

BMPCIANS

Official Publication of Barbaza Multi-Purpose Cooperative



BMPC CEO and Officers receive the CDA 2018 Gawad Parangal Award as the Most Outstanding Primary Cooperative Large-Billionaire Category Regional Level

IN THIS ISSUE

COOPERATIVE MONTH CELEBRATION 2018	page 1
BMPC 2018 YEAR END MANAGEMENT REPORT	page 2
BMPC 2018 YEAR END HIGHLIGHTS	page 3
EDITORIAL: GOVERNMENT ROLE ON GAD	page 4
WHAT MEMBERS SAY?	page 4

COOPERATIVE MONTH CELEBRATION 2018

By: Paul Philip C. Tolentino

October marks the annual celebration of Cooperative Month throughout the nation. This month-long celebration is traditionally recognized and participated in by the cooperatives and their members, the government sector, non-government organizations, and the entire cooperative movement by way of conducting and participating in the activities that promote cooperativism, and impact to social and economic development.

The National Cooperative Day which was held on October 20, 2018 with the theme "Cooperatives: Partner for Building Resilient and Empowered Communities Towards a Better and Stronger Philippines". It was a nationwide simultaneous celebration, where cooperatives gathered in their respective districts. Coop Federations, Unions, League of Cooperative Development Officers of the Philippines and the Philippine Cooperative Center cascaded the celebration to primary cooperatives and ensured maximum participation. As an expression of coop solidarity, participants were encouraged to wear the "integration shirt".

In the Province of Antique, the 2018 Coop Month was celebrated in the Municipality of Pandan, Liberman Sports Complex. The Barbaza Multi-Purpose Cooperative, together with other cooperatives in the province, marched inside the sports complex wearing the blue integration shirts.

With hundreds of participants, the venue was fully packed. Before the program proper, a tree planting activity was conducted in the Pandan Arboretum and Eco Park and was followed by a Eucharistic Mass held at the Parish of St. Francis Xavier, Pandan. The program started with an opening prayer, followed by the singing of the National Anthem then reciting of the Cooperative Pledge and



Blue Integration Shirt clad cooperators of different Coops from Antique

singing of the Provincial Theme Song and Cooperative Hymn.

During the event, each coop showcased its own and members products. Coop Taxation, Social and Performance Audit were some of the tackled topics. One of the important activities during the Cooperative Month Celebration was the Gawad

Parangal Awarding/Recognition of Outstanding Coops. Outstanding cooperatives were recognized for their exemplary performance and contribution to the cooperative movement.

CDA VI awarded San Jose MPC as the Most Outstanding Primary Cooperative Millionaire Category Regional Level, and awarded Barbaza MPC as the Most Outstanding Primary Cooperative Large Scale Category (Billionaire) Regional Level. It was announced the Barbaza MPC is a nominee for the CDA Gawad Parangal 2018 where Barbaza MPC bagged the 2nd Place for the Most Outstanding Cooperative Large Scale Category (Billionaire) National Level. The celebration deepened people's awareness and importance in nation building, and contribution to sustainable economic development. Through these vital undertakings across the regions, the cooperative movement is strengthened.

Did you know?

Cooperative Month celebration was institutionalized when Proclamation No. 493, s. 2003. Declaring the Month of October 2004 and every year thereafter as Cooperative Month was signed by former Pres. Gloria Macapagal-Arroyo on October 29, 2003, which the proclamation stated that "the Cooperative Development Authority shall, in coordination with other agencies of government, primary cooperatives, local, regional and national federations and union of cooperatives and the cooperative development councils, initiate activities and programs within the month to raise the consciousness of our people to join the cooperative movement and uphold the principles and values of cooperativism".



Participants recites the Cooperative Pledge

2018 YEAR END MANAGEMENT REPORT

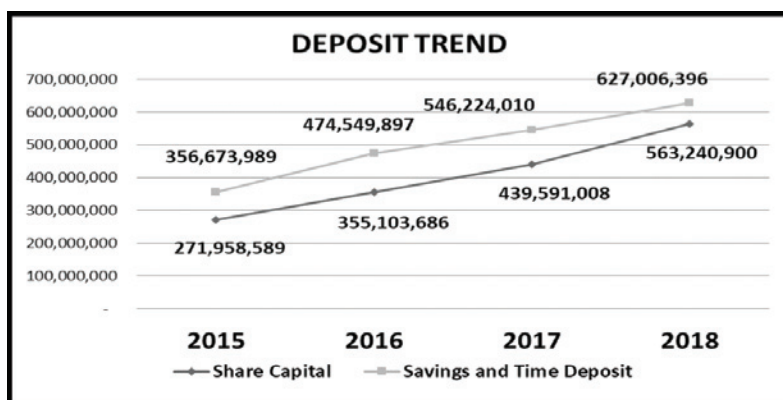
By: Erwin Baña

Barbaza Multi-Purpose Cooperative continues to soar high as it takes its operation into a higher height. The organization manages to go beyond the target for the year 2018. Indicators like membership, loan releases, deposits and more importantly the consolidated income deliver positive numbers to the organization. The untiring effort of staff, good governance of the officers and patronization of its growing members contributed to another successful year for the cooperative. As the cooperative continues to expand its area of operation the members continuously believe that its presence in the community is relevant affecting not only its members but the community as a whole.



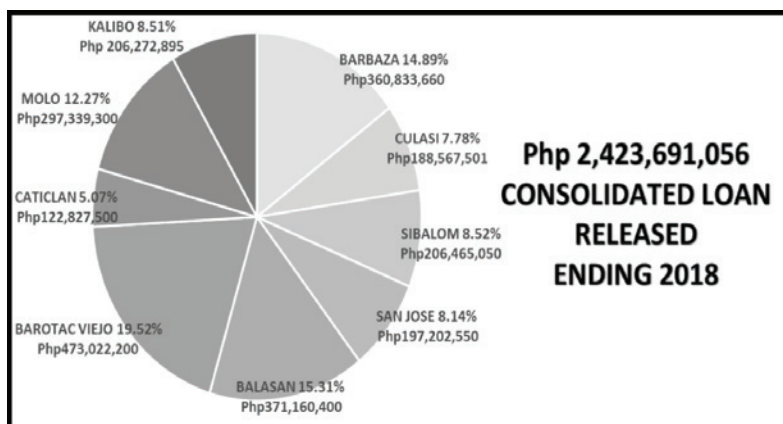
Membership as December 2018 has reached a total of 80,430 or an increased of 16.86% as compared to the previous year data. With this growing number, Barbaza MPC has instilled to the community the importance and the benefits of the organization. Despite the growing number of cooperatives operating with in the region, Barbaza MPC is still the choice as partner in development.

For the year 2019 Barbaza MPC is hopeful that it will surpass the previous year data. With the opening of a new branch, Barbaza MPC is determined not to expand its business but to extend its services so all those in need will be reached and served.



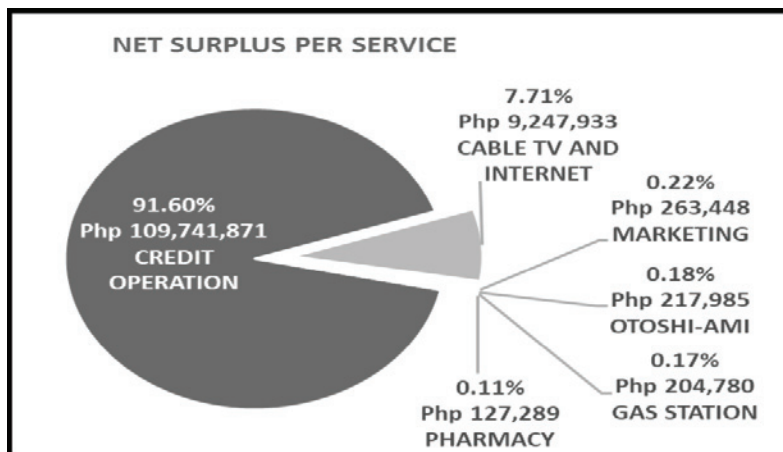
Barbaza MPC members continue to consider the organization as trusted depository bank evidenced by increase on deposit for the year 2018. For the year 2018, BMPC generated a total of Php 1,235,247,296 for both share capital and regular savings. As for share capital there is an increase of Php 123,649,892 or 28.13% while savings deposit has an increased of Php 80,782,386 or 14.79%.

The increase is attributed to raffle promo that the cooperative offered starting January up to December 2018. Also, compliance to the required share capital of Php 2,500.00 is also one reason why the balances increased. For the year 2019 Barbaza MPC is still positive that it will continue to generate more deposits.



Barbaza MPC for the year 2018 released a record high of Php 2.4 Billion to its member borrowers an increase of 23.10% compared to previous year release. Out of this total release, 37% is productive loan or loan with the purpose of income generation project or investments while 63% is providential loan or loan with purpose of expending for non-income generating like educational and capital asset acquisition. Branches in Iloilo like Barotac Viejo and Balasan released the highest with 19.52% and 15.31% respectively while Caticlan branch has the least release for the year 2018.

Barbaza MPC is targeting that member borrowers will continue to avail services of the cooperative for financial help and for long term investments like putting up businesses and other income generating services that will make them financially stable and independent.



2018 has been a successful year for the organization as it has a total consolidated surplus of Php 119,562,892 the highest surplus ever recorded as of the current year. Credit being the prime income generating unit contributed the highest with 91.60% share out of the total surplus. Other services except Coop Ocean View Resort also generated a positive ending balance on the statement of financial operation with aggregate amount of Php 10,061,435.

The Coop Resort has a net loss of Php 239,514 after two months of operation despite generating a gross sales of Php 959,311.56. The net loss is the result of high capital expenditure recorded as pre-operating cost which amortized on a monthly basis. Just like other division, the management is hopeful that coop resort will also have a surplus for the year 2019.

2018 YEAR END HIGHLIGHTS (July to December)

By: Paul Philip C. Tolentino

TRAININGS AND SEMINARS

In adherence to the fifth cooperative principle that states "to provide education and training for their members, officers, managers and employees so they can contribute effectively to the development of their cooperative" Barbaza MPC send its members and personnel to trainings and seminars. The following are the trainings and seminars attended by selected staff and officers from July to December 2018: Employees and Employers Forum, Laboratory Coop, Financial Management Training, Anti Money Laundering Refresher Course, Family Enrichment Seminar, Gender Equality Resource Center, Cooperative Leadership and Management Program, Performance Management System, Training on Project Development and Management for the Prospective Accredited Co-Partners of DOLE in the Implementation of DILEEP, Benchmarking for SSF Project and Mid Year Planning for Diaspora and LSE Members Forum. Through this continuing education and training, Barbaza MPC equips its staff and officers to be more proficient, effective, and productive.



Selected BMPC Officers and Staff listen to a speaker on Project Development and Management conducted by DOLE

ASSEMBLIES AND MEETINGS

Barbaza MPC sends officers, staff and managers to attend various meetings and assemblies of partner federations, coops and institutions. These gatherings are also opportunities to learn and build relations. The following are the assemblies and meeting attended from July to December 2018: AFFCUI Ownership Meeting, Regional Affiliates Meeting, Asian Credit Union Forum, PCF Ownership Meeting, AFFCUI 50th Golden Anniversary, NATCCO Ownership Meeting, National Cooperative Summit and Officers Summit.



National Cooperative Summit

SOCIAL SERVICES

Barbaza MPC continuously conducts and facilitates social programs for a sustainable development of its community. During its 53rd founding Anniversary, Barbaza MPC conducts a simultaneous tree planting across its 9 branches. Every branch anniversary, Barbaza MPC also conducts a blood letting program for the Coop Blood Bank where members can run to in times of emergency. Barbaza MPC also conducted Visita Selda program at Culasi BJMP where a total of **58** beneficiaries received free medical check up, medicines, and basic grooming gift. During the Elderly Week, Barbaza MPC also conducted Sugod Bahay Elderly where a total of **45** Deserving Senior Citizens from all over the branches were surprised when they received rice, grocery packs and housewares. During the Christmas Season, a total of **90** indigent members were given with Christmas Gift Packs from the Coop.



A pose with a beneficiary of Sugod Bahay Elderly Program

LAKBAY ARAL

Staff and Officers from Tumalalud Farmers Multi-Purpose Cooperative of Mambusao, Capiz visited Barbaza Multi-Purpose Cooperative last Oct. 27, 2018 for their Lakbay Aral Activity.

MORTUARY UPDATES

A total of Php 4,652,500.00 worth of mutual benefits (LEMOs and COLISAP) was disbursed to 285 beneficiaries of deceased members from January to December 2018.

COOPERATIVE ACTIVITIES

Barbaza MPC Celebrated its 53rd Founding Anniversary last July 20, 2018, with multiple activities and programs all over its branches. Membership Education Seminar was held in all branches to report development, status and a discussion on topic about Gender and Development. Provincial Coop Month Celebration in the Municipality of Pandan last October 20, 2018, Financial Literacy Education Seminar was held last October 26, 2018 for the public elementary teachers in Barbaza. District Assembly was held on November 3, 2018 to elect representatives who will attend the next Representative Assembly. Coop Sing-Off, a singing competition of local talents, is one activity sponsored by Barbaza MPC to scout talents who could be hired anytime when their talent is needed. The year-end assessment was conducted together with the inauguration of the Coop Ocean View Resort and the Coop Christmas Party on December 23, 2018.

EDITORIAL: GOVERNMENT ROLE ON GAD

By: Director Alexander Amantillo Jr.

THEORY

Gender and Development was developed in the 1980's as an alternative to the Women in Development approach. Unlike WID, the GAD approach is not concerned specifically with women, but with the way in which society assigns roles, responsibilities and expectations to both women and men. GAD applies gender analysis to uncover the ways in which men and women work together, presenting results in neutral terms of economics and efficiency.

Caroline Moser developed the Moser Gender Planning Framework for GAD-oriented development planning in the 1980's while working at the Development Planning Unit of the University of London. Working with Caren Levy, she expanded it into a methodology for gender policy and planning. The Moser framework follows the Gender and Development approach in emphasizing the importance of gender relations.

The World Bank was one of the first international organizations to recognize the need for Women in Development, appointing a WID Adviser in 1977. In 1984 the bank mandated that its programs consider women's issues. In 1994 the bank issued a policy paper on Gender and Development, reflecting current thinking on the subject. This policy aims to address policy and institutional constraints that maintain disparities between the genders and thus limit the effectiveness of development programs.

National Commission on the Role of Filipino Women (NCRFW)

Presidential Decree No. 633, dated January 7, 1975, established the National Commission on the Role of Filipino Women now called the Philippine Commission on Women. development at national, regional and international levels, and to ensure further equality between women and men."

Executive Order 273 or Philippine Plan for Gender-Responsive Development, issued on September 9, 1995 and signed by President Fidel V. Ramos, adopted the Philippine Plan for Gender-Responsive Development 1995-2025 that outlines the policies, strategies, programs and projects that the government must adopt to enable women to participate in and benefit from national development. EO 273 is mandated:

A. To take appropriate steps to ensure the full implementation of the policies/strategies and programs/projects outlined in the Plan in accord with our constitutionally guaranteed human rights; B. To institutionalize GAD efforts in all government agencies and instrumentalities to "take appropriate steps to ensure the full implementation of the policies/strategies and GAD programs/projects outlines in the Plan.



Gov't Helping and Empowering Women

Cooperative Development Authority (CDA)

In 2013, the Philippine government agency Cooperative Development Authority issued Memorandum Circular No. 2013-22 that is known as the "Guidelines in Mainstreaming Gender and Development (GAD) in Cooperatives." The guidelines in MC No. 2013-22 will help co-ops in the Philippines pursue a clear path in achieving gender equality (GE). MC No. 2013-22 has these salient features: A. disseminates to the co-op sector the GAD mandate of the government so as to ensure the promotion of GE and institutionalization of GAD in policies, programs, and other activities of co-ops B. mandates the monitoring of progress in the implementation of GAD programs and activities of cooperatives toward achieving GE C. describes GAD mainstreaming's aspects; mechanisms and instruments; and the functions and responsibilities of all advancing gender in the coops.

An Act Providing For The Magna Carta on Women

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) Nonderogatory 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



Eileen Balderos
Barotac Viejo, Iloilo

"Tuig 2017 ako nagpa miyembro sa Barbaza MPC apang ginbali wala ko kag akon ini ginpabay-an bangud sa akon pagtan-aw wala man ako sang kwarta nga ihulog bilang "savings" kay husto lamang and akon kita sa kinahanglanon sang akon mga kabataan. Apang sang naka obra ang akon bata sa Barbaza MPC gin eksplikarang niya ako sa kung anu ang Coop kag and mga programa nga makaayo sa isa ka miyembro. Nagpadayun ako sa akon pagka miyembro, naka avail ako sang accident insurance, may man ako LEMOS kag COLISAP. Daku nga pasalamat bangud bug-os nga pamilya katapo na sang kooperatiba. Naka avail namn ang akon duwa ka bata ka Medical Reimbursement. Subong madamo sa amon barangay ang nagakadto sa balay kag mamangkot nahanungod sa Barbaza MPC. Madamu ang kooperatiba nga programa nga makabulig sa tawo nga labing kubos kag madamu na gid ang nabuligan ka Barbaza MPC. Naga pati ako nga padayun ang pag-uswag kag pagdaku sang sini nga Coop. Madamu nga salamat."

Barbaza MPC. Madamu ang kooperatiba nga programa nga makabulig sa tawo nga labing kubos kag madamu na gid ang nabuligan ka Barbaza MPC. Naga pati ako nga padayun ang pag-uswag kag pagdaku sang sini nga Coop. Madamu nga salamat."

COOP BASICS Glossary of Useful Terms

- 1. One Member, One Vote:** Members are entitled to one vote each when making decisions and no more despite their rank, level, age, years they've been in the Coop, financial commitment or anything else.
- 2. Majority Based:** This is a form of decision making in which only more than half (50%) of the members need to vote for a decision to pass.
- 3. Consensus:** This is a decision making process in which everyone has to agree on something for it to pass a vote and be decided on. (Unless there are fall back options).

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.

BARBAZA MULTI-PURPOSE COOPERATIVE



headoffice@barbazampc.coop



www.barbazampc.coop



facebook.com/Barbazacoop



(+63) 927 824 8610

BMPC BOARD OF DIRECTORS

CORAZON C. TINGSON
CHAIRPERSON

FELIZA NECESARIO
VICE-CHAIRPERSON

JESSIE PIDO
DELINQUENCY

TEODORO BALLARTA
FINANCE & INVESTMENTS

PAUL PHILIP TOLENTINO
CONTENT CONTRIBUTOR

ERWIN BAÑA
CONTENT CONTRIBUTOR

PETER NAMBONG
CARTOONIST

ALEXANDER AMANTILLO JR.
GENDER & DEVELOPMENT

JOHNNY LUCES
AGRICULTURE

RYAN ALABADO
YOUTH & DEVELOPMENT

LANY EMEJAS
CONTENT CONTRIBUTOR

ALEXANDER AMANTILLO JR.
CONTENT CONTRIBUTOR

PONCIANA VEGAFRIA
COPY EDITOR

EDITORIAL BOARD

FELIMON M. ESPARES
EDITOR-IN-CHIEF