Engaging as SSS partner agent thus accepting collection and non-collection services of SSS transactions.
    - Acquisition of KAYA ATM thus accommodating savings withdrawal through ATM card.
    - Providing easy and convenient payment facilities such as Gcash, Paymaya, and ECpay services.
    - Institutional farm development with continuous cycle of harvesting fruits and vegetables, rabbit breeding, and other farm products.
    - Utilizing social media apps for membership touch-base and reach-out nationwide and across countries.
    - Opening of micro gas station known as "Gasolinahan ng Masang Pinoy" offering retail purchase of gas for tricycles roving in the community as mode of transportation of residents and employees since Barangay Ligas is located in the rural area. It is a result of the emerging technologies that addresses the requirements of liquid fuel in areas served by the illegal "bote-bote" trade.
  10. Strategic realignment, development of business continuity plan and new Medium-Term Plan for CY 2024-2026 in furtherance of LKBP's expanding and more holistic New Vision, Mission and Goals.

# FINANCIAL SERVICES PRODUCTS

## LOANS



### BUSINESS ASSET ACQUISITION

Purchase of land, building, machinery, equipment, and brand new vehicle for business expansion and productive purposes.



### BUSINESS LOAN

WORKING CAPITAL (ENTERPRISE LOAN)

Provides additional capital requirements for small and medium enterprises including working capital augmentation, bridge financing, and inventory acquisition.



### EDUCATIONAL LOAN

Payment of tuition fees and other educational expenses, including continuing education and board exam review programs for members or their beneficiaries.



### MEMORIAL LOT LOAN

Purchase of memorial lot.



### AGRICULTURAL LOAN

Finance the agriculture and aquaculture value chain-inputs, labor costs, and post-harvest processes.



### PETTY CASH LOAN

Personal and immediate financial needs; bridge financial needs in form of cash advance.



### PERSONAL LOAN

Personal consumption such as but not limited to household expenses, minor house repairs, appliances, gadgets, bills payment, and personal travel among others.



### BACK-TO-BACK LOAN

Multi-purpose loan secured by time deposit or savings deposits.



### AGRICULTURAL LOAN FIXED ASSETS

Finance the acquisition or improvement of agricultural land, and machineries.



### HOUSING LOAN

House construction, home improvements, or residential house and lot purchase.



### START-UP NEGOSYO LOAN

Provides business with start-up capital to finance inventory and other business operational expenses.



### EMERGENCY LOAN

Medical, educational, and other emergency needs (accidents, hospitalization, death, and calamity).



### VEHICLE LOAN

Purchase of brand new motorcycle and car for personal use.



## OF-KOOP PAMILYA SAVINGS



Progressive savings deposit product designed for Overseas Filipinos.

## GADGET AND APPLIANCE FUND SAVINGS



A deposit product intended to cover expenses in the purchase of any gadget and appliance.

## EQUITY FUND SAVINGS



A deposit product intended to cover equity expenses intended for home and vehicle purchase.

## ANNUAL CELEBRATIONS SAVINGS



Deposit product intended to cover expenses for the celebration of special occasions such as birthday, wedding anniversary, annual fiesta, Christmas, and family reunions.

## PREFERRED SHARE

Allows associate members to earn interest from their share capital but are not entitled to voting rights and have limited access to other financial products and services.



## REGULAR SAVINGS (REGULAR AND ASSOCIATE)

COME NOW

Mandatory savings product for regular and associate members with no contractual maturity intended to provide members an avenue to fulfill duty of patronizing savings products.

## SPECIAL TIME DEPOSIT



Investment certificate held at contracted term of 5 years.

## RETIREMENT FUND SAVINGS

Savings deposit that can be set up by members to support them in their retirement years.

## WEDDING FUND SAVINGS



A deposit product intended to cover wedding-related expenses.

# DEPOSITS

## EDUCATION FUND SAVINGS



Progressive savings product designed to build up college fund for children 17 years old and below.

## TRAVEL FUND SAVINGS



Progressive savings deposit product designed to build up fund for travel and leisure.

## REGULAR TIME DEPOSIT



A deposit account that cannot be withdrawn before the maturity date to earn a fixed rate of interest.

## EMERGENCY FUND SAVINGS



Progressive savings product designed to build up emergency fund equivalent to minimum of 6 months worth of family expenses.

## COMMON SHARE

A members' equity that represents ownership in the cooperative, receives interest on share capital, and entitles the regular members to voting rights and access to other financial products and services.



# SHARE CAPITAL

# OTHER FINANCIAL SERVICES

## SSS SERVICES AVAILABLE IN ALL BRANCHES



## ONLINE PAYMENT PLATFORMS



## KAYA PAYMENT PLATFORM



- Mobile Reload
- Bills Payment
- Send or Receive Money

## KAYA CARD AND ATM MACHINE



# INSURANCE

## Through Accredited Insurance Provider

- LOAN PROTECTION PLAN
- ACCIDENT INSURANCE PLAN
- STUDENT ACCIDENT INSURANCE
- FIRE INSURANCE
- COMPREHENSIVE INSURANCE
- COMPREHENSIVE THIRD PARTY LIABILITY INSURANCE
- MONEY, SECURITY, PAYROLL, AND ROBBERY INSURANCE PLAN
- LIFE AND HOME ASSURE
- KEYMAN INSURANCE
- KABAYANI INSURANCE FOR OFW
- KIDS AND YOUTH SECURE
- BANTAY PROTECTION FOR BARANGAY TANOD AND SECURITY GUARD
- COOP LIFE SAVINGS PLAN
- WEATHER PROTECT INSURANCE

# ALLIED SERVICES



## Clinic

0956-953-6290

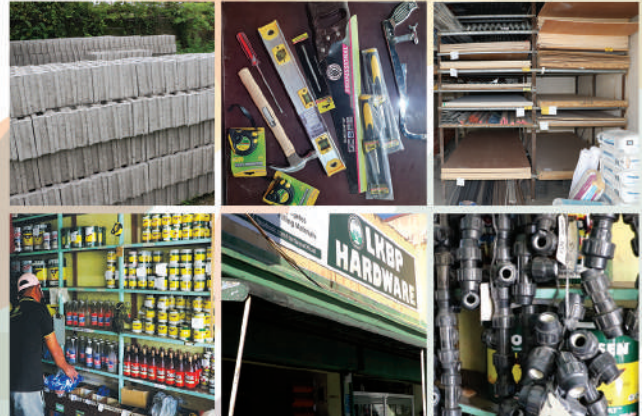
[facebook.com/LKBPClinicAndLaboratory](https://facebook.com/LKBPClinicAndLaboratory)



## Hardware

0905-295-3634

[facebook.com/LKBPHardwareOfficial](https://facebook.com/LKBPHardwareOfficial)



## Garments and Printing

DTI SHARED-SERVICE FACILITY

0925-507-1064

[facebook.com/LKBPGarmentsandPrintingOfficial](https://facebook.com/LKBPGarmentsandPrintingOfficial)



## Events and Facilities

0922-844-1447

[facebook.com/LKBPEventsandFacilitiesOfficial](https://facebook.com/LKBPEventsandFacilitiesOfficial)



## Farm

044 794-2912

[facebook.com/LKBPFarmTourismOfficial](https://facebook.com/LKBPFarmTourismOfficial)



## Micro Gas Station

044 794-2912

0922-844-1447



# SUBSIDIARIES

## LKBP Integrated School, Inc.

LKBP Integrated School  
(044) 794-4062  
[facebook.com/lkbpmont](https://facebook.com/lkbpmont)



## Ligas KBP Foundation, Inc.

Ligas KBP Foundation, Inc.  
(044) 794-2912  
[facebook.com/LKBPFoundationOfficial](https://facebook.com/LKBPFoundationOfficial)



# LKBP BOARD OF DIRECTORS



**LUCILA J. PUNONGBAYAN**

CHAIRPERSON

**LOIDA D. HILARIO**

VICE-CHAIRPERSON

**WILFREDO F. ENRIQUEZ • PERLA B. LAXA • ATTY. JEFFREY T. MELO • ENGR. MENANDRO E. MENDOZA • CECILIA C. REYES**

MEMBER

MEMBER

MEMBER

MEMBER

MEMBER

## • COMMITTEES •

### **AUDIT COMMITTEE**

**JOSELITA A. JOSE**  
CHAIRPERSON

**MA. NORA S. FAJARDO**  
VICE-CHAIRPERSON

**MARILOU B. OCAMPO**  
SECRETARY

### **ELECTION COMMITTEE**

**MARIA CECILIA L. SANTIAGO**  
CHAIRPERSON

**SHELLA R. ENCISO**  
VICE-CHAIRPERSON

**MARIBETH S. GALLARDO**  
SECRETARY

### **EDUCATION COMMITTEE**

**LOIDA D. HILARIO**  
CHAIRPERSON

**MARK OLIVER S. GONZALES**  
VICE-CHAIRPERSON

**OLIVIA N. PANILAG**  
SECRETARY

### **ETHICS COMMITTEE**

**GADMER G. LAYSON**  
CHAIRPERSON

**EDISON C. VALERIANO**  
VICE-CHAIRPERSON

### **MEDIATION AND CONCILIATION COMMITTEE**

**ATTY. DARYL G. LIANGCO**  
CHAIRPERSON

**ATTY. RONALD P. TUAZON, JR.**  
VICE-CHAIRPERSON

### **GENDER AND DEVELOPMENT COMMITTEE**

**PERLA B. LAXA**  
CHAIRPERSON

**MANOLITO M. PASCUAL**  
VICE-CHAIRPERSON

**ELIZA S. AQUINO**  
SECRETARY/GAD FOCAL PERSON

## • OTHER APPOINTED OFFICERS •

**ATTY. REGINE JULIENE G. ROQUE**  
SECRETARY



**MA. ASUNCION H. CALAYAG**  
TREASURER



# MANAGEMENT COMMITTEE



**JULITA D. NAZAR, CCM**  
CHIEF EXECUTIVE OFFICER

**JOCELYN J. MAPOY, CCM**  
FINANCIAL SERVICES MANAGER

**MAY V. ESPIRITU, CCM**  
ALLIED SERVICES MANAGER

**ROSALIE S. MILAN, CCM**  
ADMINISTRATIVE MANAGER

**MARILETTE A. AVENDAÑO, CCM**  
FINANCE MANAGER

## • MANAGEMENT STAFF •

### • OFFICE OF THE CEO •

JULITA D. NAZAR, CCM  
Chief Executive Officer

MA. CATLEYA H. MENDOZA : Executive Assistant

### • FINANCE DEPARTMENT •

MARILETTE A. AVENDAÑO, CCM  
Finance Manager

#### ACCOUNTING UNIT

MARIA LOURDES A. NARCISO : Accounting Supervisor  
MARY SHAINA ANN T. BANDONG : Accounting Assistant-General Accounting  
JERICO P. RAMOS : Accounting Assistant-General Accounting  
NERIZZA S. ESPIRITU : Accounting Assistant-General Accounting  
DESIREE T. BAUTISTA : Accounting Assistant-Allied Services Accounting  
CHERRY MAE C. DELA CRUZ : Accounting Assistant-Allied Services Accounting

#### TREASURY UNIT

MONICA S. VENTURA : Treasury Supervisor  
JHERYL ANNE DC. ALMEDA : Treasury Assistant

### • FINANCIAL SERVICES DEPARTMENT •

JOCELYN J. MAPOY, CCM  
Financial Services Manager

MANOLITO M. PASCUAL : Area Manager-Area 1  
GAYLORD S. LIM : Area Manager-Area 2  
MARCIANO C. DELA CRUZ : Credit Specialist-Property Appraisal and Investigation  
MARIO V. GIMENO, JR. : Credit Specialist-Delinquency Management  
RODRIGO G. MENDOZA : Credit Specialist-Delinquency Management  
EILEEN JEI D. SANTIAGO : Financial Services Specialist-Cooperative Assurance  
CHRISTOPHER G. GANELO : Members Relation and Development Supervisor

### • INTERNAL AUDIT •

LOREN D. CARPIO : Audit Supervisor  
MARY GRACE R. CRUZ : Audit Specialist  
JOHN ROVIC T. GERONG : Audit Assistant

### • ADMINISTRATIVE DEPARTMENT •

ROSALIE S. MILAN, CCM  
Administrative Manager

#### HUMAN RESOURCE UNIT

MA. NERISSA S. REYES : HR Supervisor  
ANALIZA V. BAUTISTA : HR Assistant  
ODESSA O. DE BELEN : HR Assistant

#### INFORMATION TECHNOLOGY UNIT

PRECIOUS JEWEL ANN S. REYES : IT Supervisor  
MICHAEL D. PAGSANJAN : IT Specialist-Hardware and Supplies  
JAYSON A. FIGUEROA : IT Specialist-System Management  
LOUISE NEIL C. ARELLANO : IT Specialist-System Management  
MARK KEVIN DC. CAMUA : IT Assistant-Multi-Media

#### ADMINISTRATIVE UNIT

IRENNEE N. SANTIAGO : Administrative Specialist  
ROSE ANN P. LEGARTE : Administrative Assistant  
JOHN DEE R. ESPERAS : Building Administrator  
ANTHONY C. LAGDAMIN : Maintenance Personnel  
AUGUSTUS P. RONDOLOS : Maintenance Personnel  
WILFREDO D. DAYAO : Driver  
REYMOND C. MERCADO : Driver

### • MARKETING UNIT •

DHAREN T. CLEOFAS : Marketing Specialist  
ANGELICA LOIS K. VILLEGAS : Marketing Assistant

## · BRANCH OPERATIONS ·

### STA. RITA BRANCH

HILARION S. PAGSANJAN : Branch Manager  
RAZEL T. STA. ANA : Loan Officer  
MELVIN DP. BAUTISTA : Loan Processor  
ALVIN A. MARIÑAS : Credit Investigator  
RENE JASON C. DONATO : Account Officer-Loan  
ARCIE A. VILLAFUERTE : Field Staff  
ANNIE P. BALAGTAS : Cashier  
GLESSY MARIE T. MAGCALAS : Bookkeeper  
CLYDE B. MONTE : Teller  
JULIE ANN MARIE M. SECILLANO : Branch Assistant  
BEEBOO O. DABALOS : Members Relation and Development Assistant

### TUKTUKAN BRANCH

GLAIZA P. TEODORO : Branch Manager  
MARLON J. VALENCIA : Loan Officer  
MICHAEL V. JACINTO : Loan Processor  
EDWARD C. CRUZ : Credit Investigator  
ABIGAIL L. ABELA : Bookkeeper  
DARLYN GRACE N. TANGILE : Teller  
NICK MARCIAL O. ENRIQUEZ : Members Relation and Development Assistant

### BALIUG BRANCH

JARRED LOYD D. ABIÑON : Branch Manager  
JAYSON S. MARIANO : Loan Officer  
ROBIN B. ALVAREZ : Loan Processor  
JOMAR P. CHICO : Credit Investigator  
RENCE JAYVIEN DC. PEREZ : Field Staff  
JETRIZ B. PLACIDO : Bookkeeper  
MARY JANE DC. DE VERA : Teller

### MALOLOS BRANCH

EMMANUELLE DC. ROBLES : Branch Manager  
ADRIAN C. MENDOZA : Loan Officer  
MA. CONCEPCION DJ. TAPAR : Loan Processor  
ALEXIS V. LITERAL : Credit Investigator  
JESSON T. APLACA : Field Staff  
MARY ROSE E. HERNANDEZ : Bookkeeper  
NADIA D. VALENCIA : Teller

### MARILAO BRANCH/MUZON SATELLITE OFFICE

MARY GRACE M. ELIZON : Branch Manager  
RYAN E. GASPAR : Loan Officer  
LINDSEY U. NAVARRO : Loan Processor-Marilao  
JOWELL T. DELA CRUZ : Loan Processor-Muzon  
JOSE ANGELO V. JAVIER : Credit Investigator  
NINO D. LAUROS : Field Staff  
ANNA CRISEL MARZAN : Bookkeeper  
MYLENE C. SANTIAGO : Teller  
JOHN DAVID A. JOSE : Members Relation and Development Assistant

### SAN MIGUEL BRANCH

ELSA V. ADRIANO : Branch Manager  
DARYL PAUL V. ALARCON : Loan Officer  
MAYBELLINE R. CASTRO : Loan Processor  
ALLAN M. REYES : Credit Investigator  
SATURNINO B. GREGORIO : Field Staff  
ANNABELL C. GATCHALIAN : Bookkeeper  
CESAR G. DE JESUS : Teller  
HAREL R. INDUCIL : Members Relation and Development Assistant

### APALIT BRANCH/MEXICO SATELLITE OFFICE

NICANOR D. SILVESTRE : Branch Manager  
MARVIN S. CUNDANGAN : Loan Officer  
LEIZEL M. BONIFACIO : Loan Processor-Apalit  
RALF T. CAGARA : Loan Processor-Mexico  
RONALD Y. CALARA : Credit Investigator  
NELSON P. DELA CRUZ : Field Staff  
PATRICIA ANN P. POSO : Bookkeeper  
KATHLEEN T. PABALATE : Teller

### GAPAN BRANCH

SALUSTIANO B. ELPEDES, JR. : Branch Manager  
PAUL ALVIN P. CASUGA : Loan Officer  
ALFREY S. GATBUNTON : Loan Processor  
ERWIN DL. STA. MARIA : Credit Investigator  
KHRIZELLEJEANE V. QUIAMBAO : Bookkeeper  
IRISH S. ISON : Teller  
RUEL M. DELOS SANTOS : Members Relation and Development Assistant

### BALANGA BRANCH

JACQUILINE M. IGNACIO : Branch Manager  
ROSITA L. CALMA : Loan Officer  
ALYSSA MAE T. SILVA : Loan Processor  
VON ERIC O. SEVILLA : Credit Investigator  
LIEZEL ANN F. TUAZON : Bookkeeper  
JENNELYN G. BUNSOY : Teller

### DINALUPIHAN BRANCH

FIDEL C. DELA CRUZ, JR. : Branch Manager  
JAYSON Q. PINEDA : Loan Officer  
EMIL U. MADRIAGA : Loan Processor  
JOVIE T. MENDOZA : Credit Investigator  
JEFFERSON D. DAVID : Field Staff  
JOCELYN S. GUESE : Bookkeeper  
CZYRYLL VENUS L. WRIGHT : Teller  
JOHN EARL M. LAGMAN : Members Relation and Development Assistant

## · ALLIED SERVICES GROUP ·

MAY V. ESPIRITU, CCM  
Allied Services Manager

### HARDWARE AND GENERAL MERCHANDISE

BILLY JOEL A. SILLANO : Hardware Supervisor  
JOCELYN C. CAYANAN : Hardware Assistant-Storekeeper  
MARTY T. ALMODIEL : Hardware Assistant-Driver  
ALVIN V. LITERAL : Hardware Assistant-Helper  
MARK DAVID DC. MEDINA : Hardware Assistant-Helper

### GARMENT, EMBROIDERY AND PRINTING

LUZVIMINDA A. GUINA : Garment Supervisor  
LEONCIA J. DELA PEÑA : Sewer  
MARICEL N. MARCELO : Sewer  
MARIFE D. DIAZ : Sewer

### CLINIC AND LABORATORY

PEÑAFRANCIA T. MARTIN : Clinic Supervisor  
RISHELLE B. GUTAY : Medical Technologist  
FANE CRIA V. NACUA : Clinic Assistant-Laboratory Technologist

### FACILITIES AND EVENTS PLACE

JOEL A. BULLO : Utility Personnel  
LIMCHING R. LIM, III : Utility Personnel

### MICRO GAS STATION

ARNOLD B. VENTURA : Pump Attendant  
IVAN T. SALCEDO : Pump Attendant

## · SUBSIDIARIES ·

### LIGAS KBP FOUNDATION, INC.

ELIZA S. AQUINO  
Program Head

REGINA JOI G. URETA : Program Staff  
JOEFFREY B. ERAMES : Program Staff  
ROBERT V. AMIGABLE : Farm Assistant

### LKBP INTEGRATED SCHOOL, INC.

REYNALDO M. DIAZ  
Principal

JULIANA S. TULLAO : Academic Coordinator  
SOFIA P. INOCENCIO : Finance Officer  
MARJORIE KAE R. QUERUBIN : Registrar/IT  
JOYCE S. BALALA : Teacher  
REZIE ANN T. BAUTISTA : Teacher  
MARICRIS P. CANUEL : Teacher  
NORMA S. DE GUZMAN : Teacher  
ANGELICA NICOLE S. DE JESUS : Teacher  
LILYDEL A. DELIMA : Teacher  
JONALYN S. JAVATE : Teacher  
LORNALYN C. JIMENEZ : Teacher  
JENNILYN S. MALIGMAT : Teacher  
LUDWIG T. PASCUAL : Teacher  
TIM CLAUDE S. PINEDA : Teacher  
CORNELIA S. SANTIAGO : Teacher  
HAZEL M. TACO : Teacher  
EDELIZA H. BATALLA : Security Guard  
ERNESTO M. LEONCIO : Driver  
EDUARDO G. RAMOS : Utility

### SECURITY PERSONNEL

MOHAMMAD M. SALIH : Head Office  
ARNOLD V. TABIO : Head Office  
JOEL M. PARDIÑAS : Sta. Rita Branch  
ARMANDO J. MADAYAG : Sta. Rita Branch  
FREDERICO L. BERNABE : Tuktukan Branch  
RODERICK N. BANDONG : Baliuag Branch

### MEDICAL CONSULTANTS

DRA. LYZEIL E. QUIÑONEZ, MD : Pediatrician  
DR. JOSE RAYMUNDO R. CARLOS, RN, MD : Internal Medicine  
DR. RHODERICK M. CRUZ, MD, FPSP, MMHoA : Pathologist  
DR. ALBERTO J. GABRIEL, MD, FPCR : Radiologist  
JOVAN S. MAMOLO, RRT : Radiologic Technologist

### LEGAL CONSULTANTS

ATTY. ROLANDO DAZZLE E. TY : Legal Counsel  
ATTY. ARMANDO SAN ANTONIO : Legal Counsel

### SOCIAL WELFARE CONSULTANT

RAQUEL A. ORDONIO : Registered Social Worker



# LKBP

## #LKBPangCoopKo

# 39<sup>TH</sup> YEAR ANNIVERSARY AND GENERAL ASSEMBLY RAFFLE DRAW MARCH 15, 2025

### PRE-RAFFLE DRAW FOR DEPOSITORS AND VOTERS MARCH 10, 2025 • 2:00 P.M. ELECTRONIC DRAW VIA FACEBOOK LIVESTREAM

## GRAND PRIZES

**₱1,000.00** 25KG SACK OF RICE  
10 WINNERS OF TRADE FAIR VOUCHERS 10 WINNERS

**₱1,500.00** 15 WINNERS OF ₱1,000.00 CASH + GROCERY ITEMS  
**₱2,000.00** 5 WINNERS OF ALLIED SERVICES VOUCHER + GROCERY ITEMS

**FOR METV MEMBERS**

**₱117,000.00**

3 WINNERS OF ₱39,000.00

**₱20,000.00**  
1 WINNER

**₱15,000.00**  
1 WINNER

FOR METV MEMBERS WITH ₱15,000.00 SHARE CAPITAL

**₱20,000.00** 2 WINNERS OF ₱10,000.00  
**₱25,000.00** 5 WINNERS OF ₱5,000.00

**₱30,000.00** 10 WINNERS OF ₱3,000.00  
**₱20,000.00** 10 WINNERS OF ₱2,000.00

**FOR METV MEMBERS**



## 50 WINNERS FOR METV MEMBERS

# DIRECTORY OF OFFICES

## • HEAD OFFICE •

LKBP Compound  
Brgy. Ligas, City of Malolos, Bulacan

✉ [lkbpi@yahoo.com](mailto:lkbpi@yahoo.com)  
f [facebook.com/LKBPCommunity](https://www.facebook.com/LKBPCommunity)  
☎ (044) 794-2912

## • BULACAN BRANCHES AND SATELLITE OFFICE •

### LKBP Sta. Rita Branch

LKBP Tower and Business Centre  
Cagayan Valley Road  
Sta. Rita, Guiguinto, Bulacan  
✉ [sta.rita@ligascoop.org](mailto:sta.rita@ligascoop.org)  
f [facebook.com/LKBPSaRitaOfficial](https://www.facebook.com/LKBPSaRitaOfficial)  
☎ (044) 794-0447

### LKBP Tuktukan Branch

60 Mc Arthur Highway  
Tuktukan, Guiguinto, Bulacan  
✉ [tuktukan@ligascoop.org](mailto:tuktukan@ligascoop.org)  
f [facebook.com/LKBPTuktukanOfficial](https://www.facebook.com/LKBPTuktukanOfficial)  
☎ (044) 792-4272

### LKBP Malolos Branch

HTJRP Building, Mc Arthur Highway  
Sumapang Matanda, Malolos, Bulacan  
✉ [malolos@ligascoop.org](mailto:malolos@ligascoop.org)  
f [facebook.com/LKBPMalolosOfficial](https://www.facebook.com/LKBPMalolosOfficial)  
☎ (044) 760-1771

### LKBP Baliuag Branch

B.S. Aquino Avenue  
Tangos, Baliuag, Bulacan  
✉ [baliuag@ligascoop.org](mailto:baliuag@ligascoop.org)  
f [facebook.com/LKBPBaliuagOfficial](https://www.facebook.com/LKBPBaliuagOfficial)  
☎ (044) 813-5275

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## • BATAAN BRANCHES •

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## • NUEVA ECIJA BRANCH •

### LKBP Gapan Branch

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## LKBP HYMN

*Himno ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad  
Musika at titik ni Norman C. Rueda*

### SERBISYONG LKBP

Dakilang layunin ang pagtulong sa kapwa  
Wagas na hangarin ang pagdamay sa madla  
Laging tataglayin, adhikaing dalisay  
Tapat na paglilingkod ang siyang inaalay.

Halina't ibandila Ligas Kooperatiba  
Ang pag-unlad ng búhay dagling makikita  
Magtulong-tulong tayo lahat mapabuti  
Tungkuling busilak, serbisyong LKBP.

Tayo ay magbunyi, tagumpay makakamtan  
Pagsulong ng búhay tungo sa kaunlaran  
Hindi magtatagal giginhawa ang bayan  
Tiyak na matutupad mithiing kay inam.

Halina't ibandila Ligas Kooperatiba  
Ang pag-unlad ng búhay dagling makikita  
Magtulong-tulong tayo lahat mapabuti  
Tungkuling busilak, serbisyong LKBP.

Sandigan sa kagipitan  
Katuwang sa kabuhayan

Tungkuling busilak, serbisyong LKBP.

### BUILDING DREAMS, LKBP

How noble is our deed when we help our fellowmen  
A goal that's chaste and true, lend compassion when we can  
Enshrined in our hearts, pure and lofty ideals  
A service unfeigned and true to us are cardinal.

Come and proclaim the name of Ligas Kooperatiba  
By building the success of our lives we so demand  
Let us be one in spirit with pride and dignity  
How pure is our mission, building dreams, LKBP.

Let us all celebrate, shouts of victory we hear  
Toward a future bright, we tread on with vision clear  
And sooner than we think, we will harvest life's bounty  
Embrace the blessings we have, dreams made reality.

Come and proclaim the name of Ligas Kooperatiba  
By building the success of our lives we so demand  
Let us be one in spirit with pride and dignity  
How pure is our mission, building dreams, LKBP.

Assistance is our gesture  
Helping to secure your future

How pure is our mission, building dreams, LKBP.

