

BMPCIANS

Official Publication of Barbaza Multi-Purpose Cooperative

IN THIS ISSUE

BARBAZA MPC IN ITS 53rd ANNUAL ASSEMBLY page 1

BMPC 2018 MID YEAR MANAGEMENT REPORT page 2

BMPC 2018 MID YEAR HIGHLIGHTS page 3

EDITORIAL: STEP UP FOR GENDER AND DEVELOPMENT page 4

WHAT MEMBERS SAY? page 4



Newly elected officials of Barbaza Multi-Purpose Cooperative with the Election Committee Chairperson Mr. Arthur M. Espares (far right).

From Left to Right: Joemar Semillano; Jacobina Alabado (Audit Committee), Jose Noel Alcubilla; Rev. Rommel Marcelino (Election Committee), Teodoro Ballarta; Alexander Amantillo Jr.; Corazon Tingson (Board of Directors).

Barbaza MPC holds 53rd Annual Assembly

By: Paul Philip C. Tolentino

San Jose, Antique— Barbaza Multi-Purpose Cooperative held its 53rd Annual Assembly and the 7th Representative Assembly on March 11, 2018 with the theme "Sustained Productivity through Eco-Tourism and Economic Enterprise". The annual gathering of the representatives from the different districts of Panay Island was held at Binirayan Gymnasium, San Jose, Antique. A total of 384 members represented the nine (9) branches of BMPC from: Barbaza, Culasí, Sibalom, San Jose, Balasan, Barotac Viejo, Catiglan, Molo and Kalibo. Aside from the representatives, the assembly was also attended by CEO Felimon M. Espares, BOD Chairperson Corazon Tingson, BOD Vice-Chairperson Nicolas Valentin and the BOD Members: Ms. Feliza Necesario, Director on Delinquency, Mr. Johnny Luces, Director on Agriculture, Mr. Jessie Pido, Director on Finance and Investments, Mr. Ryan Alabado, Director on Youth and Development and Director Evelyn Remo, Director on Gender and Development, together with the members of the Committee on Election, Audit, Credit, Mediation and Conciliation, Ethics and the Committee on Education. To add color to the celebration, BMPC has also invited Guest Speakers: Hon. Elmer Untaran, the Municipal Mayor of San Jose de Buenavista, Hon. Rhodora Cadiao, Governor of Antique, Mrs. Feliza E. Labrador, Manager of Antique Federation of Cooperatives (AFCCUI) and Hon. Gadwin E. Handumon, National Anti-Poverty Commission Commissioner, Coop Sector Representative.



Hon. Gadwin E. Handumon
NAPC Commissioner
COOP Sector Representative

During the assembly, the Cooperative's comprehensive report on its operations for the year 2017 was presented. Included in the report are the Coop's activities and financial performance of the preceding year, the reports of the BODs' in their respective portfolio and of the committees. The Management Report was done by the COO, Mr. Leonil Alabado. The External Auditor on the other hand discussed the the Statement of Comprehensive Income, Statement of Changes in Member's Equity,

Statement on Financial Position and Statement of Cash Flows. The assembly approved the proposal presented by the CEO Mr. Felimon Espares regarding implementation of the new minimum share capital of the members which is now Php2,500.00 to be considered as bonafide members and to avail the mortuary benefit. Other major approved resolutions were: Buying/transfer of share capital of members of the cooperative as treasury shares will be based on the book value of 100% at any timeline having only a processing fee of 5% of the amount but not to exceed Php10,000.00 and the purchase of 2 lots in Janiway with a total of 357 sq. m for the branch expansion.

The election of the set of Officers of the Board and Elective Committees ensued after the assembly. Elected were: BOD Chairperson: Ms. Corazon Tingson, Vice Chairperson: Ms. Feliza Necesario, Members: Mr. Ryan Alabado, Mr. Johnny Luces, Mr. Teodoro Ballarta, Mr. Alexander Amantillo Jr. and Mr. Jessie Pido. Elected for the Election Committee was Mr. Jose Noel Alcubilla and Rev. Rommel Marcelino, Joemar Semillano and Jacobina Alabado for Audit Committee.

A raffle draw capped the assembly, 1st prize, a 40" Flat Screen LED TV went to Ms. Harly Mabaquiao from Barbaza Main Branch, 2nd prize, a Lenovo Laptop was bagged by Mr. Benjamin Alojado, Jr. from Culasí Branch and 3rd Prize, a Washing Machine was won by Ms. Aurora Flores from Barbaza Main Branch. Twenty kitchen wares and appliances worth of Php2,000.00 each were drawn and given to lucky winners.



Mr. Felimon M. Espares
Barbaza Multi-Purpose Cooperative
Chief Executive Officer

Did you know?

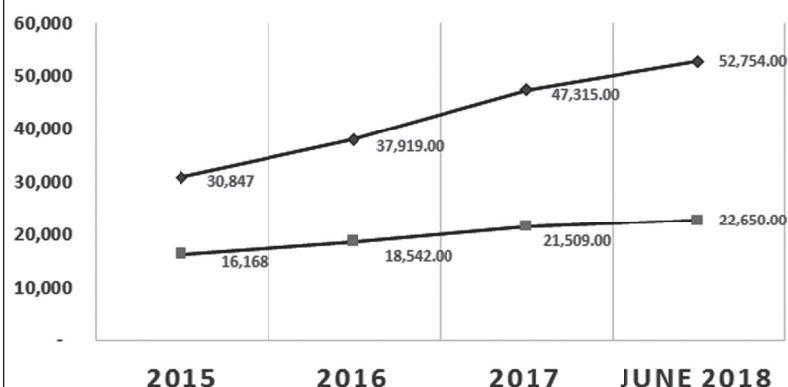
The National Anti-Poverty Commission (NAPC) is a government agency of the Republic of the Philippines. It coordinates poverty reduction programs by national and local governments and ensures that marginalized sectors participate in government decision-making processes. NAPC was created by virtue of Republic Act 8425, otherwise known as the "Social Reform and Poverty Alleviation Act," which took effect on 30 June 1998.

2018 MID YEAR MANAGEMENT REPORT

By: Erwin Baña

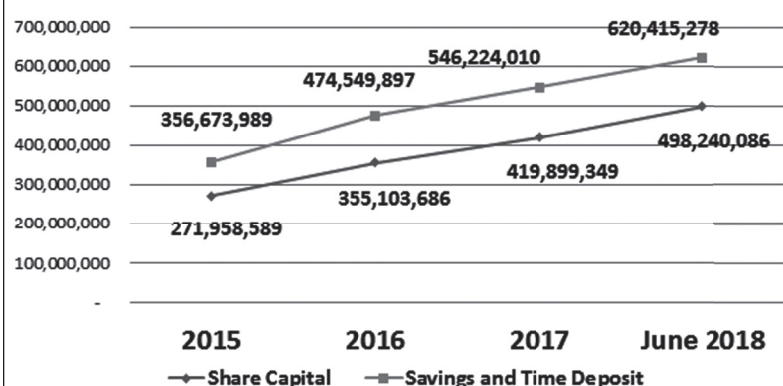
For the past six months Barbaza Multi-Purpose Cooperative has been successful on its operation, delivering its target in terms of key areas of operation like membership, savings generation, loan released and surplus. With this indicators there's no doubt Barbaza MPC will continue to soar high. Barbaza Multi-Purpose Cooperative became one of the few cooperatives that still enjoy its status as most awarded and outstanding cooperative not only on the region but throughout the nation and the organization is still looking forward for better organization to its thousands members across the region.

MEMBERSHIP GROWTH

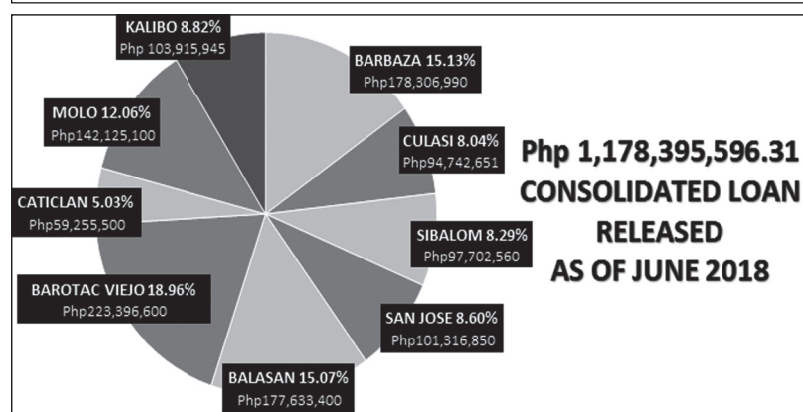


Membership among branches reached a total of 75, 404 ending June 2018 or an increased of 9.56% from 2017 total membership. The increase on numbers only shows that Barbaza Multi-Purpose Cooperative is one of the trusted cooperatives in the region. With the aim of extending the organization's excellent products and services, Barbaza Multi-Purpose Cooperative continuously explore areas where the organization believes prospective members can patronize and benefit. One area expected to open this coming September is the Janiway Branch in the province of Iloilo which operation will also cover adjacent municipalities. With this, Barbaza Multi-Purpose Cooperative is expecting higher percentage of increased membership comes year end.

DEPOSIT TREND

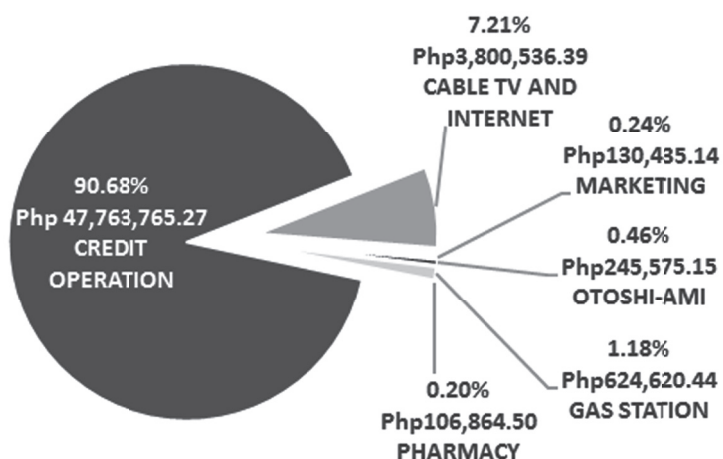


The aggregate amount of Savings and Time Deposit as of June 2018 is Php 620,415,278 an increased of 13.58% while share capital has the aggregate amount of Php 498,240,086 an increased of 18.66% compared to 2017 data. This year, the management developed a depositing raffle promo to help increase the savings and share capital generation. One raffle ticket will be given every Php200.00 additional share capital and also one raffle ticket for every Php5,000.00 additional savings or time deposit. Prizes include: 1st prize: Motorcycle; 2nd prize: Videoke Machine; and 3rd Prize: Solar Lighting Package. Promo ends in December 31, 2018 and raffle draw will be on March 2019. With this promo the management is hopeful that the organization can surpass the target set for the year 2018.



Credit Division being the main business of the cooperative has released a total amount of Php 1.1 Billion as of June 30, 2018. Barotac Viejo Branch released the highest amount with 18.96% of the total amount followed by branches in Barbaza and Balasan with 15.13% and 15.07% respectively. Barbaza Multi-Purpose Cooperative offers loan windows from productive type of loan to providential loan depending on the needs of the member borrowers. With the 2018 target of Php 2.3Billion, Barbaza Multi-Purpose Cooperative will still have more than a billion to release on the remaining six months. The organization believes that the cooperative is still the prime option in providing the financial needs of its members.

NET SURPLUS PER SERVICE



Barbaza Multi-Purpose Cooperative has the positive outlook that the net surplus earned by each service for the 2 quarters will continue to increase on the remaining months. The total net surplus as of June 2018 recorded to Php52, 671, 796.89. Credit division delivers the highest surplus which is 90.68% of the total given that it is the main source of surplus of the organization followed by Cable TV and Internet and Gas Station with 7.21% and 1.18% respectively. Other services continue to gain and will continue to deliver surplus to the organization. The unending support of the members by patronizing its product and services is a big help why the organization enjoys the increasing surplus throughout the years. With higher surplus, the members can expect higher amount of surplus to be distributed as dividend comes March 2019.

2018 MID YEAR HIGHLIGHTS (January to June)

By: Paul Philip Tolentino

TRAININGS AND SEMINARS

In order to learn and gain new knowledge and exposure and address certain issues related to cooperative management or operations, Barbaza MPC sends its staff and officers to attend trainings, workshops, and seminars. The following are the trainings or seminars attended by selected staff and officers from January to June 2018: NATCCO Managers Club Forum, HR Forum, Orientation on Governance and Management Audit, Orientation on Coop Taxation and BIR Train Law, DSWD Civil Society Organization (CSO) Planning Workshop, SSS Employer's Day, Farm Tourism Regional Consultative Workshop, Mediation and Conciliation and Ethics Committee Congress, Youth Congress, GAD Congress, Agents Training: Memorial Plan, CLIMBS Business Forum, ATM Card Management System Hands-on Training, Fundamentals of Cooperative, Governance Mandatory Training and Customer. Through these trainings and seminars, staff and officers were able to obtain new knowledge and understanding and will be able to apply their learnings to improve Barbaza MPC and address common problems.



NATCCO Managers Club Forum

Assemblies and Meetings

Barbaza MPC attended various assemblies and meetings of partner cooperatives and institutions. These gatherings are also opportunities to learn, networking involvement in cooperative discussion and sharing of perspectives. The following are the assemblies and meetings attended by some of officers and staff of Barbaza MPC: Philippine Cooperative Central Fund Federation Special General Assembly, VICTO Annual Regional Assembly Meeting, AFFCUI General Assembly and GAD Congress, CISP General Assembly, CLIMBS General Assembly, FONUS Annual General Assembly, 7th Western Visayas Cooperative Regional Convention, VICTO National Annual General Assembly, NATCCO's Ownership Meeting, AFFCUI Ownership Meeting, and the NATCCO Annual General Assembly.



VICTO National Annual General Assembly

SOCIAL SERVICES

Barbaza Multi – Purpose Cooperative continuously facilitates to improve the lives of its members and the community. A number of social programs were conducted that aimed to contribute sustainable developments by delivering economic, social and environmental benefits to the community.

Organized Gugma sa Kooperatiba—a yearly endeavor of Barbaza MPC to give back to the community the graces of the Cooperative. Free eye check up, reading glasses and grocery items were offered to **260** beneficiaries on all Barbaza MPC Branches. Barbaza MPC Molo Branch conducted its branch anniversary by having an Operation Tuli on members kids with a total of **28** beneficiaries. During the Barbaza MPC Caticlan Branch Anniversary, the staff also conducted an outreach activity by giving grocery items, bags and shoes to **60** elderly Aetas and to **45** children, natives in Malay, Aklan, also they conducted a blood letting program with **23** blood donors. During the Philippine Independence Day, the staff of Barbaza Main Office carried out a Coastal Clean Up activity on the coast of Brgy. Poblacion, Town of Barbaza. Also the Farmers Group and the GAD Group of Barbaza MPC Main Office conducted their own coastal clean up on the coast where the Barbaza MPC Resort is being constructed. Supported also the Special Program for Employment of Students (SPES) by the Department of Labor and Employment (DOLE) which aims to help poor but deserving students by giving them the opportunity to earn through employment in the pursuance of their education. This year, **28** deserving students availed the opportunity for employment that helped in their educational needs.



CATICLAN BRANCH COMMUNITY OUTREACH

MORTUARY UPDATES

A total of Php **2,686,500.00** worth of mutual benefits (LEMOs and COLISAP) was disbursed to **152** beneficiaries of deceased members from January to June 2018.

COOPERATIVE ACTIVITIES CONDUCTED

Barbaza Multi – Purpose Cooperative conducted a Prospective Officers Fitness Camp for the segmented representatives in Garin Farm, Pilgrimage Resort last February 2017. The goal of the camp is to develop, capacitate and enable qualified aspiring coop leaders to become familiar of the challenging coop environment and to instill confidence and courage through leadership training and orientations, while fostering in each the moral integrity and flawless character required of responsible citizens and future coop leaders. Ownership Meeting rolled out all throughout the branches to report development, status and other announcements to the members. Barbaza Multi – Purpose Cooperative conducted its 53rd Annual Assembly and 7th Representative Assembly at Binirayan Gymnasium, San Jose Antique with a theme: "Sustained Productivity through Eco-Tourism and Economic Enterprise". Highlight of the activity was the election of the new set of officers who were inducted into office last April 20, 2018 at Nature's View, Negros Occidental. Barbaza Multi-Purpose Cooperative Branches also engaged in the Brigada Eskwela with their partner schools before the official opening of the school year. A total of **27** schools benefited from that activity and the coop help provide them cleaning materials and trash bins. During the celebration of the International Day of Family Remittances, Barbaza Multi-Purpose Cooperative conducted financial literacy program all over the branches by inviting all OFW members and their families and discussed to them the Coop's ESOF Program to make them feel that the Coop appreciates their hard work outside the country. Barbaza Multi-Purpose Cooperative will continue to dedicate its effort towards the betterment of the stakeholders and their community.

EDITORIAL: STEP UP FOR GENDER AND DEVELOPMENT

By: Director Alexander Amantillo Jr.

Gender and Development (GAD) refers to the development perspective and process that is participatory and empowering, equitable, sustainable, free from violence, respectful of human rights, and supportive of self-determination and actualization of human potentials. We recognize that women comprise more than half of the human population. Thus, they have much to contribute to society. If more than half of the population is prevented from contributing to society, most likely, that society will be stunted and impoverished. Gender and Development or GAD is not only about women, but as much as possible, we are trying to picture a scenario that both women and men work together. The objective of GAD in Gender Equality (GE) is to ensure that where women and men have the same value, equal rights, commitment, visibility, empowerment and participation in all spheres of public and private life. This requires the acceptance and appreciation of the complementarity of women and men and their diverse roles in the society.

In our society today, this seeks to achieve gender equality as a fundamental value that should be reflected in developmental choices and contends that women are active agents in development, not just passive recipients of development, acknowledging their contribution inside and outside the household.

This is the highlight in the Memorandum Circular 2013-22 issued by the Cooperative Development Authority (CDA) entitled the "Guidelines on Mainstreaming Gender and Development (GAD) in Cooperatives." This aims to disseminate to the cooperative sector the GAD mandate of the government. This is to ensure the promotion of Gender Equality and institutionalization of GAD policies, programs and other activities of the cooperative. This CDA MC 2013-22 stands and reinforces in the existing legal basis for GAD in the Philippines. The 1987 Constitution says in Article II Section 14: "The state recognizes the role of women in nation building and shall ensure the fundamental equality before the law of women and men." RA 9710 or the Magna Carta of Women (enacted July 2008) guarantees women their: 1) Human Rights, 2) Protection from violence, 3) Protection during Disaster, 4) Participation and representation in government policy-making processes, 5) Equal treatment before the law, 6) Equal access to education, 7) In sports, 8) In Military, 9) Non-derogatory in media and film, 10) Right to health, 11) Special leave benefits, and 12) Equal rights in family and marriage.

WHAT MEMBERS SAY?

Barbaza MPC Member Testimonial

"Bahol gid ang nabulig kang Barbaza Multi-Purpose Cooperative sa pagpaeskwela ko sa akon bata kay tungod nakasulod tana sa Coop Scholar sa sulod ka apat ka tuig, amo ra ang sangka programa nga ginatugro kang coop sa mga kubos nga miyembro nga may bata nga disidido mag eskwela pro wara teh ikasarang nga igasto. Nakatapos ron ang akon bata nga si John Paul Gimotea sa University of Antique - TLMC sa kurso nga Bachelor of Secondary Education nga nag graduate lang kang Marso kadya nga tuig. Sa sulod ka apat ka tuig, ang Barbaza Coop ang nagbayad ka tuition sang akon bata kag kung mag abot man ang mga tiempo nga nabudlayan ron gid kami kag ga dagwat dagwat lang, nagadalagan gid ako sa Barbaza Coop kag nakabulig gid tanda sa pinansyal nga kinanglanan paagi sa andang serbisyo nga loan. Sara lang kami ang nabuligan ka Barbaza Multi-Purpose Cooperative kag duro pa nga mga myembro ang madangtan ka grasya nga halin sa aton kooperatiba. Salamat sa Barbaza Multi-Purpose Cooperative."



Liberty Gimotea
Brgy. San Antonio,
Barbaza, Antique

Also, Executive Order (EO) 273 or the Philippine Plan for Gender-Responsive Development (PPGD) 1995-2025 outlines the policies, strategies, programs and projects that the government must adopt to enable women to participate in and benefit from national development.

In faithful compliance and support, Barbaza MPC is defining its GAD Program which acknowledges the "equal and inalienable rights" of every individual, and the "recognition and protection of their fundamental human rights and freedoms. Consequently, women and men must participate equitably in the development for any adequate measure of sustainability to be realized. We make certain that gender equality and equity must be central to all coop development initiatives. To achieve substantive equality, it is important that men and women are not discriminated against because of social norms and expectations. The core role of the BMPC GAD Program is to endow every individual with the required conditions for actualizing human functioning, in other words, to provide them with necessary capacities and opportunities, and must arrive at the basis for a good quality of life and well being for all, and the most effective and sustainable development outcomes. It is our desire that to incorporate a gender perspective in all development planning as the strategy for promoting gender equity and 'fairness' so that development planning itself becomes fundamentally gendered and to identify and establish a framework with the mandate to initiate, coordinate, implement, monitor and evaluate gender responsive development plans.

It is worth emphasizing that gender equality strives for a balance between both sexes. This program is committed to ensuring that the concerns of both sexes are examined and addressed in the areas which have been deemed most important.



COOP'S ROLE FOR GENDER AND DEVELOPMENT

COOP BASICS Glossary of Useful Terms

1. Common Shares Capital shall be issued only to regular members. Its holders shall be entitled to vote and be voted under the principle of one-man, one vote principle, and shall receive interest, the rate which should not exceed the normal rate on investment.

2. Preferred Share Capital may be issued to regular and associate members. However, associate Members shall not be eligible to vote nor be voted on account of such shareholdings but shall be entitled to, among others the following: **a.** Preference in the payment of interest as provided for in the Bylaws of the cooperative; and **b.** In case of liquidation, priority in the distribution on Preferred Share Capital shall be prescribed in the By-laws of the cooperative.

BMPCIANs provides an opportunity to celebrate all the successes of the Cooperative and provide news about our Coop. It is designed to inform members and also non-members about the achievements and the relevant opportunities at Barbaza Multi-Purpose Cooperative. The publication keeps people well-informed and up to date with the latest events. It is another important element in establishing strong member-cooperative relations.

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