

About the Cover



Celebrating the golden year since its founding, Tagum Cooperative wants every member to be assured that it will never cease to search for ways and means in providing them quality service. Being in the cooperative industry for 50 years, Tagum Cooperative has grown in wisdom thus gaining strength in every hurdle and known for nobility as being awarded and branded by national and international quality systems assessors. Even though Tagum Cooperative will enter a new era, its pursuit for excellence will never falter. The Cooperative will always set its eyes on bettering its financial products and other value adding products to ensure welfare for all its members. Because Tagum Cooperative's products and services are timely and relevant, thus, the continued trust and patronage of its members. For the past 50 years and more years to come, Tagum Cooperative will remain passionate and steadfast to make sure that it will always be on top of its every undertaking. With the drive to further its legacy as a stable and well-rounded financial and social services provider, Tagum Cooperative continues to seek the Almighty's guidance and wisdom in the sustenance of what it has started and a promise for a new era of success and excellence.

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TAGUM COOPERATIVE

50th Annual General Assembly PROGRAMME

March 19, 2017 | Pedro B. San Jose Gym, U.M. Tagum College, Tagum City

PART I:

6:00 A.M.-12:00 Noon
6:00 A.M.-3:00 P.M.
7:00 A.M.-8:00 A.M.

PRELIMINARY ACTIVITIES

Registration
Voting and Encashment of Coupons
Eucharistic Celebration **Most Rev. GEORGE B. RIMANDO, D. D., STh, D.**
Auxillary Bishop, Diocese of Davao

8:10 A.M. National Anthem..... **NENITA R. MALBAS, CPA, MBA**
Director

8:15 A.M. Cooperative Pledge **EDGARDO T. SILAGAN, MPA**
Director

Tagum Cooperative Hymn and Jingle **LESLIE S. CANUTO**
Gender Equality Specialist
Tagum City National High School Dance
Theater Guild

8:25 A.M. Intermission Number.....

Acknowledgment of Guests and Members **EVELIA R. SATOR, Ed.D.**
Director

Acknowledgment of Officers **MIRIAM R. BALOYO, CPA**
Director

Welcome Address **MONICA L. SALIDO, M.M.**
Chairperson

C.Y. 2016 Operational Highlights **JURIS D. PEREZ, CPA, MBA**
General Manager/Chief Executive Officer

9:15 A.M. Presentation of Candidates for Election..... **VICENTE P. BINAG**
Chairperson, Election Committee

PART II:

9:30 A.M.
12:00 Noon

BUSINESS ASSEMBLY PROPER

Call to Order
Proof of Due Notice
Declaration of Quorum
House Rules
Consideration and Approval of the Minutes of the 49th Annual General Assembly
Business Arising from the Approved Minutes of the 49th Annual General Assembly
Presentation of Tagum Cooperative Officials' Reports:

- a. BOD and Management
- b. Audit Committee
- c. Election Committee
- d. Conciliation-Mediation Committee
- e. Ethics Committee
- f. Education Committee
- g. Gender Equality Committee
- h. Youth Dev't & Succession Program Committee
- i. Proposed Joint Officials' Recommendations:
 1. Opening of Three (3) Full-Operating TC Branches in 2017 and 2018
 2. Proposed Amendments to the TC Articles of Cooperation and By-Laws

External Auditor's Report - Reyes, Tacandong and Company (RTC)
CY 2017 Budget Presentation
Declaration of Patronage Refund and Interest on Share Capital
Recess
Business Proper will resume in Davao City on March 26, 2017

PART III:

1:00 P.M.
1:20 P.M.

PROGRAM

Video Presentation of the 50th Tagum Cooperative Golden Anniversary Activities
Message **MONICA L. SALIDO, M.M.**
Chairperson

2:00 P.M. Introduction of the Keynote Speaker..... **FE J. ADLAWAN**
Vice-Chairperson

2:15 P.M. Keynote Speech..... **Hon. LEONCIO B. EVASCO, Jr.**
Cabinet Secretary
Represented by: **Atty. MAIA CHIARA HALMEN REINA A. VALDEZ**
Undersecretary / Office of the Cabinet Secretary

3:15 P.M. Special Number **LOETCHER LI C. IDUL**
Grand Champion, Tawag ng Tanghalan
sa Tagum Cooperative

3:20 P.M. Awarding Ceremony Awards Committee:
Coordinators: **MONICA L. SALIDO, M.M.**
MIRIAM R. BALOYO, CPA
BRENDO B. BAYOCOT, CPA
Chairperson: **JURIS D. PEREZ, CPA, MBA**

Acknowledgment..... **EDUARD C. AMOGUIS, Ed. D.**
Director

Part IV

Raffle Draw Raffle Draw Committee:
Coordinators: **NENITA R. MALBAS, CPA, MBA**
EDUARD C. AMOGUIS, Ed. D.
Chairperson: **JOAN P. ALMENDRAS**

Assembly Moderators

Engr. ARLENE A. KING, ME, SEAD
REBECCA C. SAGOT, Ed. D.
GLORIA B. SUBONG
JONALYN LI. PASQUITO, ME, EM
MS. ROMELA T. PANGANDOYON

Host:

KATHERINE LOU S. ARNILLA

Assembly Recording Secretary:
AMELITA F. CANOY

Ground Coordinators:

JOY FRITZ H. JOSOL
LEEVEN G. GRANADA

LOURENCE T. CAGA-ANAN
JOHN C. CAMACHO, R.N.

TAGUM COOPERATIVE

50th Annual General Assembly PROGRAMME

March 26, 2017 | SMX Convention Center, S.M. Lanang Premier, Davao City

PART I:

5:00 A.M.-6:00 A.M.

PRELIMINARY ACTIVITIES

Simultaneous Eucharistic Celebrations at the following churches:

- St. Francis of Assisi Parish, Maa, Davao City
- San Pedro Cathedral, Davao City
- St. Jude Parish, Davao City
- Sta. Ana Shrine Parish, Davao City
- Redemptorist Church, Bajada, Davao City
- St. Paul Parish, Matina, Davao City
- Immaculate Concepcion Parish, Mintal, Davao City

7:30 A.M.

Presentation of Candidates for Election **VICENTE P. BINAG**
Chairperson, Election Committee

7:30 A.M.-11:00 A.M.

Registration
Voting and Encashment of Coupons

PART II

8:00 A.M.

PROGRAM PROPER

Invocation **NENITA R. MALBAS, CPA, MBA**
Director

National Anthem **EVELIA R. SATOR, Ed. D.**
Director

Cooperative Pledge **EDGARDO T. SILAGAN, MPA**
Director

Tagum Cooperative Hymn and Jingle **LESLIE S. CANUTO**
Gender and Development Coordinator

Intermission Number **KINDRED DANCE TROUPE**

Acknowledgment of Guests and Members **FE J. ADLAWAN**
Vice-Chairperson

Acknowledgment of Officers **MIRIAM R. BALOYO, CPA**
Director

Welcome Address **MONICA L. SALIDO, M.M.**
Chairperson

C.Y. 2016 Operational Highlights **JURIS D. PEREZ, CPA, MBA**
General Manager/Chief Executive Officer

Awarding Ceremony Awards Committee:
Coordinators: **MONICA L. SALIDO, M.M.**
MIRIAM R. BALOYO, CPA
BRENDO B. BAYOCOT, CPA
Chairperson: **JURIS D. PEREZ, CPA, MBA**

Closing Remarks **EDUARD C. AMOGUIS, Ed. D.**

Raffle Draw Raffle Draw Committee:
Coordinators: **NENITA R. MALBAS, CPA, MBA**
EDUARD C. AMOGUIS, Ed. D.
Chairperson: **JOAN P. ALMENDRAS**

PART II:

10:00 A.M.

BUSINESS ASSEMBLY PROPER

Call to Order
Proof of Due Notice
Declaration of Quorum
House Rules
Consideration and Approval of the Minutes of the 49TH Annual General Assembly
Business Arising from the Approved Minutes of the 49TH Annual General Assembly
Presentation of Tagum Cooperative Officials' Reports:

a. BOD and Management	f. Education Committee
b. Audit Committee	g. Gender Equality Committee
c. Election Committee	h. Youth Dev't & Succession Program Committee
d. Conciliation-Mediation Committee	i. Proposed Joint Officials' Recommendations:
	1. Opening of Three (3) Full-Operating TC Branches in 2017 and 2018
e. Ethics Committee	2. Proposed Amendments to the TC Articles of Cooperation and By-Laws

External Auditor's Report - Reyes, Tacandong and Company (RTC)
CY 2017 Budget Presentation
Declaration of Patronage Refund and Interest on Share Capital
Adjournment

12:00 Noon

Assembly Moderators

Engr. ARLENE A. KING, ME, SEAD
REBECCA C. SAGOT, Ed. D.
GLORIA B. SUBONG
JONALYN LI. PASQUITO, ME, EM
MS. ROMELA T. PANGANDOYON

Host:

KATHERINE LOU S. ARNILLA

Assembly Recording Secretary:

AMELITA F. CANOY

Ground Coordinators:

JOY FRITZ H. JOSOL **LOURENCE T. CAGA-ANAN**
LEEVEN G. GRANADA **JOHN C. CAMACHO, R.N.**

CHAIRPERSON'S MESSAGE

Tagum Cooperative: Golden Era of Success and Excellence

Congratulations and longlive, Tagum Cooperative!

Unbelievably true, it has been fifty long years of milestone of success and excellence since we opened our doors. This 2017, we look back to the challenges of our past, assess our current standing and set forth another big dream. Then and now, our Tagum Cooperative has always played a crucial role in improving our lives and promoting social transformation.

From a humble beginning - a church-based cooperative, consisting only of 38 founding members with a startling P80 share capital in 1967. We were then a small organization with very limited financial services. Who would have thought that the visionary steps of our predecessors escalated over time into prominent leap, from simple self-serving banking service to now indispensable social function? Without doubt, our deeply-rooted and unshakeable mission of improving our community's and our own socio-economic and spiritual lives indeed has led our Tagum Cooperative to its present crowning glory.

Amidst the challenges of economic reverses, members and management conflicts, government and political pressures, and other fortuitous events, we relentlessly thrived over time. As we watched other organizations and financial institutions alike zestfully emerged and vanished in no time, we stood strong and firm without faltering of support. Throughout the years, we went through difficult times and encouraging moments. Nevertheless, no stone was left unturned as we learned from all these experiences, which learning we capitalized to purge stumbling blocks on our way to success. We consider difficulties as challenges, problems as opportunities, losses as goals and the affirmative results as our inspiration, the problems as opportunities, the loss as goal and the affirmative results as our inspiration.

From then a highly vulnerable organization, now we are a formidable social institution. We have grown exponentially in numbers and in investments. From 38 members, we are now close to 77,000 members, excluding the nearly 52,000 users, at present. We had no asset then except

our talents, but now we have an astonishing P4.372 Billion worth of assets as of December 2016, and growing at an unprecedented rate. From then P80, we put up P 1.416 Billion total share capital as of December 2016, over 25% higher than the previous year. We constantly surpassed our yearly target as we now have a P326.05 Million net surplus. In keeping with our growth, our products and services have become comprehensive, from savings and loan service to insurance and funeral services. We also erected a fully functional Budgetel to provide for low-cost transient accommodation services to our clientele. More importantly, from a single local main unit in Tagum City, we have established 11 branches across Davao Region and more upcoming in other parts of Mindanao.

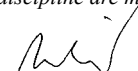
It is axiomatic that pure gold is tested with fire. More than a test, the fire of our unwavering commitment and utmost trust and confidence is the very reason that our cooperative turned gold today. Should we turn diamond or make another fifty years more? The future rests upon no one but ourselves by keeping our fire burning, radiating light to others and giving warmth to one another. We may have accomplished so much as evidenced by the numerous recognition we received from various renowned award giving bodies; local, regional, national and even international cooperative networks. To highlight, we are branded with Silver A-1 Competitive Choice for Excellence in Service and Soundness (ACCESS) Certificate for two consecutive times given by the Association of Asian Confederation of Credit Unions (ACCU) in 2015 at Bangkok, Thailand and in 2016 at Incheon, South Korea. However, we cannot rest on our laurels because we still have more rooms for improvements and a long way to go for our future generations.

Our culture of success and excellence emanated from no less than our TAGUM COOP core values deeply encrypted in our consciousness—Trustworthiness, Accountability, God-Centered, Unity, Member-friendly, Competence, Optimism, Openness, and Passion. There may be no exact or fixed formula of success, but to us these core values complexed with each member's full trust, confidence and financial discipline have paved our way to this year's golden harvest.

From then a simple economic enterprise to now outstanding landmark of excellence, becoming an exemplary empire in financial cooperation soon is not an elusive dream. We envisioned our cooperative to be an icon of trust and excellence in social and financial services, and with the way we put things in place, we surely are traversing the right direction. At present, we are admired for our revolutionary strategies, which not only amplified our internal economy but also in one way or another have greatly contributed to achieving inclusive growth and poverty alleviation efforts in our country.

In essence, our cooperative exists so that we could help one another to work together and move forward in a collective way, while observing mutual respect and considering everyone's welfare. We, however, embraced a more sensitive and passionate perspective as we put God as the center of all. More than the assets and profits, we value lives and dreams. We put human dignity a paramount consideration. Thus, within our structure, there is no distinction, no gender, no age, no solitude, all are but equal and united as one family. We reached out to the needy and helpless, educate the uninformed and equip people with life skills to cope with the challenges of our fast-pacing time. All these, done in pursuit of our lofty ideals while taking full account not only to the affairs of our cooperative but also to our individual acts and to the lives of others. These attributes set us apart from the rest and made us what we are now and what we become in the future.

All told, our fifty years of existence is an incontrovertible proof of excellence but we do not stop here. Greater challenges await us from the local scene up to a global competition. Our continuing support, trust, confidence and financial discipline are more than ever a must.


MONICA L. SALIDO
BOD Chairperson





MALACAÑAN PALACE Manila

My warmest greetings to the Tagum Cooperative as it holds its 50th Annual General Assembly.

Advancing and improving the delivery and accessibility of social services fall under our agenda of change. In line with this, the government acknowledges the valuable contribution of cooperatives in providing clear directions for poverty reduction. As the biggest cooperative in Mindanao, Tagum Cooperative has been our long-standing partner in advancing social development programs. I commend you for being one with our endeavor of ensuring progress in society.

Moreover, I laud the organization for empowering communities through financial assistance and technical support. Let all your recognitions propel you towards continuous innovation. May you uphold your vision of serving and equipping our countrymen in the different regions of southern Philippines. I hope that this milestone will continue to inspire the cooperative to remain the best in their field and be our partner for genuine change.

I wish you a productive general assembly.

A stylized, handwritten signature of Rodrigo R. Duterte in black ink.

RODRIGO R. DUTERTE
President





Republic of the Philippines
Office of the Vice-President

Our warmest greetings to the good men and women of Tagum Cooperative!

We offer our sincerest congratulations to your organization for providing what has now been 50 years of excellent, award winning service to the people of Mindanao. We extend that congratulations to each and every one of you present at this 50th anniversary celebration for the invaluable work you have provided to make this triumph possible.

We wish you all the best on this occasion as you celebrate and reflect on these achievements, and we wish you all the best as you carry this legacy into the future.

Mabuhay tayong lahat!


LENNROBRIDO
Vice-President



Republic of the Philippines
House of Representative
Quezon City, Metro Manila



Warmest greetings to Tagum Cooperative as you hold your 50th Annual General Assembly!

Tagum Cooperative is highly regarded as one of the best and biggest cooperatives in our country. Your journey to success is really commendable. I agree that your journey is indeed a golden era of success and excellence.

A multi-awarded cooperative and a Hall of Famer in the CDA's Gawad Parangal, Tagum Cooperative is certainly an inspiration to other cooperatives in the country.

I wish that all the success you painstakingly worked on collectively over the years will continue to soar. It is in sustainability that we can continue our mission of lifting our brothers and sisters from the bondage of poverty.

I pray for your continued commitment to cooperativism, to serve the members and the community and to contribute to the development of our country.

The Coop-Natcco Party remains your partner for development. May the good Lord always shine His light upon all of us so we will have the wisdom and strength to pursue our mandates.

Congratulations once again for reaching another milestone. Happy Golden Anniversary!



HON. ANTHONY M. BRAVO, Ph.D.
Representative, Coop-NATCCO Party-list





Republic of the Philippines
House of Representative
 Quezon City, Metro Manila



Warmest Cooperative Greetings!
 Congratulations to the Officers, Management, Staff and Members of TAGUM COOPERATIVE on your 50th Founding Anniversary.

I salute you for your commitment in uplifting the lives of the less fortunate among our people and in giving honor and pride to our beloved City of Tagum.

As you open another year of service, may you continue to be an inspiration to other cooperatives in providing sustainable programs and services to the community.

This humble representation is very much grateful to your support in the last elections. Rest assured that Coop-Natcco Partylist will be your strong partner in the House of Representatives in this 17th Congress.

I wish you more productive years to come.


HON. SABINIANO S. CANAMA
 Representative, Coop- NATCCO Partylist



Republic of the Philippines
Province of Davao del Norte
OFFICE OF THE PROVINCIAL GOVERNOR

My warmest greetings to the members of Tagum Cooperative, as you celebrate the 50th Anniversary of your establishment.

I commend Tagum Cooperative, whose efforts to provide services has nurtured both the personal and economic growth of its members and the community. The programs and services you provide has afforded our people the chance for a better life and opened up opportunities for them to contribute to the socio-economic development of our country.

Your goals and undertakings as a cooperative bolsters our BEST PEOPLE Development Agenda. We have set a higher bar for an effective transformative leadership to ensure the continued relevance and dominance of the province in this age of globalization, providing economic opportunities and sustainability to the Dabaonons.

Celebrate this great milestone of your organization for you deserve it. More than the trophies and medals you have received, celebrate, for you have been a partner of change.

Let this milestone bring forth a stronger will to empower our communities.

Thank you for being part of our movement for change. Together, let us grow into a bridge of social and economic reform, actualizing a more progressive nation.


HON. ANTONIO RAFAEL G. DEL ROSARIO
 Governor, Davao del Norte





Republic of the Philippines
Province of Compostela Valley
OFFICE OF THE GOVERNOR

It has always been my belief that the backbone of our economy is the ordinary people. They perform tasks that fuel businesses, spur growth and propel development. We owe them the life of our community. As former UK Prime Minister Margaret Thatcher said, “the greatest manifestation of development is the growth of small businesses into large ones”. This goal, however, will not be realized without the presence of cooperatives, as small businesses draw their strength from cooperatives.

Cooperativism is one manifestation of the “bayanihan” governance we espouse in Compostela Valley. We consider everyone equal stakeholders in the pursuit for continued unity and progress. As cooperatives heavily rely on the creativity and passion of the ordinary people, it is one example of bayanihan.

With this, I extend my thanks and all greetings of goodwill

to your organization, Tagum Cooperative as you continue to embark in the pursuit of empowering our local businesses. The help you extend allows small entrepreneurs to increase their income, empower themselves through innovations, and contribute to the national economy through social entrepreneurship.

In your 50th General Assembly, I wish all you the best and may you continue in your task of uplifting the lives of our kababayans!

Thank you and may your tribe increase!

Sincerely,


JAYVEE TYRONE L. UY
 Governor



Republic of the Philippines
Cooperative Development Authority
 Office of the President

Felicitations to Tagum Cooperative on the occasion of your 50th Annual General Assembly (Golden Anniversary).

It has been said that the past or the present does not shape the future; your vision does coupled with the single-minded determination to work for it and put it to reality. Mere intention alone creates its own energy, how much more if it is pursued with a strong will.

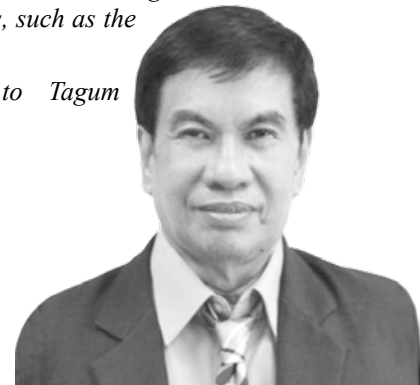
Tagum Cooperative has shown the way on what a cooperative should be. Its accomplishments are the concrete and tangible manifestations of the driving forces that are in the realm of the intangibles. The good governance exemplified by its Board of Directors, the industry and innovativeness poured-in by its management and the values of cooperation and participation of its thousands of members are the pillars of its strength in the long and arduous journey towards making life better for the people. Innovativeness coupled with industry, good governance and cooperation from members are the values that have catapulted the cooperative to achieve an indelible mark of success.

Through cooperatives, all the sectors are now advancing their inherent right as citizens of this country and as responsible members of the community of the Earth. By so doing, the people are now awakened and are serving notice to one and all on the on-going metamorphosis from being just “homo sapiens” to that of being “homo pacem” (human beings for Peace) or “spiritus luminum” (enlightened one) not only among themselves but peace with Mother Earth.

The path toward building a society that is based on social justice, equity and sustainable development is not an easy one. We need leaders who will show us the path and inspire us as well. These leaders should be innovative enough to cope up with the changing times, such as the Tagum Cooperative.

More power and kudos to Tagum Cooperative!


ORLANDO R. RAVANERA
 Chairman





Republic of the Philippines
Cooperative Development Authority
 Davao Extension Office, Region XI

My heartfelt greetings on behalf of the Cooperative Development Authority-Davao Extension Office to the officers and members of Tagum Cooperative in celebration of its upcoming 50th Annual General Assembly.

Your theme for this year: “Tagum Cooperative: Golden Era of Success and Excellence” is indeed a source of inspiration to all its members and stakeholders for half a century of unwavering service to a community of cooperators where business with a heart flourishes.

The International Cooperative Alliance (ICA) has recently crafted the blueprint for the global co-operative movement to advance cooperativism as the alternative development paradigm to address environmental degradation and to put the people at the center of development processes. The blueprint outlines a strategic agenda that positions the cooperatives as builders of sustainability.

We are in a strategic position where we can establish a legacy of a quality business enterprise, a meaningful societal order that will preserve the quality of life for the benefit of our

future generations. We, as a community of business owners should continually work hard towards the achievement of an inclusive growth.

Let us get excited of what this year will bring us, driven by our passion to do more and better for the common good.

God bless you more!



ELMA R. OGUIIS, CSEE
 Regional Director



Republic of the Philippines
Office of the City Mayor
 City of Tagum

EAGLE WINGS Greetings!

50 years continued cooperation and fifty (50) years of sustaining success and excellence is truly worthy of recognition not only locally but nationally and internationally as Tagum Cooperative deserved. My warmest greetings to Tagum Coop as you hold your 50th Annual General Assembly.

For 50 fruitful years, you have been one of our biggest partners in empowering our people not only our Tagumeños but as well as other localities where you have extended your services. You have provided our constituents great opportunities leading to personal and financial improvements. With this, my deepest gratitude to Tagum Coop and its members for being sincere and committed to your mission of improving the socio-economic and spiritual lives of your members and the community through the provision of your services.

I am also extending my warmest congratulations for your excellent performances that were recognized nationally and internationally. You have been champions of your endeavor and truly this year is Tagum Cooperatives Golden Era of Success and Excellence.

As once Ban Ki-moon said, “By contributing to human dignity and global solidarity cooperatives truly do build a better world.” Indeed, you contribute not only on local excellence but globally, giving global competitiveness among others, helping create a better world for the future generations.

As you continue to achieve your goals for the next years, may Tagum Cooperative continue to reach greater heights not only for the Coop’s success but most importantly for the betterment of our beloved constituents. And rest assured that my administration will continue to support your cause as we have one vision and that is towards achieving a better quality of life of our people.

Congratulations once again!

Tagum Tagumpay!

Sincerely yours,

ALLAN L. BELLON, DPA, PH.D.
 City Mayor





Republic of the Philippines
OFFICE OF THE CITY MAYOR
 City of Davao

Warm greetings to all the members of Tagum Cooperative and congratulations on your 50th Annual General Assembly with the theme “Tagum Cooperative: Golden Era of Success and Excellence”.

Cooperatives play a crucial role in our nation’s development, and as one of the foremost open cooperatives in Mindanao, evidenced by the various accolades and recognitions it has received throughout the years, Tagum Cooperative has provided members with the opportunity to help themselves and help others as well. With this, the City Government extends its appreciation to Tagum Cooperative for its contribution to the improvement of the lives of Mindanawons and to the progress of the communities it is present in.

As the cooperative marks its Golden Anniversary, I trust that this milestone will motivate the men and women of the organization to remain committed to its mission of providing financial products and allied services that will improve the socio-economic well-being of its members. Moreover, may you continually strive for excellence and work together as

one community in order for the organization to soar to even greater heights.

I hope that this document will serve to inspire the members and encourage more Filipinos to join Tagum Cooperative not only to give them access to financial opportunities to uplift their own lives, but to allow them to foster the spirit of cooperativism in more people and help create a brighter future for the entire community.

Congratulations and more power to Tagum Cooperative! May you continue to be instrumental in improving the lives of more Filipinos in more years to come!



Sara Duterte
SARA Z. DUTERTE
 City Mayor



Republic of the Philippines
PROVINCE OF THE COMPOSTELA VALLEY
 Municipality of Nabunturan

Socio-economic development through sincere service. The success of the cooperative proves that you have been steadfast to your commitment in providing competent social and financial service to your members. This progress highly reflects the growth of the individuals contributing to maintain the balance of a symbiotic relationship.

I would like to extend my gratitude for Tagum Cooperative’s community empowerment and for the support to the Local Government of Nabunturan. I hope that in the coming years, the Municipal Government of Nabunturan and Tagum Cooperative will continue the

partnership in securing the economic productivity of the people.

To the founders, owners, hardworking employees, and to the growing number of members, I am extending my heartfelt congratulations for your success and excellence!



Chelita C. Amatong
CHELITA C. AMATONG
 Mayor



Republic of the Philippines
Office of the City Mayor
City of Panabo

Mabuhay!

At the onset, I would like to congratulate the officers and members of Tagum Cooperative for collectively lifting fingers and for the growth and development of this financial institution. For five decades of unrelenting service, you have once demonstrated that there is strength and unity and that financial maturity will lead to financial stability.

This year's 50th Annual General Assembly bannering the theme "Tagum Cooperative: Golden Era of Success and Excellence" is not solely devoted to commemorate or make an inventory of statistical facts and numerical figures but a celebration of fruitful existence and productive operation.

The love and dedication that you have espoused among your members in the last 50 years is highly reflective of the mandates and thrusts that you observed. All these years, you have maintained that atmosphere of unity despite the storms that shook and stranded your faith and trust towards yourselves

and towards your cooperative. These events, however, further built your moral disposition and your eagerness to reinvent and innovate. I believe that the present level of work ethics and organizational productivity of your cooperative was anchored on the experiences in the past.

Your golden era already happened in the past and this year's celebration is figuratively a repetition of what has transpired several years back. I am proud to be part of your rebirth.

Tagum Cooperative has been part of the successful nation-building of our country and I am hopeful that you will keep it that way.

Mabuhay and KUDOS!

ENGR. JAMES G. GAMAO
City Mayor



Republic of the Philippines
PROVINCE OF DAVAO DEL NORTE
Municipality of Carmen

My warmest congratulations to Tagum Cooperative for its golden years of exceptional service.

Your commendable awards and achievements speak very well of your enthusiasm and deep commitment to your more than 125, 000 members from the different regions in Mindanao.

The people and officialdom of the Municipality of Carmen joins with you in this celebration as we continue being partners in pursuit for service excellence.

Again, congratulations and May God bless us all!

VIRGINIA J. PERANDOS, ED. D.
Municipal Mayor





Republic of the Philippines
PROVINCE OF DAVAO DEL NORTE
Municipality of Sto. Tomas
 Office of the Municipal Mayor

My warmest greetings to Tagum Cooperative as you celebrate your 50th Anniversary!

Cooperatives have played a large part in ensuring the financial security of Sto. Tomas constituents. Giving them material assistance essential to their survival. 50 long years as cooperative and helping members financially is commendable for it only means that Tagum Cooperative is getting stronger as each year passes.

May this event inspire you to empower your members further, create opportunities for their development, and help them achieve their dreams.

This administration has committed to improve good governance projects and alleviate poverty. With your steadfast

partnership, we will one day reap the rewards of the seeds of change we have sown today. May your solidarity galvanize our people.

I wish you a happy and meaningful anniversary.

DANIEL S. BATOSALEM, JR., MDMG
 Municipal Mayor



Republic of the Philippines
PROVINCE OF DAVAO DEL SUR
 City of Digos


For and in behalf of the City Government of Digos, it is my greatest pleasure to extend my sincere congratulations to the Officers and members of TAGUM COOPERATIVE on the occasion of your 50th Annual General Assembly.

Allow me to take this rare opportunity to express how deeply we appreciate the presence of your cooperative being an established icon in the cooperative movement, here in our

beloved City of Digos which clearly manifests your trust and confidence in this humble leadership.

Be rest assured of our support in the pursuit of your goals, dreams and aspirations as you take on another chapter in your journey for another 50 years!

Happy 50th Annual General Assembly to one and all!!!


ATTY. JOSEPH R. PEÑAS, CPA
 City Mayor





Republic of the Philippines
PROVINCE OF AGUSAN DEL SUR
 Municipality of San Francisco
 Office of the Municipal Mayor

I extend my warmest felicitations and congratulations to all the members, staff and officers of Tagum Cooperative, in the event of your 50th Anniversary and, thus, the holding of your Annual General Assembly. Indeed, another milestone which is worth celebrating by all the women and men who are part of this very dynamic and progressive cooperative.

This year's gathering carrying the theme: "Tagum Cooperative: Golden Era of Success and Excellence," harps not only of the success that the cooperative has become but also of the mark of excellence that it has achieved as it continues to offer products to its clientele. Indeed, through its five decades of existence, the cooperative has expanded its operations to other parts of the country, a sign of the growing trust and confidence it has gained from the people it serve.

Indeed, we in San Francisco are lucky that Tagum Cooperative opened its door to our constituents, offering products that are meant to assuage and uplift their economic situation. In so doing, Tagum Cooperative also becomes an

able partner of the Municipality of San Francisco in helping realize its thrust of growth and development for all. For which reason, we in the local government are very much thankful.

Again, kudos to all the women and men who make Tagum Cooperative the success that it is now and the success that it will be, in the future. May you continue to prosper and serve many others, especially the marginalized, and provide them with renewed hope and the means to make their every dream within their reach.

Padayon kita sa malungtaron nga pag-asenso dinhi sa Lungsod sa San Francisco!

JENNY D. DE ASIS, MEM
 Municipal Mayor



**NATIONAL CONFEDERATION
 OF COOPERATIVES**

NATCCO NETWORK

The NATCCO Network congratulates the members, management, staff and leaders of Tagum Cooperative on its 50th General Assembly!

Your theme this year "Tagum Cooperative: Golden Era of Success and Excellence" is an appropriate synthesis of the 50 years of Tagum. Your success and excellence is recognized not just in the Philippines but across the world. Tagum Cooperative is the first coop in the Philippines to have achieved the Silver Excellence for ACCESS branding of ACCU. This makes the cooperative top of the line among cooperatives in Asia. Tagum Cooperative is also the first cooperative to have received the 2015 Galing Pook Citizenship Award from the Galing Pook Foundation. And on numerous occasions, you were given the Gawad Parangal of the Cooperative Development Authority. TC leaders are also well recognized and have held the helm of key national cooperative organizations.

I am very impressed with your commitment to live and breathe the Cooperative Values and Principles. You have grown not only in size and numbers. Your cooperative is proof that no business model can equal

nor exceed the capacity of co-ops at promoting social transformation.

Be assured that the NATCCO Network will continue to stand with you, develop new products and services that enable primary cooperatives to serve their members more efficiently, and continually aiming to make the Philippine co-op sector an integrated Network – robust, resilient, and ethical.

We ask you to be an active partner with us in building an integrated network as NATCCO celebrates its 40th year this 2017.

MABUHAY ANG KOOPERATIBANG PILIPINO! More Power to Tagum Cooperative!

Cooperatively yours,

ATTY. ADOLFO A. IBAÑEZ
 Chairperson





PHILIPPINE COOPERATIVE CENTER

90 Balete Drive Ext., Quezon City

It is rare for a cooperative to reach its milestone existence of 50 years. It is rarer still to reach it with such distinction as what Tagum Cooperative has done.

It is, thus, with such privilege that the Philippine Cooperative Center, as the apex organization of the Philippine cooperative movement, congratulate Tagum Cooperative for its 50 golden years of distinguished existence and outstanding service to its cooperators, community and the country.

It has been a very long, yet fruitful journey for your cooperative but this occasion of your 50th Annual General Assembly will give your officers and members the time to reflect on the obstacles you have encountered, coupled with all the triumphs you have achieved, as you look forward to new challenges on your quest for service with excellence. The list of awards, recognitions, and accolades from prestigious bodies both locally and globally all reflect on your never-ending efforts

to work for the best that there is, for the movement to emulate, and for the country to take pride in. Allow us, then, to quote an inspiration from the late great African-American educator, author and civil rights advocate Booker T. Washington, who said, "Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome." Mabuhay ang Tagum Cooperative! Mabuhay ang Kilusang Koopertiba!



Hamilcar T. Rutaquio
HAMILCAR T. RUTAQUIO
Chairperson



CLIMBS LIFE AND GENERAL INSURANCE COOPERATIVE

CLIMBS Bldg., Upper Zone 5,
Bulua, Cagayan de Oro City

As change is a constant thing in this world, our goal is to stay relevant to our members by providing a complete financial solution.

As a cooperative, this would not be possible without moving and looking for solutions beyond limitation for success is not merely achieved by one person; it involves cooperation and unity brewed with camaraderie in working towards a common purpose. This is what cooperative is about. This is what we are about.

We must not forget that in times of hardships, there are people who care. And, as a cooperative that cares for our members, we work hard to be able to give services when our aid

is needed. We exist for a purpose, and this is to fulfill dreams and expectations of our fellow cooperators.

Above all, we must not forget to thank our Father Almighty for His guidance and blessings.

On your 50th Annual General Assembly, a Golden year indeed, I congratulate you for your achievements. May God guide you in your future endeavors. Mabuhay Tagum Cooperative!

God bless everyone, and again, Congratulations.



Sincerely yours,

Fermin L. Gonzales
FERMIN L. GONZALES
President/CEO

*Tagum Cooperative: Happy 50th and Golden General Assembly!
Warm greetings to all members, management staff and officers.*

Reaching 50 bountiful years of existence marks the strength, sustainability, and trust from members and the community.

The befitting theme of the celebration, “Golden Era of Success and Excellence” depicts the successful journey undertaken by the Coop for five decades. It is right and timely to recall the efforts, sacrifices, and victories the Coop has experienced in promoting the spirit of cooperatives. With the various programs, projects, and activities the Coop has done for the members and the community, we are to show the relevance and importance of cooperatives in the lives of the people. It has grown into a multi-billionaire coop and has become a leading coop in the country as well as in the international arena. The multiple awards and coop brands it obtained are indicators that it has been able to contribute a great deal in the economic development in the region and of the nation.

Tagum Cooperative’s success depends largely to the commitment of its leaders, the loyalty of the management staff, and the unceasing support from the general membership.

It is worthy to note that Tagum Cooperative is one of the pioneer members of MASS-SPECC Cooperative Development Center. As

a primary cooperative, it has been supportive to the programs and activities of its federation.

We, in MASS-SPECC, take this opportunity to express our heartfelt appreciation to the leaders and management of Tagum Cooperative for their relentless effort and support in promoting the seed of cooperativism: philosophy, principles, values, and practices. May the good Lord bless Tagum Cooperative and that it will continue to serve its members in the next coming 50 years.

On behalf of more than three hundred (300) primary members of MASS-SPECC, it is our great pleasure to greet you a Happy 50th Anniversary. May the good Lord be upon Tagum Cooperative at all times.

More power to Tagum Cooperative!



EVELIA R. SATOR, Ed. D
Chairperson




**MODEL
COOPERATIVE
NETWORK**

I would like to extend my warmest greetings in behalf of the Board of Directors, Committee Officers, and Management Staff of Model Cooperative Network (MCN) to the officers and members of Tagum Cooperative in celebration of its 50th Annual General Assembly.

Being nationally and internationally renowned for excellent financial products and social services offered to your members and community, your theme this year: “Tagum Cooperative: Golden Era of Success and Excellence” is indeed fitting for a cooperative of your stature.


Indeed, success is not easy to achieve. It entails hard work and determination. It is not an overnight endeavor but a continuous undertaking. Thus, after years of existence as a cooperative you are now reaping the fruits of your endeavor with much joy and pride.

We at Model Cooperative Network congratulate the Board of Directors, Officers, Management and the general

membership of Tagum Cooperative for the exemplary achievements throughout the years and for continually making Tagum Cooperative a safe, sound and sustainable FOCCUS Cooperative.

We likewise thank you for your continued participation and support to Model Cooperative Network’s goals and endeavors.

May the coming years be more fruitful and grace-filled. To God be all the glory.



FE J. ADLAWAN
Chairperson



CONGRATULATIONS TAGUM COOPERATIVE FOR THE BACK - TO - BACK ACHIEVEMENTS

A-One Competitive Choice for Excellence
in Service and Soundness



awarded during the Asian Credit Union Forum on September 9, 2016
in Incheon South Korea

Finance Organizations achieving
Certified Credit Union Standards



awarded during the 10th FOCCUS Awards Night on September 17,
2016 at Davao Convention and Trade Center, Davao City

BOARD OF DIRECTORS



L to R: Dir. Edgardo T. Silagan, Dir. Nenita R. Malbas, Dir. Miriam R. Baloyo, Chairperson Monica L. Salido, Vice-Chairperson Fe J. Adlawan, Dir. Evelia R. Sator, and Dir. Eduard C. Amoguis

KEY MANAGEMENT OFFICERS



L to R: Ms. Hermarie T. Esmael (BOD Secretary); Atty. Marilda J. Boja (Legal Counsel); Ms. Rosalina S. Argent (Treasurer); Ms. Juris D. Perez, General Manager

MANAGEMENT TEAM



L to R (1st Row / above) Ms. Erybeth F. Plaza (Research and Development Manager); Ms. Maria April V. Villanueva (Funcare Services Manager); Mr. Aristotle D. Aguipo (General Services Supervisor); Mr. Jappeht M. Fortich (ICT Manager); Mr. Sherwin Gabriel C. Petalino (Treasury Manager); Ms. Elsa O. Balagon (Member Benefit and Assistance Business Manager); Ms. Fritzie Joy P. Pelicano (OIC, Budgetel)
L to R (2nd Row/below): Ms. Luna L. Paulin (Comptroller); Ms. Judelyn A. Sanchez (Chief Finance and Administration Officer); Ms. Juris D. Perez (Chief Executive Officer/General Manager); Ms. Vivelyn D. Fronteras (Savings and Credit Group Manager); Ms. Angelina A. Ramos (Human Resource Development Manager)

BRANCH MANAGERS



L to R (1st Row/above): Mr. Eugene Elija H. Veloso (TC Digos); Mr. Jerubi D. Jupista (TC Mintal); Mr. Nathaniel R. Desierto (TC Matina); Mr. Jerry D. Cabanisas (TC Bajada); Mr. Nelson C. Salvalozo (TC Nabunturan)
L to R (2nd Row/below): Ms. Evelyn G. Bungabong (TC Carmen and TC Sto. Tomas); Ms. Ria Diosa A. Caliao (TC Panabo); Ms. Theresa E. Miñoza (TC San Francisco); Ms. Vivelyn D. Fronteras (Savings and Credit Group Manager); Ms. Clyjenee S. Dairo (TC Public Market); Ms. Ma. Linda M. Remoreras (TC Main)

EXPANDED MANAGEMENT TEAM



L to R (1st Row/above): Mr. Jerubi D. Jupista, Mr. Jessie B. Baylosis, Mr. Elven L. Bonghanoy, Ms. Karen Remia S. Cabalanga, Ms. Shen Myrh E. May-as, Ms. Regina Kate Tambal, Ms. Maryjoan A. Boque, Ms. Theresa E. Miñoza, Ms. Ria Diosa A. Caliao, Ms. Clyjenee S. Dairo, Ms. Joan P. Almendras, Ms. Jovie Lou A. Sumatra, Ms. Eve B. Embradura, Ms. Mildred G. Resma, Ms. Gennivie O. Avelino, Ms. Evelyn G. Bungabong, Ms. Ma. Linda M. Remoreras, Ms. Jenalyn M. Rivera, Ms. Joanne B. Legurpa, Mr. Nelson C. Salvalozo, Mr. Jerry D. Cabanisas, Mr. Ceasar D. Dimacuta II
L to R (2nd Row/middle): Mr. Baby Boy Rolly A. Saligan, Mr. Sherwin Gabriel C. Petalino, Mr. Aristotle D. Aguipo, Mr. Jappeht M. Fortich, Ms. Luna L. Paulin, Ms. Judelyn A. Sanchez, Ms. Juris D. Perez, Ms. Vivelyn D. Fronteras, Ms. Angelina A. Ramos, Ms. Elsa O. Balagon, Ms. Maria April V. Villanueva, Ms. Erybeth F. Plaza
L to R (3rd Row/below): Mr. Jacob Philip Q. Banal, Mr. Jerry L. Asuque, Mr. Elmer O. Galletto, Mr. Nathaniel R. Desierto, Mr. Sean Plaza, Mr. Francisco D. Villamor, Engr. Roy Sodje B. Dimagnaong, Mr. Randel R. Cahiyang

The BOD & Management Report

To Our Fellow Cooperators:

2016 marks a great milestone for Tagum Cooperative as we welcome the golden era of continued success and excellence. Our Cooperative is truly humbled with this achievement and we look forward to more years of quality and valuable service to our members and the community.

Growing to be one of the best in the Cooperative arena, Tagum Cooperative has gone the extra mile in attaining the P 4,372B Total Assets and Net Surplus of P 326.05M. The Savings and Credit Group contributed most to this accomplishment followed by the Member Benefit and Assistance (MBA) and FunCare. Our triumphs serve as proof of our member's continued patronage and faith in the Cooperative.

We started 2017 on high notes as we are set to open our 12th Branch in Butuan City, we will launch our commemorative coffee table book and we look forward to several innovations in our products, services, programs and infrastructures.

Financial Highlights



Key Financial Highlights

- Total Assets increased by 27.67% from Php 3,424B in December 2015 to Php 4,372B in December 2016
- Loan Portfolio improved by 20.43% from Php 2,696B in December 2015 to 3,246B in December 2016
- Deposits got better by 32.10% from Php 1,559B in December 2015 to Php 2,059B in December 2016
- Share Capital increased by 25.17% from Php 1,131B in December 2015 to Php 1,416B in December 2016
- Net Surplus grew by 5.72% from Php 308.41M in December 2015 to Php 326.05M in December 2016
- Membership go up by 8.65% from 70,576 in December 2015 to Php 76,682 (Regular - 66,533 Associate - 10,149 Youth - 51,841) in December 2016

Savings and Credit Group (SCG) Report

In addition to more than 93.29% Net Surplus contribution, the Savings and Credit Group (SCG) highlights the following achievements:

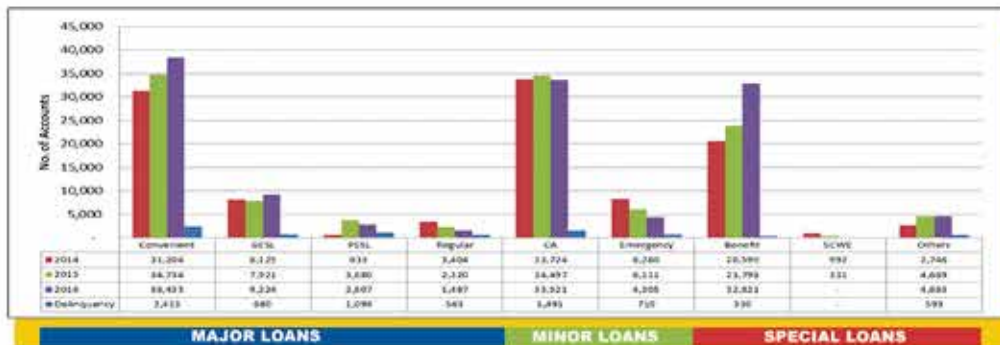
- Tie up with the Electronic Commerce Payment Inc., or ECPay in order to provide Tagum Cooperative members with a wide array of choices for loan payments and deposits thru accredited ECPay merchants from all over the Philippines
- Increase in the loan ceiling of Benefit Loan from Php 30,000.00 to Php 75,000.00 with Loan Protection Plan (LPP) coverage
- Launched specially designed products for Overseas Filipinos and Families thru the TC Overseas Filipinos and Families Wealth Building (TC OFFWEB), Heroes Grow Installment Savings for Tomorrow (GIFT) and TC Overseas Pinoy Premium Savings (TCOPPS)
- Introduced the TC Hotline numbers (Smart and Globe Lines) which enable members to send queries and report complaints
- Reduced the interest rates for Convenient Loan, Regular Loan, and Staff Salary Loan from 2% to 1.75%, while the service fee of the Government Employee Salary Loan (GESL) from 2% to 1.50% per month



Credit Management Report

The growth in our loan portfolio and low delinquency rate is brought about by the quality products that we offer to our members.

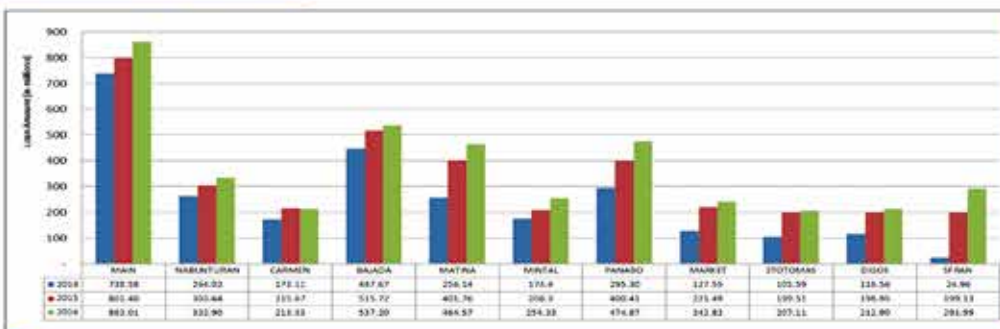
NUMBER OF LOANS ACTED AND RATIFIED PER LOAN TYPE



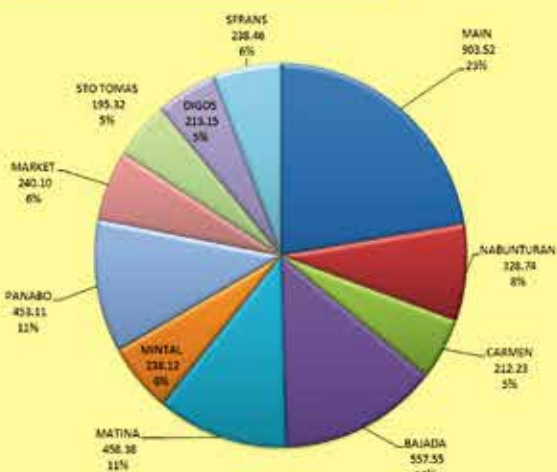
AMOUNT OF LOANS ACTED AND RATIFIED PER LOAN TYPE



AMOUNT OF LOANS ACTED AND RATIFIED PER BRANCH



LOAN COLLECTION REPORT FOR THE YEAR 2016



Infrastructure and Facility Development

We continue to upgrade our facilities to better serve our members thru the initiative of the General Services Office and the Special Projects Office

- Facilitated the transfer of the Information and Communication Technology (ICT) and the Communications, Education and Community Development (CECD) Offices to the TC Main Annex Building
- Installed fiber glass boards, basketball rings, digital scoreboard and shoot clock in the TC Gymnasium, Main Office
- Spearheaded the restoration and enhancement of coop facilities in all branches

Member Benefit & Assistance

Tagum Cooperative's Coop Assurance Center (CAC) has been of service to the members for more than 8 years with the hereunder achievements in 2016:

- Celebrate the Himsug Pamilya Program's (HPP) 10th year anniversary with various free medical services
- Extend free annual physical examinations to 2,589 members amounting to P 865,901.56
- Roll our free clinics:



- Free Consultation
- FBS/ECG/Cholesterol/Uric
- Eye Screening
- Dental Screening & Extraction
- Prostate Detection and Checkup
- Pap Smear
- Bone Scanning
- Foot Screening

Give away benefits as follows (in comparative figures):

BENEFITS	2015	2016
Life and Non-life Insurance	Issued 13,168 insurance with gross premium of Php 7,405,476.58 134 members claimed.	Issued 19,814 insurance with gross premium of Php 7,616,197.83 155 members claimed Php 1,010,148.01
Mortuary	Beneficiaries of 329 members who died claimed Php 22,135,000 (mortuary) and Php 11,439,225.68 (LPP)	Beneficiaries of 365 members who died claimed Php 24,275,000.00 (mortuary) and Php 9,387,700.00 (LPP)
Hospitalization (HPP)	2,591 members claimed benefits amounting to Php 5,233,921.96	3,021 members claimed benefits amounting to Php 7,496,123.00

FUNECARE SERVICES



Tagum Cooperative provides "from womb to tomb" services to its members and the community. Hence, the TC FuneCare has the following accomplishments for 2016:

- Celebrated the 9th Anniversary of TC FuneCare 1 last March 8, 2016 and the 1st Year Anniversary of FuneCare 2 on March 16, 2016
- Provide Funeral Services to 146 deceased members duly covered by the TC Mortuary Program
- Extend Mortuary Services to 23 indigents covered thru the Community Development Fund (CDF)
- Extend burial assistance to 55 indigents in partnership with LGU Tagum's City Social Welfare Development (CSWD)
- Renewal of the Memorandum of Agreement (MOA) between Tagum Cooperative and the Department of Social Welfare and Development (DSWD) Field Office XI for the burial assistance given to Davao del Norte and Compostella Valley Province constituents
- Participate in various Purok and Barangay activities
- Conduct of the Annual Community Service Activity during the All Saints Day (November 1) and All Souls Day (November 2) at La Filipina Public Cemetery and Glorious Resurrection Memorial Park, Inc. wherein 1,318 people (809 females and 509 males) avail of the free blood pressure check-up with free snacks and drinking water
- Launched the TC Funeral Benefit Plan (Infinity Plan) for only P 365 per year with a corresponding P 25,000 worth of funeral benefits
- Scouted for possible partners in providing funeral services in TC Branches

Research & Business Development

In the 2nd year of its institution, The Research & Business Development was able to:

- Review the Functions and Staffing Requirement of the Safety and Security Department (SSD)
- Develop and launch the TC Overseas Filipinos and Families Wealth Building Products (TC OFFWEB)
- Scout and prepare the documentary requirements for the MICMA nominee
- Craft the following proposals and facilitate the approval of:
 - Motorcycle Plan
 - FuneCare Informants Incentives
 - Amended Procedures and Process Flow for Associate Online Membership Application
 - Self-Serve Kiosk Proposal
- TC Gymnasium Policy
- ECPay Tie-Up
- 50th Anniversary Raffle Promo Mechanics
- TC Budgetel's Partnership with NIDA Rooms
- Policy on Financial Incentives for Marketing Assistant
- Membership Policy Manual
- Loyalty Program Manual
- TC 50th Anniversary Workforce
- New Membership Application Form
- Revalidation of Study and Identification of Possible Strategic Location for Butuan Branch

HUMAN RESOURCES DEVELOPMENT (HRD)

Tagum Cooperative is steadfast in developing empowered professionals that adheres to quality performance standards and good work ethics. We have also provided career advancement opportunities, improved benefits and privileges and highly technical trainings for our empowered employees to ensure global competence.

For 2016, the Human Resource Development was able to:



- Conduct the 1st batch of the Management Development Program (MDP), including the institutionalization immersion program to other Cooperatives
- Assist in the creation of business plans for the branches and business lines
- Enhance the Cooperative's organizational structure
- Conduct re-orientation of policies to employees
- Provide opportunities for advancements to employees thru promotion
- Implement skills-based trainings and workshops
- Conduct of annual employees' gatherings to encourage camaraderie and unity among Tagum Cooperative's workforce
- Expose employees to community development activities
- Participation of employees in external competency-based trainings, both national and international
- Update the employees' record database and 201 files
- Institutionalize the electronic filing of employee's overtime and leave application
- Sustained implementation of the Performance Management System (PMS) and validation thereof to monitor employee's work performance
- Reclassify employees job grade and implement necessary developments
- Institutionalize the Balanced Score Card Project for precise employee evaluation
- Hire Key Management personnel

Institutional Leadership

Tagum Cooperative (TC) continues to aim for excellence in both financial and social services. In this pursuit, TC has been renowned with the multifarious recognitions from prestigious local and international award-giving cooperative entities.

We have sustained the prestigious A-1 Competitive Choice for Excellence in Service and Soundness (ACCESS) Silver Brand as conferred during the Association of Asian Confederation of Credit Unions (ACCUCU) Forum held on September 9, 2016 at Incheon, South Korea.

The Platinum Achievement awards for Finance Organizations Achieving Credit Cooperation Union Standards (FOCCUS) was also bestowed during the 10th FOCCUS Awards Night held on September 17, 2016 at Davao Convention and Trade Center, Davao City.

These awards are highly significant to Tagum Cooperative as reward and recognition for all the efforts and hardships rendered by its Officials, the Management and the Members. Indeed, Tagum Cooperative is "where people invest their trust."

Board of Directors

MONICA L. SALIDO, MM

- Chairperson, Board of Directors of Tagum Cooperative
- Director, Philippine Cooperative Center (PCC)
- Director, CLIMBS Life and General Insurance Cooperative
- Member, Fund Executive Committee of National Confederation of Cooperatives (NATCCO)
- Chairperson, Sisters Society Tagum Cooperative Chapter
- Business Manager, Provincial Council of Personnel Officers
- Credit Union Trainer for Empowerment (CU-TE)
- Credit Union Development Educator (CUDE) in Asia

EDGARDO T. SILAGAN, MPA

- Member, Board of Directors of Tagum Cooperative
- Chairperson, 1 Mindanao Energy Cooperative
- Representative, City Cooperative Development Council
- Credit Union Development Educator (CUDE) in Asia
- Credit Union Trainer for Empowerment (CU-TE)
- Member, Brotherhood of Christian Businessman and Professional
- Chief Executive Officer (C.E.O.), Aromax Business Solutions

MIRIAM R. BALOYO, CPA

- Member, Board of Directors of Tagum Cooperative
- Member, Financial Transaction Committee of MASS-SPECC Development Center
- Member, Audit Committee of CLIMBS Life and General Insurance Cooperative
- Member, Board of Directors of TC Women's Livelihood Cooperative
- Member, Davao Provincial Women's Council
- Public Information Officer (P.I.O.), Sisters Society Tagum Cooperative Chapter
- Representative, Davao City Chamber of Commerce and Industry, Inc.
- Vice President for Fund Development, GSP Davao Del Norte Council
- Credit Union Development Educator (CUDE) in Asia
- Credit Union Trainer for Empowerment (CU-TE)

HERMARIE TORREON-ESMAEL, MA.Ed

- Secretary, Tagum Cooperative
- National Aflatoon Trainer
- Member, Sisters Society Tagum Cooperative Chapter

FE J. ADLAWAN

- Vice-Chairperson, Board of Directors of Tagum Cooperative
- Chairperson, Board of Directors of Model Cooperative Network (MCN)
- Chairperson, TC Education Committee
- Vice-Chairperson, Sisters Society Tagum Cooperative Chapter
- Credit Union Development Educator (CUDE) in Asia
- Member, Board of Directors of TC Women's Livelihood Coop
- Trainer, Gender Equality Program
- Tagum Cooperative Gender Focal Person
- Credit Union Trainer for Empowerment (CU-TE)
- Vice-Chairperson, Parish of Christ the Eucharistic King Lectors Group

NENITA R. MALBAS, CPA, MBA

- Member, Board of Directors of Tagum Cooperative
- President, Tagum City Chamber of Commerce, Inc.
- President, Association of CPAs in Davao Del Norte and ComVal, Inc.
- President- Philippine Institute of Certified Public Accountants (PICPA) Davao del Norte Chapter
- Credit Union Development Educator (CUDE) in Asia
- Credit Union Trainer for Empowerment (CU-TE)
- Member, Board of Directors of Davao Allied Services and Development Cooperative (DALDESCO)
- Secretariat, Sisters Society Tagum Cooperative Chapter
- Member, Board of Directors of TC Women's Livelihood Cooperative
- Member, Board of Directors of Tagum Doctors College, Inc.
- Member, Board of Directors of Cor Jesu College of Digos, Inc.
- President, Coop-NATCCO Party-List Council – Provincial Level
- Auditor, Sagrado Corazon de Jesus Nazareno Parish -Lectors Group
- Accredited Lecturer, Cooperative Development Authority (CDA)

EVELIA R. SATOR, Ed.D

- Member, Board of Directors of Tagum Cooperative
- Chairperson, MASS-SPECC Development Center
- Vice-Chairperson, Ethics Committee of TC Women's Livelihood Cooperative
- President, Palm City Toastmaster Club of Tagum City
- Credit Union Development Educator (CUDE) in Australia
- Vice-Chairperson, Education Committee of the City Cooperative Development Council (CCDC) Tagum City
- Accredited Lecturer, Cooperative Development Authority (CDA)
- Trainer, Gender Equality Program
- Trainer, Sell More for More of ACCU-VOCA of United States Department of Agriculture (USDA) MIN-PACT Project
- Lecturer, Credit Union Trainer Empowerment (CU-TE), Model Cooperative Network (MCN)
- Secretariat, Sisters Society Tagum Cooperative Chapter
- Member, Davao Provincial Women's Council
- Member, Local Council for Anti-Trafficking (LCAT) Women and Children, Tagum City
- Mentor, Capacity Building (CB) Program of MASS-SPECC Development Center
- Representative, Metro South Bank of Manila
- Representative, Mindanao Cooperative Hostel, MASS-SPECC Development Center
- Member, Brotherhood Christian Businessmen and Professional (BCBP)

EDUARD C. AMOGUIS, Ed.D

- Member, Board of Directors of Tagum Cooperative
- Representative/Observer, Bids and Awards Committee of Provincial Government of Davao del Norte
- Credit Union Development Educator (CUDE) in Asia
- Credit Union Trainer for Empowerment (CU-TE)
- National Aflatoon Trainer
- Child Social and Financial Education Advocate

Key Management Officers

JURIS D. PEREZ, CPA, MBA

- General Manager, Tagum Cooperative
- Member, Monitoring Committee of Model Cooperative Network (MCN)
- Auditor, Sisters Society Tagum Cooperative Chapter

ROSALINA S. ARGENT, MBA

- Treasurer, Tagum Cooperative
- Credit Union Development Educator (CUDE) in Asia
- Member, Board of Directors of TC Women's Livelihood Cooperative
- Treasurer, Sisters Society Tagum Cooperative Chapter
- Credit Union Trainer for Empowerment (CU-TE)
- Member, Davao del Norte Provincial Council of Women (DHPCW)

The Board of Directors & Management



AUDIT COMMITTEE REPORT

To Our Fellow Cooperators,

Tagum Cooperative's successful 50 years of existence is crowned by multiple awards in 2016: the ACESS Silver Brand Award (A-1 Competitive Choice for Excellence in Service and Soundness) and the Platinum Award from FOCCUS (Finance Organizations achieving Certified Credit Union Standards). This is the result of the continued support, dedication and commitment of the members, officers and management of Tagum Cooperative.

As we pledged our dedication in improving the effectiveness of internal control, compliance and governance processes of Tagum Cooperative, we hereby present to the members the collaborative accomplishments of the Audit Committee and Internal Audit Section for the year 2016, re-aligned in the four (4) perspectives of the cooperative's operations:

I. FOUR PERSPECTIVES OF CREDIT UNION OPERATIONS

<p>INTERNAL BUSINESS PROCESSES PERSPECTIVE</p> <ul style="list-style-type: none"> Assessed compliance of TC with the laws, circulars and memoranda issued by the Bureau of Internal Revenue, Cooperative Development Authority and Department of Labor and Employment, RA 9520, and, TC Articles of Cooperation and By-Laws. Performed comprehensive audit in TC Main and all Branches to evaluate the efficiency of business operations and ensure that the cooperatives' assets and resources are safeguarded. Conducted audit on the transactions, accounts and operations of TC Funecare, TC Budgetel and CAC/MBA. Conducted Special Audit Activities. Ascertained the distribution of patronage refund and interest on share capital to members based on approved criteria. Conducted examination of loan releases and loan documents in accordance with the approved lending policy. Verified the remittances on Mortuary, Loan Protection Plan and HPP insurance premiums. Verified the disbursements to contractors and project managers for TC Construction/ Renovation projects in accordance with the approved contracts. Audited cash advances of officers and employees which are subject to liquidation in accordance with existing policies and recommended amendments thereto. Conducted annual inventory of fixed assets, unused stationeries and supplies and loan securities and reviewed proper valuation and existence. Verified the list of accounts recommended for charged off by management and ensured its compliance with the approved policy/ guidelines and procedures in charging off/ write-off of loans receivable. Reviewed the list of members recommended for expulsion of membership by management and ensured its compliance with the approved TC By-Laws. Conducted personnel audit and reported observations to the management for appropriate action. Ensured that procurement of goods and services are in accordance to the approved Procurement Policy. Validated TC documents subject for disposal in accordance with Internal Control Policy. Reviewed compliance of management to the 5S Concept. 	<p>MEMBER-CUSTOMER PERSPECTIVE</p> <ul style="list-style-type: none"> Accomplished Performance Report Standards and Cooperative Social Audit for the year 2015 which earned Tagum Cooperative a Very Satisfactory rating and reported to the Board of Directors and management on the areas for improvement. The same was reported to the General Assembly. Conducted account confirmation to members to verify the validity, completeness and accuracy of records of members' accounts. Witnessed and verified customer's evaluations and/or surveys.
	<p>FINANCIAL PERSPECTIVE</p> <ul style="list-style-type: none"> Examined and verified coop's monthly financial statements. Validated PEARLS ratio analysis of TC Main and the branches during the conduct of Comprehensive Branch Audits. Reviewed and verified cooperative's Loan Portfolio Analysis Tool (LPAT).
	<p>LEARNING AND GROWTH PERSPECTIVE</p> <ul style="list-style-type: none"> Attended relevant seminars in accordance with the CDA and Continuing Professional Development (CPD) requirements to enhance & maintain competitive knowledge, skills, and capabilities. Conducted performance appraisal for Internal Auditors. Conducted and served as resource speakers on the orientation and re-orientation of TC Internal Control Policy to all branches and offices Proposed and submitted various internal control amendments to the board. Conducted monthly consultative meetings with top management. Revision of Audit Manual.

I. REPORT ON THE PERFORMANCE AND SOCIAL AUDIT FOR THE YEAR 2016

In compliance with CDA memorandum circular no. 2013-15: Performance Report Standards for Cooperative, we give you the result of the performance and social audit for the year 2016 wherein Tagum Cooperative earned a Very Satisfactory rating both in the performance audit (89.90%) and social audit 85%. Below are the summary of the said audit ratings:

A. Performance Audit

No.	Non-Financial Component	Standard Points	Points Earned 2016	Points Earned 2015
1	Organizational Aspect	74	73	73
2	Social Aspect	4	4	4
3	Economic Aspect	22	22	22
Total of Non-Financial Component		100	99	99
Garnered Points Non-Financial (35%)		35%	34.65%	34.65%
No.	Financial Component	Standard Points	Points Earned 2016	Points Earned 2015
1	Profitability Performance	25	17	17
2	Institutional Strength	20	17	17
3	Structure of Assets	25	22	22
4	Operational Strength (Staying Power)	30	25	27
Total of Financial Component		100	81	83
Garnered Points Financial (65%)		65%	52.65%	53.95%
Total Points		100	87.30%	88.60%
RATING			Very Satisfactory	Very Satisfactory

AUDIT COMMITTEE REPORT

B. Social Audit

No.	Areas of Consideration	Standard Points	Points Earned 2016	Points Earned 2015
1	Organization	15	15	15
2	Membership	35	22	24.5
3	Staff/ Employees	10	10	10
4	Cooperation among Cooperatives	10	8	9
5	Community and Nation	25	25	25
6	Network, Alliances and Linkages	5	5	5
Total		100	85	88.5
RATING			Very Satisfactory	Very Satisfactory

Adjectival Rating	Performance Audit:	Social Audit:
Excellent Performance	91 - 100%	91 - 100%
Very Satisfactory Performance	81 - 90%	81 - 90%
Satisfactory Performance	71 - 80%	71 - 80%
Fair Performance	61 - 70%	61 - 70%
Needs Improvement	60 & below	60 & below



ELECTION COMMITTEE REPORT

To our Fellow Cooperators:

The Election Committee would like to respectfully furnish the Results of the 49th Annual General Assembly Elections held on March 13, 2016 at Pedro B. San Jose Gymnasium, UM Tagum Campus, Tagum City, Davao del Norte and on March 20, 2016 at SMX Convention Center, SM Lanang, Davao City.

RESULT OF THE 2016 TAGUM COOPERATIVE 49th ANNUAL GENERAL ASSEMBLY ELECTION RESULTS (March 13 and 20, 2016)

FOR THE OFFICE OF THE BOARD OF DIRECTORS

NAME OF CANDIDATES	VOTES GARNERED	RANK	STATUS
1. Ms. Fe J. Adlawan	12,301	FIRST	ELECTED
2. Ms. Miriam R. Baloyo, CPA	10,735	SECOND	ELECTED
3. Mr. Eduard C. Amoguis	9,880	THIRD	ELECTED

FOR THE OFFICE OF THE AUDIT COMMITTEE

NAME OF CANDIDATE	VOTES GARNERED	RANK	STATUS
Mr. Mark Louie D. Mahinay, CPA	16,804	FIRST	ELECTED

FOR THE OFFICE OF THE BOARD OF DIRECTORS

NAME OF CANDIDATE	VOTES GARNERED	RANK	STATUS
Ms. Flordeliza L. Alegarbes	8,338	FIRST	ELECTED

INFORMATION

For CY 2015-2016, in the Office of the Board of Directors there were three (3) positions due for election. In the AUDIT COMMITTEE, only one (1) position was due for election while in the ELECTION COMMITTEE the same one (1) position was subject for election.

The Members-in-Good Standing (MIGS) of Tagum Cooperative as of December 31, 2016 reached to Forty Two Thousand One Hundred Ninety Seven (42,197) compared to year 2015 in which the total number of MIGS was Thirty Six Thousand Two Hundred Sixty Seven members (36,267).

The Election Committee together with the assistance of the Information and Communication Technology (ICT) Department continues to refine the program and the processing of the Electronic Voting to deliver a harmonious election process.

Moreover, the Election Committee continued to educate the Tagum Coop members about the E-Voting process with the support of the Education Committee (EdCom) mainly during Ownership Meetings.

Our priority for 2017 is the crafting of the Rules, Procedures and Guidelines for the District Meetings and Annual Representative Assembly Meetings which is set to be implemented this 2018.

RECOMMENDATION:

- Every Candidate must have a minimum Share Capital of Fifty Thousand Pesos (P50,000) upon her/ his filing of Certificate of Candidacy to the Election Committee (ELECOM).
- Every Candidate must have a minimum Regular Savings Deposit of Five Thousand Pesos (P 5,000) upon her/his filing of Certificate of Candidacy to the Election Committee (ELECOM).



CONCILIATION-MEDIATION COMMITTEE (CMC) REPORT

To Our Valued Cooperators,

Pursuant to Article 137 of Republic Act 9520, otherwise known as the Cooperative Code of 2008, reinforced by Republic Act 9285 known as the Alternative Dispute Resolution act of 2004 and in compliance to Section 1 – a and b of Article X of the Tagum Cooperative Constitution and By-Laws, the Conciliation-Mediation Committee is tasked to facilitate the settlement of conflicts/controversy arising between and among members of the Board of Directors, Committees, Officials and Individual members of the cooperative and the same those arising from loan obligations contracted by the members with Tagum Cooperative and other analogous cases shall be brought directly by any party involved to the Conciliation and Mediation Committee for settlement. If no settlement is agreed upon, any party may elevate the same before the regular courts of competent jurisdiction.

Clothed with this mandate, the committee for the past six years had received a total of 2,692 requests for mediation emanating from the 11 TC branches all for the collection of sum of money from our cooperative member-borrowers who failed to pay their loan obligations. These requests for mediation involve a considerable amount that totals to P100,239,566.00. And out of this figure 53.68% or P 53,811,634.43 was collected as a result of the series of mediation conferences conducted by the committee officers.

For 2016, the Committee received 148 requests for mediation and had successfully facilitated the settlement of 64 cases which resulted to the delinquent member-borrowers loan payments of P1,632,969.59 or a 12.48% against the total amount of collectibles. It has been noted that eight (8) of those mediated cases were fully paid by the TC member. Seven (7) members after receipt of mediation notices voluntarily settled their accounts, twelve (12) cases were subjected for filing of case while, one (1) already filed in court. While sixty-six (66) did not appear for mediation conference. Their non-appearance perhaps can be attributed to the following reasons that were gathered from some of the member-borrowers in the course of our interaction with them during the mediation process:

That, they have the understanding that if they will not pay their loans, it is automatic that their share capital will off-set their balances; that, they fear they will be made to pay in full the amount indicated in the loan statement and most

of them do not really know what mediation is all about.

With this information, the Committee recommends that our cooperative members must be oriented on what mediation is all about. They need to know that, Mediation is a process where a trained neutral third party facilitates a negotiation between parties to help them reach a voluntary, mutually, satisfying agreement. It is recognized and accepted by legal practitioners as an effective alternative in resolving cases or conflicts outside the judiciary or litigation process. It promises a speedy, inexpensive, restorative and harmonizing outcome. Because the only objectives of Mediation are: to provide an opportunity of disputing parties to talk and hear out each other; and try to make the interests of both parties meet to come up with a win-win solution; giving them the freedom to make their own arrangements to resolve their disputes. The Committee can also mediate individuals/non-members, provided, the issue is the interest of the cooperative.

For 2017, the Conciliation-Mediation Committee Officers assures the continuous mediation services and ensures that the parties leave the resolution process as winners.

Lastly, we wish to thank you for your trust and together let us celebrate our cooperative's 50th Anniversary!



ETHICS COMMITTEE REPORT

The Ethics Committee is a vital component in the operations of every Cooperative; the body preserves the positive motivation and controls on the circumstances that involve the morals, decorum and good governance among cooperative leaders, employees and members. The body also promotes the enforcement of one's rights and assumption of responsibilities through the proper implementation of the cooperative's By Laws, Policies and Procedures. In the case of Tagum Cooperative, the work of the committee is guided by the Code of Ethics and Good Governance Manual duly approved by the Joint Officers of the Cooperative and ratified/confirmed by the General Assembly.

For operating year 2016, the Ethics Committee has made significant contributions in support to Tagum Cooperative's thrust to promote transparency and good governance. During the first month of the term, the committee conducted an Orientation of the approved Ethics Manual to the staff of Tagum Cooperative- San Francisco Branch, the only Branch that was not included during the 2015 series of information dissemination drive. During the conduct of the orientation, comments and recommendations were solicited to further enhance the Ethics Manual and ensure that the same is appropriately enforced and implemented. During 2016, no violations related to the ethical requirements among the cooperative leaders and employees were recorded.

Moreover, the committee has initially prepared the Ethics and Good Governance Primer that is reader-friendly, understandable with clear and direct to the point statements that will uphold clarity, guidance and comprehension of the provisions stipulated in the manual. The said primer will considerably support the Committee's information, dissemination efforts to all Officers, Key Personnel, Employees and Members across all Tagum Cooperative Branches.

As a body that monitors the compliance of the Code of Ethics and Good Governance, the Committee has continually revisited and evaluated the Manual and at the same time conducted a review on certain provisions of the Code of Ethics Manual which are also stipulated in the Employee's HRD Manual. The Committee observed some inconsistencies and conflicts which it has duly presented to the management for review and clarification along with its corresponding recommendations and measures to be undertaken. Such review also resulted in recommending to the Board of Directors for the creation and appointment/designation of the members of the Committee on Decorum and Investigation

Throughout the current year term, the Committee coordinated with other committees particularly the Audit Committee for the conduct of initial investigation on the various complaints involving the alleged failure of some employees and officers to uphold ethical standards and good governance. For this term, the committee has answered one (1) inquiry from the Audit Committee asking for opinion from the Ethics Committee on the provisions of conflict of interests and the observance of proper decorum of TC officers during meetings particularly on the issue involving their relatives. The findings and recommendation as well as the appropriate actions to be taken were duly submitted to the Board of Directors.

The Ethics Committee is committed and enthusiastic in promoting good governance and high ethical standards in the operation of Tagum Cooperative which is duly supported by the Board of Directors and the Management and Staff, thus contributing to this year's significant accomplishments.

The Committee wishes more power and success to Tagum Cooperative as we celebrate its 50th Golden Annual General Assembly. Mabuhay and God Speed!!!



The Education Committee Report

The Education Committee sincerely endorses the hereunder accomplishments for Cooperative Year 2016 – 2017:

EDUCATION, TRAINING AND INFORMATION

OWNERSHIP MEETING: Continued education for sustained success. 288 members were educated on Parenting Skills, Planning Your Retirement, Gender and Development & Family Enrichment Program.

TRAININGS AND GATHERINGS: Improving of Learnings. Coop Officers and the Management participated in local and international gathering of cooperators to share their best practices and gain concepts on how to manage cooperatives. 38 in-house trainings were also conducted, including those as mandated by the Cooperative Development Authority (CDA).

INFORMATION: User's Information. Members and the community are kept abreast of Tagum Cooperative endeavors thru our weekly radio program and other radio gatherings, newspaper publications and social media posts.

CONCERN FOR COMMUNITY & ENVIRONMENT

Pamaskong Handog. Grocery packs, toys and health kits were given to 910 families and children from different communities in Davao del Norte, Compostella Valley, Agusan del Norte, Davao del Sur and Digos.

Gugma ug Gasa Kanimo Nigala. Residents of Prk. Cabugan, Brgy. Buisan and Prk. Tamban, Brgy. Liboganon were provided with useful lectures on the fundamental thrust of cooperatives (financial literacy, gender equality, livelihood and family care) with nutritious food.

Gasa Alang sa Eskwela. 2600 pupils from 23 public elementary schools shows their brightest smile as gratitude for the notebooks, paper, pencil and bags received.

Hot Lunch Plus. 2600 pupils from 23 public elementary schools shows their brightest smile as gratitude for the notebooks, paper, pencil and bags received.

Brigada Eskwela. 145 public schools received cleaning and construction materials to improve their facilities.

Health Services. Tagum Cooperative offered health services (eye screening, massage therapy, dental check-up, circumcision and blood donation) to 1,635 members, youth and the elderly.

In the advent of our Golden Era, the Education Committee shall strengthen and expand partnerships with the National Government Agencies (NGAs), Local Government Units (LGUs) and Non-Government Organizations (NGOs) to reminisce, refurbish and share the spirit of Cooperativism.

THE EDUCATION COMMITTEE

REGINA KATE TAMBAL, JURIS D. PEREZ, CPA, MBA, MIRIAM B. BALUYO, DRA EE 3, ADILAWAN, EVELIA R. SATOR, Ed.D, MONICA L. SALIDO, MM, EDUARDO C. ANOGUIS, Ed.D



Gender Equality Committee Report

Tagum Cooperative Gender Equality (GE) Committee

Is grateful for the continuous improvement of the Gender Equality advocacy and the Gender and Development programs conducted in the year 2016. The women and men members' participation in every GE activity has good impact which brought them new knowledge, awareness and experiences about gender issues in the household, workplace and the community. Now that Tagum Cooperative is an active Gender Resource Center, it became the avenue of giving education to members and the community with the support of the Gender Equality Trainers.

GE Committee successfully conducted the following major accomplishments for the year 2016:

1. Inauguration of the breastfeeding Room held on March 8, 2016 at TC Main Ground Floor, Tagum City
2. Attendance of GE Committee to the 2nd National Summit on Gender and Development on March 29-31, 2016 at Baguio City.
3. Attendance of BOD Chairperson Dir. Monica L. Salido to the World Council of Credit Unions (WOCCU) Conference in Belfast, Ireland where 1,862 credit union leaders from 55 countries gathered last July 2016.
4. A Gender Sensitivity for Young People held on August 27, 2016, participated by 50 youth members at the Function Hall of Tagum Coop Main Building, Tagum City.
5. Election of New Set of Officers of the Tagum Cooperative Sister Society, local chapter of the Global Women's Leadership Network under the WOCCU, held on August 31, 2016 at the Function Hall of Tagum Coop Main Building, Tagum City.
6. Livelihood Program "Bangus Deboning" for women held on August 31, 2016 at Brgy. Liboganon, Tagum City
7. GE Committee serve as officers at Tagum Coop Women's Livelihood Cooperative (TCWLC).

8. Tagum Cooperative membership to Davao del Norte Province Council of Women Inc., City of Tagum Gender and Development Council and Local Council for Anti-trafficking (LCAT) for women and children.

9. The expert GE Trainers, Dir. Evelia R. Sator, Dir. Fe J. Adlawan, Dir. Miriam R. Baloyo, Dir. Monica L. Salido and Ms. Norma R. Pereyras numerously invited as Resource Speaker of different private and government organizations such as Cooperative Development Authority (CDA), National Food Authority (NFA), Department of Education, Department of Environment and Natural Resources LGU Tagum & Davao del Norte, Philippine Army, Coop affiliates and other cooperatives for the topics Gender and Development, Family Enrichment, Women empowerment, and Tagum Coop's best practices on Gender.

10. Attendance of the GE Trainers to the Asian Confederation of Credit Unions (ACCU) Forum held on September 10, 2016 at Incheon, Korea.

11. A Focus Group Discussion through "World Café for couples" held on November 23, 2016, at the Function Hall of Tagum Coop Main Building, Tagum City.

12. Gender and Development and Family Enrichment Program (GADFEP) Seminar for the PASADA members with their spouses held on December 11, 2016 at the Function Hall of Tagum Coop Main Building, Tagum City.

13. Creation of the Gender Library in which Tagum Cooperative is the GE Resource Center in Region XI.

14. Creation of the position for GE Officer to take charge of the GE plans and programs of the cooperative.

15. Tagum Coop as an active member of GE program of MASS-SPECC Federation of coops in the formulation of GE Mainstreaming Manual and member of MASS-SPECC GE Pool of trainers.

16. Dir. Evelia R. Sator, member of the TC Board of Directors and Chairperson of the GE Committee, became the MASS-SPECC GE Representative and at the same time Chairperson of MASS-SPECC.

The Gender Equality Committee made a great contribution for the lives of every member of the cooperative. It encourages and embraces change in strengthening social and economic growth. The GE programs are arranged in order to devise a unique and quality seminars and trainings for the members, officers and employees and part of the strategic plans of the over-all operations of Tagum Cooperative.



Inauguration of TC Breastfeeding room



Livelihood Program "Bangus Deboning"



September 10, 2016 - Asian Confederation of Credit Unions (ACCU) Forum 2016



Local Council for Anti-trafficking (LCAT) for women and children Meeting Women Inc.



THE GENDER EQUALITY COMMITTEE

EVELIA R. SATOR, Ed.D
Chairperson

FE J. ADLAWAN
Vice-Chairperson

MIRIAM R. BALOYO, CPA
Off. Advisor

EDUARD C. AMOGUIS, Ed.D
Member

MONICA L. SALIDO, MM
Ex-officio Member

JURIS D. PEREZ, CPA, MBA
Ex-officio Member

LESLIE S. CANUTO
Ex-officio Member-Resource Person

Recognition of Monthly Top Depositors



50 Top Depositors recognized monthly.

106 Youth Members actively participated during the...
Aflatoun International Day Celebration



Exchanging of ideas on how each members save their money on different ways, and how they were changed as a responsible Aflatoun saver and a citizen to their counties.



2016 TC LABORATORY COOPERATIVE ACCOMPLISHMENT REPORT

16,300 Active Youth Members recognized during the...
Recognition of Smart Savers



To recognize annual active participation of Youth member-savers



106 Youth Members participant of the...
1st Summer Youth Camp

Provide a fun, active and enriching summer experience that challenges yet inspires youngsters to be active in promoting cooperativism as a way of life.

50 Partner Schools received 3 gallons of paint during the...
Brigada Eskwela 2016



Strengthened the relationship of TCLC and partner principals and teachers to successfully implement TCLC Plans and Programs



806 Total Youth Members from 5 Partner Divisions participated the...
Hataw sa Saya Ngayong Balik Eskwela
Gathered TC Laboratory Cooperative members for a fruitful-informative day through fellowship, financial literacy sessions, fun, games and inter-school competitions

7 Partner Schools receipt **325 Member-Savers** participants of...
Cooperative Leadership Concept & Public Speaking Seminar



Mold young cooperatives leader performing a transformative and good governance.



36 Partner Schools **1,335 Teachers** participants of...
Aflatoun Program Re-orientation
Strengthened the relationship of TCLC and partner principals and teachers to successfully implement TCLC Plans and Program.



50 Partner Schools receipts **4,648 Member-Savers** participated the...
TC Savers Christmas Day
Gathered TC Laboratory Cooperative members for a fruitful-informative day through fellowship, financial literacy sessions, fun and games

325 Member-Saver Participants during the...
TC Lab Coop 3rd GA & 1st Youth Congress



Gathered TC Laboratory Cooperative members for a fruitful-informative day through fellowship, financial literacy sessions, fun, games and inter-school competitions

21 New Set of Officers



Orientation & Induction of TC Lab Coop Newly Elected Set of Officers

BOARD OF ADVISERS TC LABORATORY COOPERATIVE



JENALYN M. RIVERA, JURIS D. PEREZ, CPA, MBA, MIRIAM D. SALAYO, CPA, EDUARDO C. ANTONIO, S.S.B, MARYAN L. SANTIAGO, MM, NENITA S. MARIANO, CPA, MBA, EDUARDO T. SALAZAR, MBA

PROPOSED JOINT OFFICIALS' RECOMMENDATIONS

(for March 19 and 26, 2017 Tagum Cooperative 50th Annual General Assembly)
Approved per JOM Resolution No. 011, series of 2017 dated February 16, 2017

1. Opening of Three (3) Full-Operating Tagum Cooperative Branches in 2017 and 2018;
2. Proposed amendments to the TC Articles of Cooperation and By-Laws:

Articles of Cooperation:

EXISTING	PROPOSED
<p style="text-align: center;">ARTICLE II OBJECTIVES AND PURPOSES Primary Objectives:</p> <p>2. To engage in the business of Funeral Care Services, Mortuary Assistance, Loan Protection Scheme, Electronic Money Transfer/ Remittances and other financial-related products and services;</p> <p>4. To engage in the business of printing press; and the filling, refilling and selling of potable bottled waters;</p> <p>5. To engage in a housing loan project, leasing and other related real estate business;</p> <p>6. To engage in business franchising, such as but not limited to fuel re-filling station and food chains.</p>	<p style="text-align: center;">ARTICLE II OBJECTIVES AND PURPOSES Primary Objectives:</p> <p>2. To engage in the business of Funeral Care Services, Mortuary Assistance, Loan Protection Scheme, electronic money Transfer/ remittances and other financial related products and services for the benefits of its members including those who are working abroad;</p> <p>4. To engage in the business of printing press and the filling, refilling and selling of potable bottled waters for the benefits of Tagum Cooperative and its members;</p> <p>5. To engage in a housing loan project, leasing and other related estate business for the benefits of its members;</p> <p>6. To engage in business franchising, such as but not limited to fuel re-filling station and food chains for the benefits of its members.</p>
<p style="text-align: center;">ARTICLE IV PRINCIPAL OFFICE AND AREA OF OPERATION</p> <p>The principal office of Tagum Cooperative is at the Gante Road, Magugpo West, Tagum City, Davao del Norte, Philippines, and the area of operation shall be nationwide and/or as provided for by law.</p>	<p style="text-align: center;">ARTICLE IV PRINCIPAL OFFICE AND AREA OF OPERATION</p> <p>The principal office of Tagum Cooperative is at the Doña Regina Dalisay Avenue, Magugpo West, Tagum City, Davao del Norte, Philippines, and the area of operation shall be nationwide and/or as provided for by law.</p>
<p style="text-align: center;">ARTICLE IX AUTHORIZED SHARE CAPITAL AND PAR VALUE</p> <p>That the authorized capital of Tagum Cooperative is ONE BILLION FIVE HUNDRED MILLION PESOS (P1,500,000,000.00) and said authorized capital is divided into FIVE MILLION EIGHT HUNDRED TWENTY THOUSAND (5,820,000) Common Shares with voting rights and ONE HUNDRED EIGHTY THOUSAND (180,000) Preferred Shares both with a par value of TWO HUNDRED FIFTY PESOS (P250.00) per share.</p>	<p style="text-align: center;">ARTICLE IX AUTHORIZED SHARE CAPITAL AND PAR VALUE</p> <p>That the authorized capital of Tagum Cooperative is TWO BILLION FIVE HUNDRED MILLION PESOS (P2,500,000,000.00) and said authorized capital is divided into NINE MILLION FOUR HUNDRED THOUSAND (9,400,000) Common Shares with voting rights and SIX HUNDRED THOUSAND (600,000) Preferred Shares both with a par value of TWO HUNDRED FIFTY PESOS (P250.00) per share.</p>
<p style="text-align: center;">ARTICLE X SUBSCRIBED SHARE CAPITAL AND PAID-UP SHARE CAPITAL</p> <p>That the authorized common share which has been actually subscribed is EIGHT HUNDRED EIGHTY NINE MILLION TWO HUNDRED TWELVE THOUSAND PESOS (P889,212,000.00) and that the amount paid on such subscription is EIGHT HUNDRED SIXTY FIVE MILLION EIGHT HUNDRED EIGHTY SIX THOUSAND SEVEN HUNDRED FIFTY PESOS (P865,886,750.00). Likewise, the Preferred Share Capital which has been actually subscribed is TWELVE MILLION THREE HUNDRED EIGHTY ONE THOUSAND FIVE HUNDRED PESOS (P12,381,500.00) and that the amount paid on such subscription is NINE MILLION TWO HUNDRED SEVENTY EIGHT THOUSAND PESOS (P9,278,000.00). The following members have subscribed and paid for the number of shares and amount of share capital set forth their respective names:</p>	<p style="text-align: center;">ARTICLE X SUBSCRIBED SHARE CAPITAL AND PAID-UP SHARE CAPITAL</p> <p>That the authorized common share which has been actually subscribed is ONE BILLION FOUR HUNDRED TEN MILLION NINE HUNDRED TWELVE THOUSAND PESOS (P1,410,912,000.00) and that the amount paid on such subscription is ONE BILLION THREE HUNDRED SEVENTY MILLION TWO HUNDRED SIXTY TWO THOUSAND PESOS (P1,370,262,000.00). Likewise, the Preferred Share Capital which has been actually subscribed is FORTY SIX MILLION FORTY THREE THOUSAND PESOS (P46,043,000.00) and that the amount paid on such subscription is THIRTY SEVEN MILLION SIX HUNDRED SEVENTY FOUR THOUSAND PESOS (P37,674,000.00). The following members have subscribed and paid for the number of shares and amount of share capital set forth their respective names:</p>

PROPOSED JOINT OFFICIALS' RECOMMENDATIONS

By Laws:

EXISTING	PROPOSED
<p style="text-align: center;">ARTICLE II MEMBERSHIP</p> <p>Section 4. <u>Rights of a Member-In-Good-Standing</u> Every member in good standing shall have the following rights: c). Seek any elective position, subject to the provisions of Section 11, Article III of these By-laws:</p>	<p style="text-align: center;">ARTICLE II MEMBERSHIP</p> <p>Section 4. <u>Rights of a Member-In-Good-Standing</u> Every member in good standing shall have the following rights: c). Seek any elective position, subject to the provisions of Section 2A, Article III of these By-laws:</p>
<p style="text-align: center;">ARTICLE III ADMINISTRATION</p> <p>Section 2.A <u>The Representative Assembly</u></p> <p>1. District. A District shall consist of one or more barangays, municipalities, cities and provinces as determined by the Board Of Directors. Likewise, as determined by the Board of Directors, The Main Office may be divided into North District, South District, East District, West District and/or such other districts, as the Board of Directors shall create and establish, which shall likewise include all the barangays, municipalities, cities and provinces within its jurisdiction. In all cases, a district must at least have a minimum of two hundred (200) Regular Members.</p> <p>2. Quorum in a District Meeting. At least twenty five percent (25%) of the Regular Members who are bonafide residents of the barangays, municipalities, cities and provinces which are within the jurisdiction of a district for at least six months prior to the date of the district election and Members In Good Standing in the said district, shall constitute a quorum. Only Regular Members who are Members in Good Standing (MIGS) are entitled to vote and be voted upon. Eighty five (85) days before the date of the district election, no Regular Member is allowed to transfer to another district and to vote or be voted thereon.</p> <p>6. Election of District Representatives. Regular District Meeting wherein the election of the District Representatives (DR) and The District Election Deputies shall be conducted, may be held not later than sixty (60) days prior to the date of the Regular Annual Representative Assembly Meeting (ARAM). However, the Board of Directors at its discretion, shall set the date and time either simultaneously or sequentially, of each and every Regular District Meeting. The District Representative/s and District Election Deputies shall be elected by secret balloting during the Regular District Meeting by the Regular Members of the district, who are likewise Members In Good Standing.</p> <p>7. Term of Office of a District Representative. The Term of Office of a District Representative shall be two (2) Years, Which shall commence on the first Regular Annual Representative Assembly Meeting. The Regular District Meeting wherein the election shall be conducted for all the various Districts Of Tagum Cooperative, an a particular date and time shall be determined by the Board Of Directors. No District Representative shall serve for more than three (3) Consecutive Terms. Moreover, each and every District Representative must maintain his/her monthly "MEMBER IN GOOD STANDING (MIGS)" status all through-out his/her Term Of Office.</p> <p>8. Failure of the District to elect District Representatives. In case the District failed to elect its District Representative/s during the Regular District Meeting wherein the election is conducted, the right to send its District Representative/s to a particular Representative Assembly Meeting shall be deemed waived, and such waiver shall be effective until the next regular district election. Hence, no District Election nor any type of district activity shall be conducted. Whatsoever, to elect district Representatives during such period of waiver.</p> <p>10. Any District Representative during a District Meeting called for the purpose, shall be removed by a vote of three-fourths (3/4) of the entire Regular Members who are Members In Good Standing present and constituting a quorum, on the following grounds:</p> <p>A) Failure to attend the immediate preceding Representative Assembly Meeting for unjustifiable reason;</p> <p>B) non-performance of any functions and responsibilities stated in the by-laws;</p> <p>C) Any Violation of the provisions of RA 9520, the By-Laws of Tagum Cooperative and other issuances of the Cooperative Development Authority (CDA);</p> <p>D) Any acts or omissions inimical or prejudicial to the Interest of Tagum Cooperative.</p>	<p style="text-align: center;">ARTICLE III ADMINISTRATION</p> <p>Section 2.A <u>The Representative Assembly</u></p> <p>1. District. A District shall consist of one or more barangays, municipalities, cities and provinces as determined by the Board Of Directors. Initially, each branch shall be considered a district. The Board of Directors may however further divide a district to several districts at its discretion. Likewise, as determined by the Board of Directors, The Main Office may be divided into North District, South District, East District, West District and/or such other districts, as the Board of Directors shall create and establish, which shall likewise include all the barangays, municipalities, cities and provinces within its jurisdiction. In all cases, a district must at least have a minimum of one thousand (1,000) Regular Members.</p> <p>2. Quorum in a District Meeting. At least twenty five percent (25%) of the Regular Members who are bonafide residents of the barangays, municipalities, cities and provinces which are within the jurisdiction of a district shall constitute a quorum. Only Regular Members who are Members in Good Standing (MIGS) are entitled to vote. Eighty five (85) days before the date of the district election, no Regular Member is allowed to transfer to another district and to vote thereon.</p> <p>6. Election of District Representatives. Regular District Meeting wherein the election of the District Representatives (DR) shall be conducted, may be held not later than sixty (60) days prior to the date of the Regular Annual Representative Assembly Meeting (ARAM). However, the Board of Directors at its discretion, shall set the date and time either simultaneously or sequentially, of each and every Regular District Meeting. The District Representative/s shall be elected by secret balloting during the Regular District Meeting by the Regular Members of the district, who are likewise Members In Good Standing.</p> <p>7. Term of Office of a District Representative. The Term of Office of a District Representative shall be two (2) Years, Which shall commence on the first Regular Annual Representative Assembly Meeting. The Regular District Meeting wherein the election shall be conducted for all the various Districts Of Tagum Cooperative, an a particular date and time shall be determined by the Board Of Directors. No District Representative shall serve for more than three (3) Consecutive Terms. Moreover, each and every District Representative must maintain his/her monthly "MEMBER FOR TWELVE CONSECUTIVE MONTHS (MTCM)" status all through-out his/her Term Of Office.</p> <p>8. Failure of the District to elect District Representatives. In case the District failed to elect its District Representative/s during the Regular District Meeting wherein the election is conducted, the right to send its District Representative/s to a particular Representative Assembly Meeting shall be deemed waived, and such waiver shall be effective until the next regular district election. Hence, no District Election shall be conducted.</p> <p>10. Any District Representative during a District Meeting called for the purpose, shall be removed by a vote of three-fourths (3/4) of the entire Regular Members who are Members In Good Standing present and constituting a quorum, on the following grounds:</p> <p>A) Failure to attend the immediate preceding Representative Assembly Meeting for unjustifiable reason;</p> <p>B) non-performance of any functions and responsibilities stated in the by-laws;</p> <p>C) Any Violation of the provisions of RA 9520, the By-Laws of Tagum Cooperative and other issuances of the Cooperative Development Authority (CDA);</p> <p>D) Any acts or omissions inimical or prejudicial to the Interest of Tagum Cooperative.</p>

PROPOSED JOINT OFFICIALS' RECOMMENDATIONS

During the same District Meeting, The district shall fill the vacancy caused by the removal, resignation, incapacity or death of the District Representative. **This Provision shall likewise apply, in the event vacancy occurs, in the Office of the District Election Deputies (DED) and in the Office of the Lead District Representative (LDR).**

13. District Meeting. The District Meeting shall be as follows:

A) Regular. The Regular District Meeting shall be conducted to elect by secret balloting the District Representatives (DR) **and the District Election Deputies (DED)**, which election shall be given utmost priority. However, after the election shall have been conducted and finally completed, other matters as presented by the Lead District Representative and/or by the Regular Members who are MIGS, which are relevant, important and beneficial to the interest of Tagum Cooperative in general and the members of the district in particular, may be considered. Only Regular Members Who Are MIGS shall vote, **be voted upon** and deliberate thereon.

Section 9. Powers and Duties of the Board of Directors

4. It shall have the authority to appoint the Treasurer and the Secretary of the Board of Directors. It shall likewise create committees and convene the Joint Officials Meeting in aid of its supervision and control of the affairs of Tagum Cooperative and the formulation of policies. Corollary thereto, it shall appropriate funds for this purpose.

Section 10. Qualification and Disqualification for Directors

All **Regular Members in Good Standing who have fully paid six (6) months prior to the date of filing the Certificate of Candidacy as minimum amount of Share Capital required of Elective Officers**, as determined by the Representative Assembly from time to time by Means of Resolution, who have the time, are willing to serve and must have been Director, Secretary of the Board of Directors, Treasurer, Members of the Education Committee (EdCom), **Supervisory Audit and Inventory Committee (AC) (SAIC)**, Credit Committee (CreCom) or Election Committee (EleCom) of Tagum Cooperative or any duly registered Savings and Credit Cooperatives as certified to and accredited as a Cooperative-In-Good Standing by the Cooperative Development Authority (CDA) for at least three (3) aggregate years prior to the Date of Election, are qualified to be voted upon as Directors.

At least sixty percent (60%) which is the majority, of the Members of the Board of Directors of Tagum Cooperative must come from Tagum City and the rest may come from the other municipalities, cities and provinces within the area of operation of Tagum Cooperative. All members of the Board of Directors shall be elected at large by the MIGS, except the following:

- a. Those holding any elective and /or appointive positions in the government that are political in nature;
- b. Those having conflicting interest with the business of Tagum Cooperative;
 1. Those who are directly or indirectly involved in the business of lending money to other persons;
 2. Those who are stockholders/investors of corporations, directors, officers and employees of banks or other similar lending institutions except where Tagum Cooperative is a member or a stockholder or depositor;
 - 2.a Those who are directors and officers in their individual capacity and employees of banks or other institutions having similar business with Tagum Cooperative including primary cooperatives.
- c. Those who, during their incumbency, had been absent for three (3) consecutive regular Board of Directors' Meetings without being excused. BOD Recording-Secretary/BOD Secretary shall provide EleCom all the documents without being asked by EleCom with respect to any unexcused absences of an incumbent Director;

E) Whenever the Term of Office of a District Representative has expired, or he/she has resigned, incapacitated or has been removed by his/her district as District Representative, his/her term of office as incumbent member of the Board Of Directors, the Audit Committee or the Election Committee shall likewise cease. The provisions of the preceding paragraphs "11.A" and "11.B", shall likewise apply, whichever is/are applicable, in filling such vacant position.

During the same District Meeting, The district shall fill the vacancy caused by the removal, resignation, incapacity or death of the District Representative and, his/her term of office as incumbent member of the Board Of Directors, the Audit Committee or the Election Committee Shall Likewise Declared Vacant.

13. District Meeting. The District Meeting shall be as follows:

A) Regular. The Regular District Meeting shall be conducted to elect by secret balloting the District Representatives (DR) which election shall be given utmost priority. However, after the election shall have been conducted and finally completed, other matters as presented by the Lead District Representative and/ or by the Regular Members who are MIGS, which are relevant, important and beneficial to the interest of Tagum Cooperative in general and the members of the district in particular, may be considered. Only Regular Members who are MIGS shall vote and deliberate thereon.

Section 9. Powers and Duties of the Board of Directors

4. It shall have the authority to appoint the Treasurer and the Secretary of the Board of Directors and **Honorary Members of the Board who will be chosen from the Past Officials and/or members who have the technical expertise in running a cooperative in aid of decision-making but without voting right**. It shall likewise create committees and convene the Joint Officials Meeting in aid of its supervision and control of the affairs of Tagum Cooperative and the formulation of policies. Corollary thereto, it shall appropriate funds for this purpose.

Section 10. Qualification and Disqualification for Directors

All **District Representatives who have fully paid the minimum amount of Share Capital for six (6) months prior to the date of filing of the Certificate of Candidacy being required of Elective Officers**, as determined by the Representative Assembly from time to time by Means of Resolution, who have the time, are willing to serve and must have been Director, Secretary of the Board of Directors, Treasurer, Members of the Education Committee (EdCom), Audit Committee (AC), Credit Committee (CreCom), Election Committee (EleCom), **Mediation and Conciliation Committee or Ethics Committee** of Tagum Cooperative or any duly registered Savings and Credit Cooperatives as certified to and accredited as a Cooperative-In-Good Standing by the Cooperative Development Authority (CDA) for at least three (3) aggregate years prior to the Date of Election, are qualified to be voted upon as Directors.

At least sixty percent (60%) which is the majority, of the Members of the Board of Directors of Tagum Cooperative must come from Tagum City and the rest may come from the other municipalities, cities and provinces within the area of operation of Tagum Cooperative. All members of the Board of Directors shall be elected at large by the MIGS, except the following:

- a. Those who, during their incumbency, had been absent for three (3) consecutive regular Board of Directors' Meetings without being excused. BOD Recording-Secretary/BOD Secretary shall provide EleCom all the documents without being asked by EleCom with respect to any unexcused absences of an incumbent Director;

PROPOSED JOINT OFFICIALS' RECOMMENDATIONS

- d. Full-time employee of Tagum Cooperative;
- e. Those convicted of any crime involving moral turpitude, gross negligence or gross misconduct in the performance of their duties or are found culpable in any administrative case involving such offenses;
- f. Those who were convicted by final judgment relative to anomalies or irregularities or wrongful acts involving financial and/or property accountability in any establishment;
- g. Those who are disqualified pursuant to the disqualification prescribed by the proper government agency;
- h. Those who have relatives within the fourth civil degree of consanguinity or affinity who are working as contractual, probationary or regular employees of Tagum Cooperative;
- i. Those who are relatives of an incumbent member of the Board of Directors or any incumbent elected or appointed committee member or officer within the 4th civil degree of affinity or consanguinity;
- j. Those running as candidates for the Board of Directors or any elective position who are relatives within the 4th civil degree of affinity or consanguinity, only one shall be allowed to file a Certificate of Candidacy;
- k. Those who have been expelled/terminated and/or have withdrawn their membership from Tagum Cooperative.
- l. Those employees who had been terminated for cause are permanently disqualified to run for the Board of Directors;
- m. Those whose property/ies whether paraphernal or conjugal had been foreclosed by Tagum Cooperative;
- n. Those who are business partners or associates in the practice of the same profession, who by their established actions or decisions proved to be detrimental to Tagum Cooperative;
- o. Those who have business transactions or employment with any coop federation or any apex coop organization or any business entity having business with Tagum Cooperative;
- p. Those employees who had either resigned or retired from the employment of Tagum Cooperative within two (2) years from separation, except due to coop's reorganization, personnel streamlining or organizational redundancy;
- q. Staff of any coop federation or any coop apex organization where Tagum Cooperative is an affiliate are disqualified from running for the Board of Directors;

Section 12. Election of Directors

The Board of Directors consisting of **seven (7)** members shall be elected by secret ballot by the members-in-good-standing at the Representative Assembly and shall hold office for a term of two (2) years unless earlier removed for cause or have resigned or become incapacitated due to illness or death and until their successors shall have been elected, qualified and have discharged the duties of the office, provided that at any given time, at least **a** seat for each gender shall be allotted in the Board of Directors, provided further, that during the election at the first Annual Representative Assembly after registration, four (4) of the Directors obtaining the highest votes ranked according to the highest number of votes obtained shall serve for two (2) years and the three (3) other Directors for one (1) year. Thereafter, all shall be elected for a term of two (2) years. However, no Director shall serve for more than three (3) consecutive terms.

Section 13. Vacancies

- f. In the event there are vacancies in the elective committees, within ten (10) days from the occurrence of such vacancies, the same shall be filled by the remaining committee members, constituting a quorum, or if no quorum the Board of Directors shall elect or appoint member/s-in-good-standing to fill the vacancies. The successors named in the above-mentioned offices shall serve for the unexpired portion of the term. However, this provision is subject to Section 11 and its sub-paragraphs except sub-paragraph (c) thereof of Article III and subject furthermore to Section **16 (A)** in the case of the Election Committee; to Section **17** sub-paragraph (a) in the case of the Audit Committee.

Section 15 B. Powers and Jurisdiction of the Election Committee

- a. The Election Committee shall have the sole authority to conduct, supervise and manage any and all elections and shall likewise exercise such powers

- b. Those who are relatives of an incumbent member of the Board of Directors or any incumbent elected or appointed committee member or officer within the 4th civil degree of affinity or consanguinity;
- c. Those running as candidates for the Board of Directors or any elective position who are relatives within the 4th civil degree of affinity or consanguinity, only one shall be allowed to file a Certificate of Candidacy;
- d. Those whose property/ies whether paraphernal or conjugal had been foreclosed by Tagum Cooperative;
- e. Those who are business partners or associates in the practice of the same profession, who by their established actions or decisions proved to be detrimental to Tagum Cooperative;
- f. Those who have business transactions or employment with any coop federation or any apex coop organization or any business entity having business with Tagum Cooperative;
- g. Those employees who had either resigned or retired from the employment of Tagum Cooperative within two (2) years from separation, except due to coop's reorganization, personnel streamlining or organizational redundancy;
- h. Staff of any coop federation or any coop apex organization where Tagum Cooperative is an affiliate are disqualified from running for the Board of Directors;

Section 12. Election of Directors

The Board of Directors consisting of **nine (9)** members shall be elected by secret ballot by the members-in-good-standing at the Representative Assembly and shall hold office for a term of two (2) years unless earlier removed for cause or have resigned or become incapacitated due to illness or death and until their successors shall have been elected, qualified and have discharged the duties of the office, provided that at any given time, at least **two (2)** seats for each gender shall be allotted in the Board of Directors, provided further, that during the election at the first Annual Representative Assembly after registration, four (4) of the Directors obtaining the highest votes ranked according to the highest number of votes obtained shall serve for two (2) years and the three (3) other Directors for one (1) year. Thereafter, all shall be elected for a term of two (2) years. However, no Director shall serve for more than three (3) consecutive terms.

Section 13. Vacancies

- f. In the event there are vacancies in the elective committees, within ten (10) days from the occurrence of such vacancies, the same shall be filled by the remaining committee members, constituting a quorum, or if no quorum the Board of Directors shall elect or appoint member/s-in-good-standing to fill the vacancies. The successors named in the above-mentioned offices shall serve for the unexpired portion of the term. However, this provision is subject to Section 11 and its sub-paragraphs except sub-paragraph (c) thereof of Article III and subject furthermore to Section **15 (A)** in the case of the Election Committee; to Section **16** sub-paragraph (a) in the case of the Audit Committee.

Section 15 B. Powers and Jurisdiction of the Election Committee

- a. The Election Committee shall have the sole authority to conduct, supervise and manage any and all elections and shall likewise exercise such powers

PROPOSED JOINT OFFICIALS' RECOMMENDATIONS

and authorities as provided in paragraphs "l.", "n.", "o.", "p.", "r.", "s." and "z." of Section 15, Article III of these By-laws.

b. In the conduct, supervision and management of all elections in Tagum Cooperative, the Election Committee shall exercise, but not limited to, the following powers:

- (1) To deputize any qualified member of Tagum Cooperative;
- (2) To promulgate rules and regulations for the conduct of a clean, orderly, honest and inexpensive election;
- (3) To pass upon the qualifications of all candidates in accordance with the By-Laws, rules and regulations and policies approved by the Board of Directors or the Representative Assembly;
- (4) To have the sole authority to hear and decide all election protests; and
- (5) To hear and decide all cases involving elective officials.

c. In consonance thereto, all candidates must submit to the Election Committee their Certificates of Candidacy, under oath, sixty-five (65) days before Election Day. Fifty-five (55) days before the date of election, the Election Committee shall post the names of the candidates on the bulletin board of Tagum Cooperative. Within seven (7) days after posting, any member in good standing may file a pre-election protest in writing and under oath with the Election Committee concerning the qualification or disqualification of any candidate.

If no pre-election protest shall have been filed during the said seven (7) day period, the decision of the Election Committee regarding the qualification or disqualification of any candidate shall become final and executory and the names of the candidates so posted by the Election Committee shall become the final list of candidates qualified to run for the different vacant offices in the Tagum Cooperative. However, if within the said period of seven (7) days, a pre-election protest has been filed, the Election Committee shall resolve the same within seven (7) days after the receipt by Election Committee of all pleadings and documentary and testimonial evidence. (Refers to the rules and procedure Voluntary Waiver)

Likewise within seven (7) days after receipt of the resolution/order of the Election Committee, any party directly affected by such decision may appeal to the General Assembly on the day of election by filing a notice of appeal and stating therein the reasons/grounds for the appeal with the Secretary of the Election Committee and such appeal shall be resolved, immediately preceding the presentation of candidates and the decision of the General Assembly is final.

d. The Election Committee shall require the Board of Directors to submit to the Election Committee thirty (30) days before the date of the Annual Representative Assembly Election, a certified list of all members in good standing. This certified list of all members in good standing shall likewise be posted by the Board Secretary on the bulletin board of Tagum Cooperative and other conspicuous places in the area of operation of the Tagum Cooperative within three (3) days after the submission of the certified list to the Election Committee.

e. Any member who wishes to be included in the said certified list of all members in good standing shall file with the Board of Directors, through the Secretary, a petition for inclusion in the aforesaid list of members in good standing within five (5) days before the election day. The inclusion of the name of members in such list shall not be a bar to the filing of any disqualification suit involving candidates.

f. The Board of Directors shall immediately decide all petitions for inclusion. In the event that the Board of Directors fails to come up with a decision, the petition for inclusion is deemed approved if the only ground for his/her non-MIGS is his/her non-payment of all his/her past due and outstanding obligations provided however, that petitioner has fully paid all his/her said obligations on the date of the filing of the petition. In the event that the petitioner is a member of the Board of Directors, the petition shall be decided by the Election Committee.

g. The campaign period shall commence thirty (30) days before the date of election and shall end a day before election date, however, no candidate shall be allowed to campaign if he had not attended the briefing/orientation conducted by the Election Committee for all candidates, which briefing shall be held by the Election Committee before the campaign period shall start. Any candidate who fails to attend such briefing/orientation without valid cause shall be disqualified to run as candidate. Such valid cause shall be determined by the Election Committee.

h. Post-election protests on the ground of election irregularities, such as vote buying, fraud, harassment and similar acts and violations of campaign rules and regulations shall be filed within three (3) days from the date of election.

and authorities as provided in paragraphs "l.", "n.", "o.", "p.", "r.", "s." and "z." of Section 14, Article III of these By-laws.

b. In the conduct, supervision and management of all elections in Tagum Cooperative, the Election Committee shall exercise, but not limited to, the following powers:

- (1) To promulgate rules and regulations for the conduct of a clean, orderly, honest and inexpensive election;
- (2) To pass upon the qualifications of all candidates in accordance with the By-Laws, rules and regulations and policies approved by the Board of Directors or the Representative Assembly;
- (3) To have the sole authority to hear and decide all election protests; and
- (4) To hear and decide all cases involving elective officials.

Sub-paragraphs c, d, e, f, g, h and i under SECTION 15 B. Powers and Jurisdiction of the Election Committee shall form part of the Tagum Cooperative Election Code.

PROPOSED JOINT OFFICIALS' RECOMMENDATIONS

The winning candidate shall be proclaimed by the Election Committee four (4) days after the date of the election. However, if there are protests, the Election Committee shall resolve all protests within the period of ninety (90) days from receipt by the Election Committee of all pleadings and documentary or testimonial evidence relative thereto.

- i. The decision of the Election Committee on post-election protest may be appealed to the Cooperative Development Authority within fifteen (15) days from receipt of the decision by the affected party. In the event that the CDA fails to act on the appeal within 30 days from receipt thereof, shall render the decision of the Election Committee as final and executory.

Section 15 C. Restrictions

- a. Printed handbills with a maximum dimension of four (4) inches by six (6) inches, or one-fourth size of a long bond/mimeo paper is allowed. Only the name of the candidate and the office, under which he is seeking election including his bio-data, picture and election platform, shall appear. Any fraudulent statement or information printed in the handbill as to qualification, achievement, educational attainment, awards and recognition received and similar material information or statement shall be a ground for disqualification of the said candidate.
- b. On Election Day, no handbills shall be distributed or posted within the radius of ten (10) meters from the assembly area and within the assembly area except posters or streamers of the Election Committee.
- c. The Election Committee or its deputies shall have the power to confiscate handbills or any election paraphernalia that do not follow the specifications herein mentioned.
- d. The use of print media, television, radios or other similar medium of advertisement is strictly prohibited.
- e. The giving of money, foods, drinks, unauthorized handbills and other propaganda materials to a member or voter by a candidate or his representatives during the campaign and, on or before Election Day is likewise prohibited.
- f. T-shirts, personalized calendars, fans, bookmarks, hats and other similar devices used for campaign gimmicks shall be likewise prohibited.
- g. The Election Committee shall cause the printing of the common election campaign materials, which shall be distributed together with the Notice of the Representative Assembly and/or such other means as the Election Committee shall deem fit and advisable.
- h. Violation of any of the foregoing restrictions shall be ground for disqualification and/or removal from office of the said candidate/official.
- i. The act of a candidate or of his/her supporters in providing vehicles or any mode of transportation to voters and/or in paying the transportation expenses of voters in going to and/or from the venue of election or general assembly on the date of election is strictly prohibited.

Section 15 D. Prohibition on Employees

- a. All employees of Tagum Cooperative are prohibited from campaigning directly or indirectly for/or against any candidate. Any employee violating this provision shall be penalized in the manner herein below provided:
 - (1) First offense, warning or reprimand;
 - (2) Second offense, ninety (90) working days suspension from work without pay;
 - (3) Third offense, termination from employment and forfeiture of all his benefits.
- b. This provision applies also to any employee who is on leave or under suspension.

Section 15 E. Independence of the Election Committee

The Article III-Administration, Section 15.C. Restriction shall form part in the Tagum Cooperative Election Code.

The Article III-Administration, Section 15.D. Prohibition on Employees shall form part in the Tagum Cooperative Ethics and HRD Manuals.

Section 15 C. Independence of the Election Committee

Notes: words or phrases written in **red colors** are for deletion, while **blue colors** are the Proposed Amendments to the Tagum Cooperative By-Laws and Articles of Cooperation either by addition and/or substitution except for sub-paragraphs c, d, e, f, g, h and i under Article III - Administration, Section 15 B. Powers and Jurisdiction of the Election Committee and Section 15 C. Restriction which shall form part in the Tagum Cooperative Election Code. The Article III Administration, Section 15.D. Prohibition on Employees shall form part in the Tagum Cooperative Ethics and HRD Manuals.

APPROVED OPERATIONAL BUDGET FOR YEAR 2017

TAGUM COOPERATIVE Magugpo West, Tagum City, Davao del Norte

APPROVED OPERATIONAL BUDGET FOR YEAR 2017 Per Joint Official's Meeting (JOM) Resolution No.015; Series of 2016 (With Comparative Figures from the 2016 Approved Budget)

	TOTAL		MEMBER BENEFIT AND ASSISTANCE		2017 BUDGET CONSOLIDATED	2016 BUDGET CONSOLIDATED
	SAVINGS & CREDIT	FUNECARE	2/9/2017/2/9/2017	HPP		
Revenues						
Interest Income	535,544,185.58	-	-	-	535,544,185.58	505,126,504.82
Service Fee	123,287,675.24	-	-	-	123,287,675.24	82,144,336.56
Late Payment Charges	11,379,962.82	-	-	-	11,379,962.82	8,503,000.00
Recovery Income	4,920,000.00	-	-	-	4,920,000.00	3,575,000.00
Income from Services	3,423,336.00	23,246,500.00	23,616,215.90	16,051,665.00	66,337,716.90	63,980,633.40
Other Income	29,537,022.55	1,926,300.00	1,056,100.00	3,000.00	32,522,422.55	22,556,900.36
Total Revenues	708,092,182.19	25,172,800.00	24,672,315.90	16,054,665.00	773,991,963.09	685,886,375.14
Less: Operating Costs and Expenses						
Cost of Funds/Services						
Interest on Deposits	92,349,838.99	-	-	-	92,349,838.99	91,578,601.73
Litigation	371,000.00	-	-	-	371,000.00	775,000.00
Cost of Services	647,720.00	8,145,094.22	-	2,075,185.45	10,867,999.67	11,149,771.04
Sub-total	93,368,558.99	8,145,094.22	-	2,075,185.45	103,588,838.66	103,503,372.77
Institutional Development Cost						
Meeting & Conferences	2,000,371.15	11,275.49	36,287.88	4,259.42	2,052,193.94	1897350.00
Officers Honorarium	3,046,648.98	32,717.57	105,294.84	12,359.37	3,197,020.77	3,583,294.12
Gratuity Expense	733,929.47	6,760.26	21,756.51	2,553.75	765,000.00	775,000.00
General Assembly	6,118,052.89	56,353.67	181,362.81	21,288.13	6,377,057.50	5,780,072.50
Members' Benefit Exper	10,121,031.37	93,225.30	300,026.61	35,216.73	10,549,500.00	9,300,000.00
Representation & Entert	2,896,468.41	42,437.85	33,373.80	7,565.24	2,979,845.30	1,898,350.00
Mgt. & Professional Ser	695,000.00	-	-	-	695,000.00	970,000.00
Audit Expense	707,603.95	6,517.77	20,976.12	2,462.15	737,560.00	737,560.00
Membership Fees & Du	55,515.69	6,561.86	199.08	23.37	62,300.00	33,066.67
Bond and Insurance	3,157,126.34	357,104.39	18,985.36	1,254.25	3,534,470.34	3,229,483.45
Travel and Transportatic	2,629,614.53	89,259.06	41,946.87	21,693.47	2,782,513.93	1,917,986.15
Sub-total	32,161,362.78	659,775.38	760,209.88	108,675.88	33,690,023.93	30,122,162.88
Premises						
Light & Water	5,371,791.86	440,781.82	40,960.44	8,338.33	5,861,872.45	4,916,468.93
Repair & Maintenance	5,807,527.51	800,330.25	72,508.98	16,515.57	6,696,882.31	5,125,380.96
Depreciation	19,490,274.21	3,419,846.18	227,995.53	119,247.02	23,257,362.94	20,098,236.47
Taxes & Licenses	2,153,433.50	204,831.04	44,753.95	4,431.51	2,407,450.00	1,020,934.15
Fuel & Lubricants	5,125,830.40	567,980.33	69,395.74	50,863.54	5,814,070.00	5,057,200.00
Security Services	13,942,853.42	1,250,399.65	114,460.72	69,923.01	15,377,636.80	12,405,368.60
Sub-total	51,891,710.91	6,684,169.26	570,075.35	269,318.98	59,415,274.50	48,623,589.11
Manpower						
Salaries and Wages	70,086,013.99	2,087,432.39	2,510,968.58	1,128,095.90	75,812,510.86	67,826,265.88
Employees Benefits	29,378,435.87	896,116.02	1,080,119.82	491,815.19	31,846,486.90	25,806,388.99
Pag-ibig/SSS/Philhealth	5,559,952.49	152,932.31	199,937.19	95,838.81	6,008,660.80	5,311,284.20
Retirement Expense	1,997,384.38	18,398.00	59,210.22	6,950.02	2,081,942.62	2,081,942.62
Sub-total	107,021,786.73	3,154,878.72	3,850,235.81	1,722,699.92	115,749,601.18	101,025,881.70
Other Operating Costs						
Staff Meeting Expense	3,488,341.50	54,736.59	86,727.35	29,544.56	3,659,350.00	2,618,650.00
Periodicals	44,187.70	176.74	568.80	1,066.76	46,000.00	21,000.00
Communication	7,808,442.01	111,751.56	76,512.91	35,291.26	8,031,997.73	5,006,624.00
Marketing & Promotion	7,718,792.28	246,565.93	626,248.72	153,632.74	8,745,239.67	6,023,695.00
Collection Expense	5,767,441.80	-	-	-	5,767,441.80	4,087,018.89
Pre Operating Expense	200,000.00	-	-	-	200,000.00	-
Stationeries & Supplies	4,093,949.38	95,413.68	222,044.95	3,486.69	4,414,894.69	3,754,997.34
Year-end Expenses	28,660,287.32	264,791.19	1,375,489.07	922,876.79	31,223,444.37	25,384,500.00
General Support Serv	1,930,663.59	435,869.59	7,565.01	887.97	2,374,986.16	1,461,805.36
Miscellaneous	192,063.50	6,282.78	2,910.08	436.12	201,692.47	309,500.00
Interest on Seed Fund	-	3,053,662.95	-	-	-	-
Rent Expense	6,134,828.43	-	60,000.00	60,000.00	6,134,828.43	3,571,821.28
Research & Developme	385,524.04	3,551.08	11,428.43	1,341.45	401,845.00	200,000.00
Human Resource Deve	1,058,441.43	9,749.35	31,376.31	3,682.91	1,103,250.00	900,600.00
Safety & Security Exper	9,593.85	88.37	284.40	33.38	10,000.00	100,000.00
Calamity Expense	95,938.49	883.69	2,843.99	333.82	100,000.00	100,000.00
Sub-total	67,588,495.32	4,325,961.35	2,504,000.00	1,212,614.46	72,457,408.18	53,540,211.86
Total Operating Costs and E	352,031,914.73	22,969,878.94	7,684,521.04	5,388,494.68	384,901,146.44	336,815,218.31
Net Surplus Before Provision for						
Probable Loan Loss	359,233,810.41	2,202,921.06	16,987,794.86	10,666,170.32	389,090,816.65	349,071,156.83
Less: Provision for Probable	35,200,000.00	-	-	-	35,200,000.00	33,500,000.00
NET SURPLUS	324,033,810.41	2,202,921.06	16,987,794.86	10,666,170.32	353,890,816.65	315,596,156.83

- Note:** 1. The Consolidated Interest Income is net of 3,053,662.95 Interest on Funecare Fund for 2017 respectively while Consolidated Other Income is net of P 120,000.00 Rent of the CAC & HPP offices for 2017.
2. The inter-office Interest on Funecare Fund of P 3,053,662.95 for 2017, is eliminated.
3. The Consolidated 2017 Rent Expense is net of P 60,000.00 & P 60,000.00 inter-office Rent on CAC & HPP offices, respectively.

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ACCREDITATIONS

- BOA • Board of Accountancy
- BSP • Bangko Sentral ng Pilipinas Category C
- SEC • Securities and Exchange Commission Category C
- CDA • Cooperative Development Authority
- BIR • Bureau Of Internal Revenue



Congratulates Tagum Cooperative 50th Annual General Assembly

N.R. SUAYBAGUIO & CPAs Co.

SATOR & BAURA LAW OFFICE

Tel. No.: 216-2465

2F Pereyras Bldg., Pioneer Avenue, Tagum City

Tel. No.: 216-7067



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ATTY. BALTAZAR A. SATOR

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CDA Registration No. 9520-11021778

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Board Secretary



NOEL O. QUIDILLA
Vice Chairman
Board of Director
District VI



ENGR. ALBERT M. OMEGA
BOD Chairman
District VIII



ENGR. JEROLD M. OSORIO
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Board of Director
District I



ATILANO E. GARCIA
Board of Director
District II



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Board of Director
District III



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District IV



ELISEO C. TAN
Board of Director
District V



DOMINADOR P. CRUDA SR.
Board of Director
District VII



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Board of Director
District IX



JAIME B. COLAS
Board of Director
District XI



JESSIE L. MANZURES
Board of Director
District XII



EFRENIA A. SISTOZA
Board of Director
District XIII

ISANG PAGPUPUGAY NG TAGUMPAY

*Indeed, it is a celebration of success
and excellence for the Tagum Cooperative
for 50 years of continued best services to the people
through the Cooperative way!!!*



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Tagum Cooperative on its

50th Annual General Assembly

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"Boy, Moning, Jess & Tinee"



CONGRATULATIONS TAGUM COOPERATIVE

In celebration of the golden
era of success and
excellence



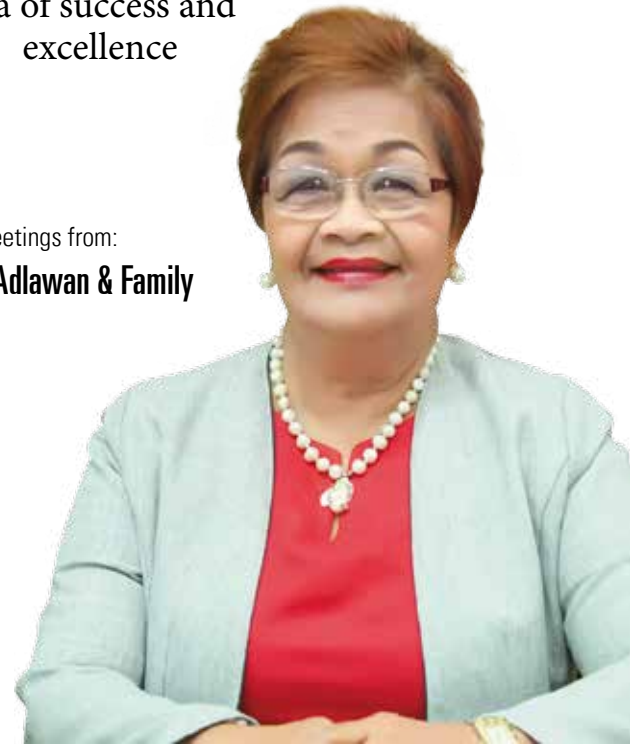
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Atty. Marilda Joves Boja, CPA

Joves Boja Law Office
Boja Arcade Rizal Street, Tagum City
dang_joves12@yahoo.com

CONGRATULATIONS TAGUM COOPERATIVE

In celebration of the golden
era of success and
excellence



Greetings from:

Dir. Fe J. Adlawan & Family

CONGRATULATIONS! TAGUM COOPERATIVE

Being a Proud and Grateful Member of Tagum Cooperative:

Let's celebrate this golden and glorious legacy that continue to inspire us and be optimistic in our quest to continued impact and relevance in shaping and enriching the lives of our members and the community. Mabuhay, Tagum Cooperative!

Greetings from:
Dir. Miriam R. Baloyo & Family



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2016 - 2017 AWARDEES

MEMBERS / OFFICIALS / OFFICERS / MANAGEMENT SERVICE / MERIT AWARDS

OFFICERS

Presidential Citation	Dir. Monica L. Salido, MM
Coop Officials (Service and Special Awards)	
20years in service	Dir. Nenita R. Malbas, CPA, MBA
10years in service	Ms. Gertrudes L. Yap, CPA, MBA
	Ms. Flordeliza L. Alegarbes
5 years in service	Dir. Edgardo T. Silagan, MPA
Outstanding Officer-Patronizer of TC Products & Services	Ms. Rosalina S. Argent, MBA
	Dir. Fe J. Adlawan
Hall of Fame	Ms. Rosalina S. Argent, MBA

Special Merit/Achievement Award
TC Collector of the Year

Mr. Ericson C. Bartolaba (Main)
Mr. Virgilio L. Bilbao Jr. (Main)
Mr. Cristorico Tusias (Main)
Mr. Emiliano D. Anislag Jr. (Nabunturan)
Mr. Alfie C. Orellanida (Bajada)
Mr. Benjamin T. Solis Jr. (Nabunturan)
Mr. Jhonny D. Lozano (Panabo)
Ms. Jephertie Grace M. de Leon (Nabunturan)
Ms. Liezel G. Dechos (Nabunturan)

TC Top Marketer of the Year (Hall of Fame)
TC Top Marketer for Youth Programs
TC Top Marketer for CAC/MBA Products

STAFF

Management Citation	Ms. Juris D. Perez, CPA, MBA
Management Staff (Service and Special Awards)	
30 years in service	Ms. Evelyn G. Bungabong
25 years in service	Mr. Julito M. Suganob
20 years in service	Mr. Jacob Philip Q. Banal
	Ms. Liza L. Daligidigan
15 years in service	Ms. Juris D. Perez, CPA, MBA
	Ms. Maryjoan A. Boque
	Mr. Francisco D. Villamor
	Ms. Mary Ann A. Jabile
	Ms. Lea G. Cabanisas
10 years in service	Ms. Cherymee E. Matildo
	Mr. Arvin A. Asis
	Mr. Allan N. Flores
	Mr. Amor P. Sorongon
	Ms. Erlybeth F. Plaza
	Mr. Angelito M. Mata
5 years in service	Mr. Joel C. Loberanes
	Mr. Teotimo G. Magsalay Jr.
	Mr. Daniel A. Bantilan
	Ms. Ellen C. Ballo
	Mr. Mario D. Alvarez
	Mr. Renand T. Segundo
	Mr. Jershwin S. Buyco
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	Mr. Andrew G. Salvaña
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	Ms. Haidee E. Bajeyo
	Ms. Angel Mae C. Idago
	Ms. Cyndril D. Alinsunorin
	Ms. Jerayn G. Hisu
	Ms. Luna L. Paulin
	Ms. Nova Diane S. Nones
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	Ms. Fritzie Joy P. Pelicano
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	Mr. Marlou C. Aguirre
	Ms. Lenie P. Amoyon
	Mr. Emiliano D. Anislag Jr.
	Ms. Jephertie M. Grace de Leon
	Mr. Darryl O. Grancho
	Ms. Liezel T. Lumaad
	Ms. Donnie Ray C. Malabuza
	Ms. Ann Nieves T. Malingin

Special Merit/Honor Awards for Employees

Industrious
Corteous
Well Groomed - Male
Well Groomed - Female

Mr. Isabelo D. Lumapas
Ms. Benilyn G. Dayanan
Mr. Nikko C. Revita
Ms. Leonor A. dela Cruz

MOST OUTSTANDING BRANCH
MOST OUTSTANDING BRANCH MANAGER

Bajada Branch
Mr. Jerry D. Cabanisas, M.M, MBA

MEMBERS

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Hall of Fame

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Ms. Romanita M. Padlan
Ms. Ofelia M. Sero
Ms. Chlouie Grace M. Bonggo
Mr. Adrian Jay M. Bonggo
Mr. Raymond B. Lequigan
Ms. Nina Christine Marie C. Malaya
Mr. Victor L. Lozada

Most Outstanding Member/Model Member
Most Outstanding Family
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Malalis Family (Market)
Ms. Amelita B. Enriquez (Main)
Ms. Elisea P. Monte (Carmen)
Mr. Reynado S. Pardillo (Bajada)
Mr. Aris B. Juanillo - (Panabo)
Ms. Bernadette C. Rondina (Market)
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2016 - 2017 AWARDEES MEMBERS / OFFICIALS / OFFICERS / MANAGEMENT SERVICE / MERIT AWARDS

OFFICE OF THE GENERAL MANAGER (OGM)

General Manager Juris D. Perez, CPA, MBA
Executive Secretary to the GM Shiela Jay M. Rubinos

FINANCE AND ADMINISTRATION OFFICE

Chief Finance and Administration Officer (CFAO) Judelyn A. Sanchez, CPA, MBA
Systems and Procedure Specialist Venus C. Tabanao

SAVINGS AND CREDIT GROUP (SCG) MAIN OFFICE

SCG Manager Vivelyn D. Fronteras
TC Main Manager Ma. Linda M. Remoreras
Secretary to the SCG Manager Jenelyn G. Saramillas

COMPROLLER DEPARTMENT

Comptroller Luna L. Paulin, CPA
Accounting Manager Eve B. Embradura, CPA
Budget Officer Mildred G. Resma
ATM Supervisor Joanne B. Legurpa
Bookkeepers Cheylyn L. Buncal
Mary Joy S. Tabalanza
Mary Ann A. Verola

ATM Reconciliation Specialists Haidee E. Bajayo
Joneil L. Lloren

Inter-Branch Reconciliation Specialist Annielyn L. Panganoron
Disbursing Clerk Johaira P. Guiling
Tax Specialist Melissa C. Mortera

HUMAN RESOURCE DEVELOPMENT (HRD)

HRD Manager Angelina A. Ramos, MBA
HRD Officer Gennivie O. Avelino
Compensation and Benefits Specialist Hermelita M. Montaño
Training and Development Specialist Jenny M. Quiño
Recruitment and Placement Specialist Janica Ember V. Cezar
Compensation and Benefit Assistant Dennis Roldan M. Quiboy
HRD Clerk Reynalin C. Dacanay

SPECIAL PROJECTS

Special Projects Officer Engr. Roy Sodje B. Dimagnaong
Special Project Planner and Designer Archt. Ariel John R. Claver

GENERAL SERVICES OFFICE (GSO)

General Services Supervisor Aristotle D. Guipo
Property Custodian Kristia Mae T. Maquilan
Procurement Specialist Kristine B. Tabaranza
General Maintenance Specialist Angel O. Infiesto
GSO Clerks Rizel C. Hipos
Ariel G. Abenoja
Drivers Eric Joseph P. Apsay
Rudy C. Calapre Jr.
Roderick C. Gado
Joel C. Loberanes
Teotimo G. Magsalay Jr.
Eric B. Villegas
Utility/Messengers Roxanne F. Abella
Ray John Dell C. Maniwang
Janitors Sheendyl Rae N. Luginasin
Angelito M. Mata

INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) DEPARTMENT

ICT Manager Japheht M. Fortich, MSIS
ICT Supervisor (Programming and Systems Support) Sean Plaza
ICT Supervisor (Tech Support and Network) Randel R. Cahiyang
ICT Specialists (Programming and Systems Support) Jeleo Stephen C. Enrile
Ann Nieves T. Malingin
Harold M. Calio
ICT Specialist (Tech Support and Network) Wilfredo B. Barco
ICT Technician Donnie Ray C. Malabuza
Graphic Artist Daryl Jay D. Dumandan
ICT Assistant Mcbell S. Cadao

INTERNAL AUDIT SECTION

OIC, Internal Audit Ailene G. Donguya, CPA
Internal Auditors Reymond L. Flores, CPA
Maya Q. Pelandas, CPA
Ricky M. Pitallar, CPA
Chaim Azriel L. Juayang, CPA
Danilo B. Sagarang Jr., CPA
Aiza Mae M. Alagase, CPA
Internal Audit Clerk Niel M. Franco

TREASURY DEPARTMENT

Treasury Manager Sherwin Gabriel C. Petalino, CPA
Cashier 2 Maryjoan A. Boque, MBA
TC Main Tellers Ellen C. Ballo
Mayshyll P. Endres
Renante E. Infante
Edilberto A. Jao Jr.
Cherymee E. Matildo
Johnna Nev C. Roble
John Robert M. Royo
Mae Rose M. Calledo
Jessa B. Cacatian

FUNECARE SERVICES

FuneCare Services Manager Maria April V. Villanueva
FuneCare Assistant Renand T. Segundo
Embalmer Rolando B. Enostacion
Marketing Specialist Cirilo A. Anduyan Jr.
Drivers Joenar F. Galvez
Francisco A. Mijares
Fortunato D. Visande Jr.
Babegen P. Nesperos

MEMBER BENEFITS AND ASSISTANCE (MBA)

MBA Business Manager Elsa O. Balagon
MBA Program Coordinator Nova Diane S. Nonesa
Coop Nurse John C. Camacho, RN
Marketing Specialist Ruel P. Molina
MBA Clerk (Claims Handler) Fatima M. Pulido
Marketing Specialist/Liaison Kevin P. Sion
Himsug Pamilya Program (HPP) Clerk Fatiha M. Kaalim, RN
MBA Clerk Ivy Joy W. Tijol

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Research and Business Development Manager Erybeth F. Plaza, MM
Research and Business Development Specialist Joy Fritz H. Josol
Product Development and Branch Expansion Specialist Nikko C. Revita

LEGAL SECTION

Legal Collection and Litigation Officer Jessie B. Baylosis, LLB
Legal Action and ROPA Supervisor Ceasar D. Dimacuta II, LLB
Legal Collection Supervisor Jacob Philip Q. Banal
Conciliation-Mediation Committee Coordinator Emesvem B. Lazarte
Legal Documentary Clerks Rey D. Sastrillas
Corie T. Pantua
Ramon F. Banluta
Legal Collectors Nick David G. Legaspi
Rodel G. Parcon
Gessah F. Serrano
Legal Clerk

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Safety and Security Staff Ronan A. Santillan, RCrim
Anthony T. Espaldon, RCrim
Eden R. Gorgod

COLLECTION AND ASSET RECOVERY SECTION (CARS)

CARS Supervisor 2 Baby Boy Rolly A. Saligan
CARS Clerks Nyla Kimberly D. Estrada
Leeven G. Granada
Field Collectors Edimar S. Alconera
Decer C. Ambos
Arvin A. Asis
Ericson C. Bartolaba
Virgilio L. Bilbao Jr.
Gerald John P. Esencia
Allan N. Flores
Jem Boy A. Hingosa
Randy T. Liquit
Rodel A. Mahubay
Darwin E. Manuel
Jose I. Ranario Jr.
Ritchie Z. Sumbague
Cristorico L. Tusias
ATM Collectors Michael F. Gozalo
John Anthony M. Taladhy

LOANS SECTION

Loans Supervisor 2 Francisco D. Villamor
Credit Analysts Felix M. Alban
John Paul P. Guboc
Mary Ann L. Jabile
Vladimer C. Marilla
Miecle Jayson B. Panilag
Eupre G. Porras
Amor P. Sorongon
Julito M. Suganob
Loan Documentation Clerks Marlou B. Sarellana
Jan Lou T. Custodio
Loan Vault Custodian Sonny Boy N. Cesar
Loan Clerk Lloyd C. Espinosa

MANAGEMENT DIRECTORY

ACCOUNTING SECTION

TC Main Accountant	Jovie Lou A. Sumatra, CPA
Bookkeepers	Analet M. Bag-ao Cristine G. Maghanoy Brenda C. Torremucha
Accounting Clerks	Juneil Vanleo A. Alas Mark Kaye C. Anggan Rovelyn G. Baran Julius P. Nagac

YOUTH LABORATORY PROGRAM

Youth Laboratory Program Officer	Jenalyn M. Rivera, MBA
Youth Laboratory Roving Teller	Liezel T. Lumaad
Youth Program Coordinators	Haidee L. Balo Eddie Mar M. Orcullo
Youth Program Cash Clerk	Honeylyn Y. Diez
Member Care Assistant	Lovely May L. Jumangit

MEMBERSHIP SERVICES SECTION (MSS)

Membership Services (MS) Officer	Liza L. Daligdigan
Member Care Associate	Benilyn G. Dayanan
Membership Services (MS) Associates	Leizel R. Malnegro Aprilyn O. Hinay

MARKETING SECTION

Marketing Officer	Joan P. Almendras
Marketing Specialists	Cyndril D. Alinsunorin Peddy O. Carnicer

BUDGETEL BUSINESS

OIC, Budgetel Business	Fritzie Joy P. Pelicano
------------------------	-------------------------

BOARD OF DIRECTORS' (BOD) OFFICE

BOD Executive Assistant	Shen Myrh E. May-as
BOD Administrative Assistant	Marilou O. Navarro

BAJADA BRANCH

Branch Manager	Jerry D. Cabanisas, MBA, MM
Collection Supervisor 1	Elmer O. Galleto
Loans Supervisor 1	Karen Remia S. Cabalonga
Branch Operations Assistant	Jeralyn G. Hisu
Credit Analysts	Daniel A. Bantilan Rick F. Bermudez Alfie C. Orellanida Benjamin T. Solis Jr. Cherell L. Manilag
Bookkeepers	Sheena Mae O. Amaga
Accounting Clerks	Caryl Jean V. Ladica Precious P. Aguaviva Jomboy L. Tupaz
ATM Reconciliation Specialist	Ellaine Mary B. Madelo
ATM Collectors	Jerlyn B. Mantalaba Joan A. Orfanel
Marketing Specialist	Rachelle E. Hernando
Field Collectors	Robert John A. Almendral Francis Martin P. Apostol Bernard M. Pajaron Jovanie D. Godinez Jenifer M. Butalid
Youth Program Coordinator	Hazel M. Raneses
Membership Services Associate	Ryan A. Padillo
Loan Clerk	Johnson V. Inson
Driver	

MATINA BRANCH

Branch Manager	Nathaniel R. Desierto
Collection Supervisor 1	Jerry L. Asuque
Branch Operations Assistant	Rube Rose L. Bercero
Credit Analysts	Charlie Emmanuel L. Jabal Leoncio Mejino II Andrew G. Salvaña Jr.

Accounting Clerk	Kimberly H. Tero
Tellers	Haide C. Arcibar Fahizzah Meda M. Manan Ruel C. Gerundio
Marketing Specialist	Jonathan I. Ceballos
Field Collectors	Rolando O. Lagria Emmanuel Q. Marimon Archie A. Paghacian Veche C. Bestre Teodelyn P. Nuñez
Youth Program Coordinator	Jean C. Degamon
MBA Clerk	Narciso M. Lanoy Jr.
Membership Services Associate	Nesle A. Namuag
Loan Clerk	
Driver	

NABUNTURAN BRANCH

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Bookkeeper	Lenie P. Amoyon
Accounting Clerk	Mariquiel D. Alimes
Tellers	Chantelle S. Baysa Geraldine B. Lumor
Marketing Specialist	Emiliano D. Anislag Jr.
Field Collectors	Leo L. Binalangbang Dennis A. Nistal Aljon Dave P. Sasan
Youth Program Coordinator	Jepherlie Grace M. De Leon
MBA Clerk	Liezel B. Dechos
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Credit Analysts	Allan Thor C. Alvarez Jerhum T. Boiser Cyrian S. Evangelista Angel Mae C. Idago Janel L. Andamon
Bookkeeper	Jershwin S. Buycio
Accounting Clerk	Katherine A. Regalado
Tellers	Jhonny D. Lozano, MBA Rey M. Hunas Leunamme G. Seguia Mark Lloyd G. Parreño Ivy S. Orbita
Marketing Specialist	Jacklynn S. Rendon
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Loan Clerk	
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Driver	
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Bookkeeper	Marlou C. Aguirre
Accounting Clerk	Jonell Princi A. Barcelona
Teller	Alberto L. Dango
Marketing Specialist	Isabelo D. Lumapas
Field Collectors	Rebodem T. Arante
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Loan Clerk	Shalika S. Panulin
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Teller	Rhea M. Arca
Field Collectors	Johnrel B. Manalo Ariel Joy A. Corlet Jhovf F. Tubigon
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Teller	Mericris B. Vallejos
Marketing Specialist	Charity Mae T. Esculrot
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