



e-Learning: FinLit for Coop Members

Tagum Cooperative's Education Committee launches its first-ever webinar or e-learning for the members with topic on Financial Literacy for Young Professionals ages 21 to 30 years. This is in response to the need to educate the members on wise money management especially during the global pandemic.

Financial literacy learning session aims that participants will be able to set their financial goals and help them achieve it by finding ways to earn income and using practical means to save money. Participants are also taught on how to manage their debt and emphasized the importance of placing investments.

The training was originally scheduled for 2 batches but the overwhelming positive response from the participants and requests from members to join has convinced Tagum Cooperative to provide for more training schedules.

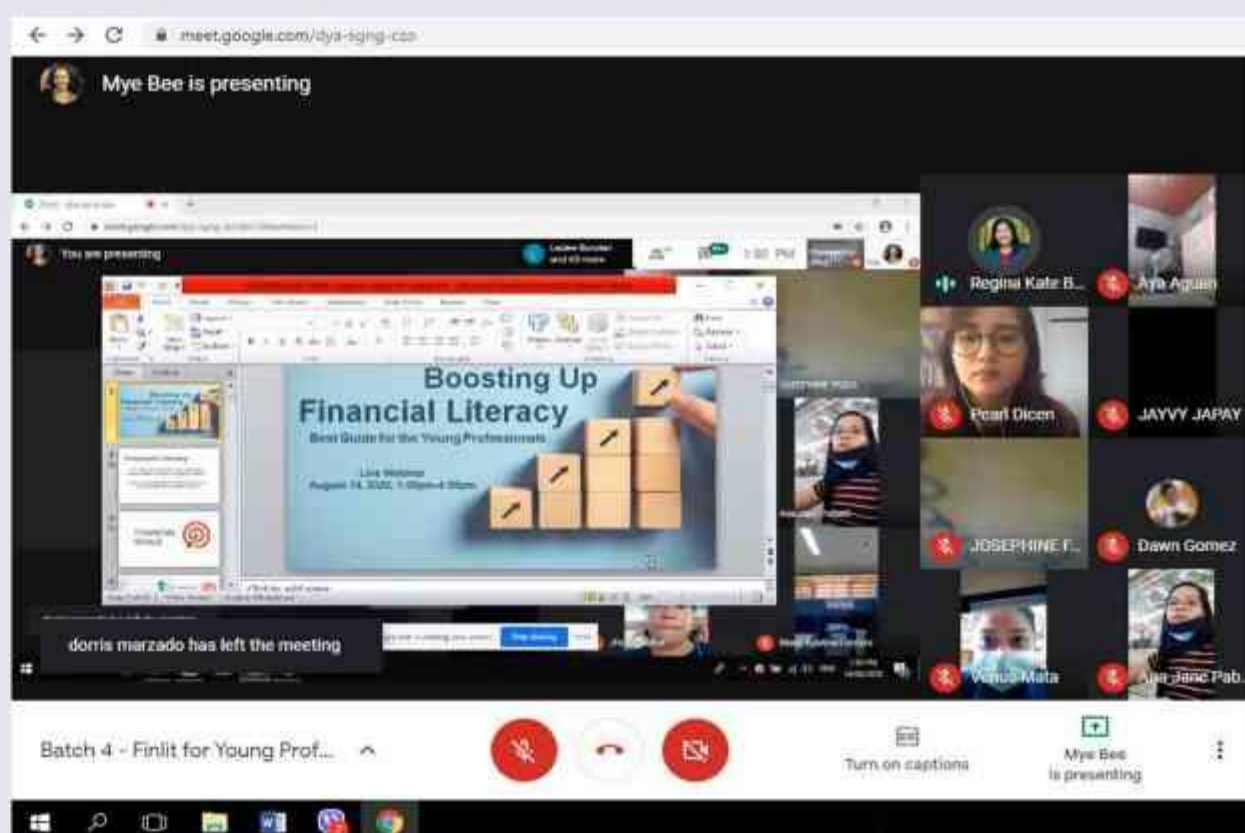
Resource Persons for the trainings are BOD Member Eduard C. Amoguis, Ed.D.; Ms. Ria Diosa A. Caliao, Branch Manager for Carmen and Sto. Tomas; Past Chairperson Norma R. Pereyras; and Atty. Maria Lina F.

The ever-growing and ever expanding multi-billion Tagum Cooperative (TC) with more than 160,000 members and users, never ceases to continually outdo itself every time by providing comfort and outstanding service to its members. TC's dedication never goes unheard as MASS-SPECC, the oldest and largest cooperative federation in the country, yet again recognizes its partner in providing ATM services to its members.

This August 2020, TC was recognized as one of the Top 5 Outstanding Co-op Time Depositors of MASS-SPECC, and Top Performing ATM Sites - for having consistently maintained the highest number of SWITCH and ON-US Transactions. These accolades prove to be a valuable contribution to the growth and development of the federation and the cooperative movement.

"We at Tagum Cooperative takes pride in our commitment to give utmost importance to our members' delightful experience. We are thankful to MASS-PECC for consistently recognizing us for years on our achievements," TC Chairperson Rosalina S. Argent expresses. TC currently has eleven performing Automated Teller Machines in its branches – two (2) machines in Main Branch, one (1) each in Nabunturan, Bajada, Matina, Mintal, Panabo, Sto. Tomas, Digos, San Francisco and Bayugan branches.

Tagum Cooperative, with nineteen Business Centers to date, is also conquering the digital world by further enhancing its TC Mobile Application which is currently downloadable at Apple App Store and Google Play Store. In addition, TC is also set to open its Surigao and Samal Business Centers sometime this 2020.



Baura. All speakers are members of the Tagum Cooperative's Lecturers Group who have volunteered to share their knowledge and expertise to their cooperators.

Continuing education is crucial in sustaining and expanding business operations and surpassing strategic goals. Cooperatives are mandated to annually allocate for the education of its members, officers and employees through the Continuing Education and Training Fund (CETF). This is also in accordance with the 5th Cooperative Principle: Education, Training and Information which aims to keep the member-owners updated on business operations and significant developments in the community.

MASS-SPECC RECOGNIZES TAGUM COOP AS OUTSTANDING DEPOSITOR, TOP PERFORMING ATM SITES

CONGRATULATIONS!
TAGUM COOPERATIVE

As consistent awardee of MASS-SPECC
Cooperative Development Center



TAGUM COOP NAMED TOP FOCCUS COOPERATIVE FOR 2019

Model Cooperative Network (MCN) recognizes Tagum Cooperative (TC) as one of the Top FOCCUS Cooperatives for 2019 with Special Citation for Full Provision of Allowance on Probable Loan Losses. For the said year, TC garnered the highest over-all PEARLS ratings for Community Cooperatives at 85% alongside with First Community Cooperative (FICCO). The Top 2 award was also given for another Community Cooperative in the name of CEV Credit Cooperative with the rating of 81%.

MCN is a federation of FOCCUS-branded cooperatives dedicated to monitoring and examining the operations of the cooperatives to make sure that they achieve and maintain the International Prudential Standards required of Model Cooperatives. The awards were bestowed during the MCN Virtual Ownership Meeting to member cooperatives on August 8, 2020.

Tagum Cooperative's journey in the FOCCUS branding started in 1999 through the introduction of the Model Credit Union Building (MCUB) Technology by the Credit Union Empowerment and Strengthening (CUES) Philippines. MCUB helped Tagum Cooperative to follow good business sense in operations by paying close attention to Finance Management, Credit Management and Marketing Management. Policies were then crafted and systems were put in place, emphasizing on internal control measures and digitalization of processes. These include the strong adherence to the 5Cs of Credit and implementation of a uniform Lending Policy abided with by all members, officers and employees. Moreover, Tagum Cooperative has maintained its zero-external borrowing for several years through stringent capacity-based lending standards and continuous education to the member-borrowers.

TC Chairperson Rosalina S. Argent also emphasizes on TC's commitment in maintaining its 5% delinquency rate, proof that the coop is striving to maintain a healthy financial standing. "We attained the FOCCUS brand since 2000 and we pledge to maintain the brand for fifty more years and beyond. We also encourage our sister cooperatives to become FOCCUS branded as an assurance on safety of members' money, competitiveness in delivering quality financial services and sustainability of operations in the years to come." Dir. Argent states.

With over fifty years in service, it's not surprising that Tagum Cooperative's list of accolades are getting longer. The tagline "where people invest their trust" continues to be a part of its day-to-day operations as more and more members entrust their future because of its established lending systems, stressing-out the need for savings build-up before applying for loans and good governance.

More than the plaques and recognitions and the recent expansions of TC, the responsible members who keep believing and pushing the homegrown coop in sailing towards its golden era, are TC's treasure.



TIME TO SAVE & SHARE PROMO GRAND RAFFLE DRAW WINNERS!



WINNERS OF P100, 000

CHARITO I. JURANES
JUDE RONIEL Y. CABAÑERO
EDITHA A. ROSADIÑO
JUSTICE RACHE L. JOAQUIN
GAUDENCIO G. ABELLANOSA

WINNERS OF P50,000

MARY JANE E. HINAY
RHODORA A. TUAZON
SHIRLEY B. BORRAS
MA. CONSOLACION P. CABRERA
MICHAEL EDWARD TAN DU

WINNERS OF P25,000

LILIAN C. GONZALES
ANGELINA P. RULE
AMY M. MADIANDA
ADELFA B. SUMALPONG
FEBBIE M. GUIBELONDO