

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

"Sandigan sa Kagipitan, Katuwang sa Kabuhayan"



31st

ANNUAL GENERAL ASSEMBLY

Vision: Global LKBKBP by 2020
[MTDP: 2016-2020]

LKBKBP

April 22, 2017 (Saturday)
Malolos Sports and Convention Center
City of Malolos, Bulacan

ANNUAL REPORT 2016



LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

"Sandigan sa Kagipitan, Katuwang sa Kabuhayan"

31st Annual General Assembly

Date/Time: April 22, 2017 • 1:00 P.M.

**Venue: Malolos Sports and Convention Center
Mc Arthur Highway, Longos, City of Malolos, Bulacan**

AGENDA

- I. Call to Order
- II. Proof of Due Notice / Declaration of Quorum
- III. Approval of the Agenda
- IV. Reading and Approval of Minutes of Previous Annual General Assembly
- V. Business Arising from the Minutes of the Previous Annual General Assembly
- VI. Presentation of:
 - Operational Highlights
 - Vision 2020
- VII. Joint LKBP Board of Directors and Management Report
- VIII. Presentation of Annual Reports
 - Board and Management
 - Education and Training Committee
 - Credit Committee
 - Audit Committee
- IX. Announcement of Election Results/Proclamation of Winners
- X. Other Matters
- XI. Adjournment

SGD. ROSALIE S. MILAN
Board Secretary

SGD. LOIDA D. HILARIO
Chairperson
Board of Directors

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- LKBP 31st Year / Vision: Global LKBP by 2020 (MTDP: 2016-2020)
- Independent Auditor's Report
 - Audited Financial Statements (as of December 31, 2016 and 2015)
 - Statement of Financial Condition
 - Statement of Operations
 - Statement of Cash Flows
 - Statement of Changes in Equity
- Plan and Budget for CY 2017
- Advertisements



**LKBP BOARD OF DIRECTORS
and Outgoing GENERAL MANAGER**



**AUDIT & INVENTORY
COMMITTEE**



CREDIT COMMITTEE



ELECTION COMMITTEE



**ETHICS & GOVERNANCE
COMMITTEE**



TECHNICAL SERVICES GROUP



**MEDIATION & CONCILIATION
COMMITTEE**

MESSAGE



MALACAÑAN PALACE
MANILA

My warmest greetings to the **Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP)** as it holds its **31st Annual General Assembly** and publishes its **Annual Report**.

I laud the LKBP for its crucial role in improving the lives of its members in Bulacan, Pampanga, Bataan and Nueva Ecija. The cooperative's excellence and efficiency in the delivery of services have become an inspiration for other financial organizations in the region.

To the officers of the cooperative, I hope that you will continue to help the government in providing growth opportunities for our people. May you further develop loans and savings programs that will give our people the chance to enhance their lives.

I am inviting not only your sector, but each and every Filipino to align your personal goals with our national aspirations. Together, let us secure the benefits of reforms for our families and for the next generations.

I wish you a fruitful general assembly and more success in the future.

SGD. RODRIGO ROA DUTERTE
THE PRESIDENT OF THE PHILIPPINES

MANILA
22 April 2017



MESSAGE



Warmest greetings to the members of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP)!

We are inspired by your continued effort to gather member-consumers, across municipalities in Region III. We trust that your 31st Annual General Assembly not only brings together stakeholders in your organization, but also fosters camaraderie and builds a more robust portfolio driven towards ensuring sustainable development in your area.

We celebrate with you the achievements and highlights of the passed year, and we are hopeful that this year brings more advancement and blessings for LKBP!

Congratulations and more power!

SGD. LENI ROBREDO



MESSAGE



Senate of the Philippines

OFFICE OF SENATOR JUAN MIGUEL F. ZUBIRI

Greetings and welcome to the 31st Annual General Assembly of Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

It is always heartening to hear stories of cooperatives that have grown into successful and socially conscious enterprises. Your cooperative has not only achieved sustainable economic success, but has also endeavored to contribute to the development of your community through programs that benefit our less fortunate brothers and sisters in the countryside. Efforts like yours bolster my belief that cooperatives provide a sustainable approach to eradicating poverty and uplifting our people, by giving them the opportunity and the means to achieve financial freedom, as well as give back to the community that supports them.

As the author and sponsor of the Philippine Cooperative Code of 2008, it is my vision and hope that by nurturing self-reliance and economic development among Filipinos, we will not only enrich their quality of life, but also spur the growth and development of our nation. Being the current Chairperson of the Senate Committee on Cooperatives, it is my goal to craft enabling policies that will further strengthen cooperatives and create a climate that is conducive for your continued success.

As you look to the future with your theme, "Vision: Global LKBP by 2020 (MTDP: 2016-2020)", I am confident that you will continue to work together under the principles of the cooperativism to attain further success for your members and the community.

I wish you the best of luck, and may all of us work together to build a stronger and better Philippines for all.

SGD. JUAN MIGUEL F. ZUBIRI



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MESSAGE



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



Congratulations Ligas Kooperatiba ng Bayan sa Pagpapaunlad on your 31st Annual General Assembly!

This occasion is marked with outstanding accomplishments and I am proud of what you have achieved as a cooperative. I congratulate you for giving your best effort in enhancing the productivity of the cooperative.

The sustained increase in your assets, membership and development projects are good indicators of a sustainable and viable social enterprise. I believe that you are in the right path towards achieving your vision for LKBP as a coop with global reach.

I pray for the sustainability of your cooperative. May your goal of empowering communities will be a resounding success. I likewise pray for your continued commitment to cooperativism, to serve the members and the community and to contribute to the development of our country.

Today we are facing the challenge of defending the tax exemption privileges of cooperatives. I wish that you will be one with the cooperative movement in this fight.

Congratulations again and more power!

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



MESSAGE

Sa ilalim ng mabuting pamamahala ng inyong lingkod ay ating kinikilala ang malaking kontribusyon ng ating mga kooperatiba para sa pagpapalago ng ekonomiya at mga industriya sa bansa. Sapagkat isa sa maituturing na mandato ng mga kooperatiba ay ang pagbibigay ng pantay na oportunidad at pagkakataon sa bawat grupo o indibidwal na makapagnegosyo. At ang pagkakataong ito na makapagtatag ng ikabubuhay sa mamamayan ay katumbas na din ng pagpapalakas sa mamamayan at sambayanan sa kabuuan.

Kaya ating kinikilala at pinapasalamatan ang LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD (LKBP) sa patuloy ninyong pagpapatatag sa kabuhayan ng mamamayang nangangailangan ng katuwang at kaagapay sa pagtupad ng kanilang mga pangarap. Hindi lamang pangangailangang pinansyal ang inyong nabibigyan tugon bagkus maging ang iba't-ibang aspetong pangkabuhayan at pangkalusugan ng ating mamamayan. Umaasa akong patuloy kayong magsisikap upang makatulong sa nakakarami at sa bansa sa kabuuan. Patuloy nating palakasin ang ating kooperatiba bilang bahagi ng ating pagpapalakas sa ating ekonomiya. Wala pong dapat na maiwan sa pag-unlad. Isulong natin ang diwang gumagabay sa kooperatiba. Gawin nating tagumpay ng mamamayan ang tagumpay ng mga kooperatiba. Huwag kayong sumuko at gawin nating matibay na pundasyon ng pag-asenso ang inyo pong samahan. Sapagkat ang kooperasyon ay napaka importanteng sangkap ng tagumpay. Hindi tatayo ng matatag ang isang samahan kung mahina ang pundasyon nito. Hindi uunlad ang isang samahan kung ang mga myembro nito ay nag-uuna-unahan o nagpapatihulihan.

Again, I congratulate all the members of LKBP as you hold your 31st Annual General Assembly. We are all in this together. We have fun and laughter together and a great sense of achievement when things go right. When things go wrong, we commiserate with each other and encourage each other that friendship and support makes this cooperative what it is. Tandaan po natin na dakilang layunin ng bawat kooperatiba sa mundo ang makapag-ambag ng asenso hindi lamang sa sarili kundi sa buong bansa.

Mabuhay kayo!

SGD. WILHELMINO M. SY-ALVARADO
Punong Lalawigan



MESSAGE



I convey my warmest greetings to the officers, staff, and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad on the occasion of their 31st Annual General Assembly with the theme, "Vision: Global LKBP by 2020 (MTDP: 2016-2020)".

My congratulations and best wishes for your continuing success in providing for the economic needs of your members especially during these difficult times. Determination and dedication have brought LKBP to where it is today – a truly effective tool for socio-economic development thru its livelihood assistance to our people.

Mabuhay kayong lahat!

SGD. LILIA G. PINEDA
Governor



MESSAGE



Greetings from Bataan!

I take great pleasure and honor in extending my congratulations to the founders, officers, staff and members of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on its 31st Founding Anniversary and Annual General Assembly.

Celebrating 31 years in the industry and enjoying a stable and vibrant financial status not to mention the trust and confidence of your clients is a clear indication that you are indeed on the right track towards a more progressive and sustainable future for the sector that you serve.

Here in Bataan, it is my firm belief that LKBP is one of our formidable partners in the attainment of our vision that by the year 2020, Bataan will have the lowest poverty incidence resulting from quality growth attaining the highest human development index in the country.

Rest assured that the Provincial Government of Bataan is one with you in your quest into becoming a leading and dynamic cooperative that brings higher quality of life to its members.

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

SGD. ALBERT S. GARCIA
Governor



MESSAGE



Ladies and Gentlemen of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad:

Warmest greetings from the people of Dinalupihan, Bataan!

We gladly extend our congratulations to the family circle of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on the occasion of your 31st Anniversary and Annual General Assembly.

The Local Government of Dinalupihan has long been supporting the existing cooperative in this Municipality and welcomes the establishment of new ones to further improve the economic and social well-being of our constituents.

The success of LKBP as evidenced by its continued operation during the last 30 years serves as an inspiration not only to the cooperative in our town but also to other cooperatives nationwide to dream more, learn more and do more for everyone's benefits.

Again, Congratulations to the Officers and members of LKBP.

SGD. MARIA ANGELA S. GARCIA
Mayor



MESSAGE



Republic of the Philippines
Province of Bulacan
City of Malolos

Office of the City Mayor

Congratulations on your 31st Annual General Assembly!

A writer said, "By contributing to human dignity and global solidarity, Cooperatives truly build a better world."

This glaring truth is lived by members and officers of Ligas Kooperatiba ng Bayan sa Pagpapaunlad. Your success is precious to us in the City of Malolos.

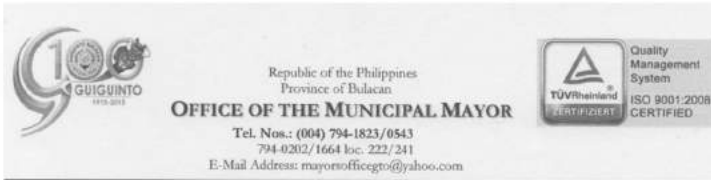
You are growing not only as a community based institution but also in terms of financial viability. You have proven that great learning happens in groups that cooperation is what makes you stronger.

God bless you all!

SGD. ATTY. CHRISTIAN D. NATIVIDAD
City Mayor



MESSAGE



Every year is a challenge for us to be better. For the past 31 years, Ligas Kooperatiba ng Bayan sa Pagpapaunlad continue to pass with flying colors all challenges and hindrances which made it firmer and more productive.

You have changed the lives of many members and they have become better individuals because LKBP made the great difference for them.

Your organization should always be wrapped with altruism and service. As you venture into a new year once again, I hope that your members from the different municipalities of Bulacan be more generous to open opportunities for others who are, like them, believe in the power and spirit of cooperation. Be armored with the values closest to your advocacies. You are again challenged to serve your purpose as an important organization in the civil society.

I hope that this year's General Membership Meeting will unite you more and bring you nearer to your "Vision: Global LKBP by 2020 (MTDP: 2016-2020)".

Congratulations and more power to LKBP.

SGD. AMBROSIO C. CRUZ, JR.
Mayor



MESSAGE

Felicitations to Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on your 31st Annual General Assembly.

Empowerment is the call of the times because when people are empowered, it will give way to social restructuring. That looming structure called cooperativism is now considered the people's preferred development model as the cooperatives are now seen globally as the acknowledged leaders in the economic, social and ecological sustainability.

In essence, what cooperatives now are advancing is a kind of development that is holistic, pro-people, community-based and with a popular participation. It is an approach that puts man at the center and in the mainstream of the processes. These are well-pronounced in the principles we live by.

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.

LKBP 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 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.

More power and kudos to LKBP!

SGD. ORLANDO R. RAVANERA
Chairman



Office of the President of the Philippines
COOPERATIVE DEVELOPMENT AUTHORITY

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MESSAGE

My warmest greetings to the members, management and officers of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad on the occasion of your 31st General Assembly aptly themed “Vision: Global LKBP by 2020 (MTDP: 2016-2020)”.

The observance of a General Assembly is one of the most exciting events and undoubtedly an awaited moment of all cooperatives. The reason varies from one member to the other, ranging from having to elect his/her favorite candidate, to being elected to a position of prestige, or winning a raffle prize and receiving the cooperative bonanza that comes in the form of a dividend and patronage refund.

We all rejoice in these welcome developments, but friends let us remember that these delectable bonanzas we are now enjoying are fruits of labor of the notable men and women who had started and continued the good work.

At this juncture, let me congratulate each one of you for choosing to be with the cooperative and bringing victory within your midst and within your reach. May your enthusiasm be sustained and your benefits be multiplied more, so that the cooperative can go global and make full advantage of the ensuing development, attendant with the ASEAN Economic Integration 2015.

As you document your successes, let me thank the partners who all helped us in nurturing the coop from the start and have supported you through the years: the Local Government of Bulacan, the National Government Agencies (NGAs), the Financing Institutions, the private sector and, Non-Government Organizations (NGOs). Together let's tap our shoulders and give ourselves a big round of applause for a job well done in the case of LKBP.

Last but never the least, kudos to leaders and officers for their pioneering vision and selfless commitment to the cooperative and the communities in crafting relevant, purposeful initiatives that drives the organization to countless victories. MABUHAY !!!!!

SGD. MARIETA P. HWANG
Regional Director



Office of the President of the Philippines
COOPERATIVE DEVELOPMENT AUTHORITY

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Pampanga Extension Office

Dicdado Macapagal Government Center, Mampsa, City of San Fernando, Pampanga

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MESSAGE



For another rewarding year following three decades of successful cooperativism in Bulacan and surrounding communities, we at LANDBANK are proud to be one in celebration with the men and women of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on your 31st General Assembly.

Your longevity as a reliable partner in delivering responsive products and services to those in need underlies the important role cooperatives play in helping improve the standard of living in the countryside. Along with prospects for financial stability and learning, LKBP members and their loved ones are given the valuable opportunity to develop self-reliance and strengthen their commitment and aspiration for better lives.

Looking forward to your journey for “Vision: Global LKBP by 2020 (MTDP: 2016-2020)”, we also hope that your cooperative will remain resilient amidst the challenges that lie ahead, and take both pride and humility in what you have achieved, all in equal measure.

Congratulations and all the best on this important occasion.



SGD. ALEX V. BUENAVENTURA
President and CEO

MESSAGE



Development Bank of the Philippines

On behalf of the management and staff of the Development Bank of the Philippines (DBP), I would like to congratulate the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on the occasion of its 31st Annual General Assembly.

Cooperative like the LKBP have always played an important role in the poverty reduction, particularly in promoting entrepreneurship in the countryside. By supporting activities of their members, cooperatives can provide employment opportunities and foster inclusive growth.

DBP understands how vital cooperatives are in advancing the entrepreneurial spirit of Filipinos. Through the years, our Bank has provided strategic funding support to cooperatives. We are also an active participant in the Bangko Sentral ng Pilipinas' Credit Surety Fund, which is designed to increase the credit worthiness of cooperatives and micro, small and medium enterprises.

We are confident that LKBP will continue to promote more economic opportunities in Central Luzon, especially in the provinces of Bulacan, Pampanga, Bataan, and Nueva Ecija. We also wish the cooperative well in its endeavors, so that it can help more hardworking Filipinos looking to improve the quality of their lives.

Mabuhay ang Ligas Kooperatiba ng Bayan sa Pagpapaunlad!



SGD. CECILIA C. BORRROMEO
President and Chief Executive Officer

MESSAGE



Please accept my warmest greetings as you celebrate your 31st Founding Anniversary and Annual General Assembly. Congratulations for the evident success!

Indeed, the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) has been partner for those who would like to be part of the great economy of triumphs. By lending a hand to your members, you were not just fulfilling their collective interest but as well as harnessing their dreams that will enable the inclusive growth of our communities that will embody the national economy as a whole.

We, in Gapan City Government, will support and steadfastly do our role in providing you the most excellent services in order for us to really grasp the necessities of our constituents with the help of your persistent dedication.

It is my passionate desire that LKBP arise to become the more progressive, conquers great victory and attain boundless strength!

SGD. EMERSON D. PASCUAL
City Mayor



DIRECTORY OF LKBP OFFICES



BULACAN BRANCHES



NUEVA ECIJA



BATAAN BRANCHES

PAMPANGA BRANCH

PRODUCTS AND SERVICES

• Loans

Credit Line	OF Loan
SME Loan	Housing Loan
Providential Loan	Auto Loan
Agricultural Loan	Buying Club
Mortgage Loan	Emergency Loan
Express Loan	Back-to-Back Loan
Salary Loan	

• Deposits

Regular Savings	OF Savings
Regular Time Deposit	Laboratory Coop Savings
Special Time Deposit	

• Capital Build-up

Common Shares	Redeemable Preferred Shares
Preferred Shares	

• Skills Training and Manpower Placement Services

• Tower and Business Centre

• Construction Supplies and General Merchandise

• Coop Assurance Center

IMS Health Card	Accident Insurance Plan
Medical and Laboratory Clinic	Fire Insurance
Loan Protection Plan	Comprehensive Insurance

• Tulungan/Damayan Program

• Bayad Center

• Memorial Lots

• Multi-Purpose Activity Center

• LKBP Resort and Function Hall

• ARC Ligas Training Center

Livelihood Programs

Garments and Printing

Agri-Farm Tourism Industry

• Ligas KBP Foundation, Inc.

• LKBP Integrated School, Inc.

• Construction and Engineering Services

• Center for Co-op Studies and Rural Entrepreneurship (on-going construction)

• LKBP Farm Hotel and Restaurant (soon to rise)

LKBP MANAGEMENT STAFF



GENERAL MANAGER



ASST. GENERAL MANAGER



ADMINISTRATIVE



BRANCH OPERATIONS



CENTRAL FUND



INTERNAL AUDIT



ACCOUNTING



INFORMATION TECHNOLOGY



**MARKETING / SKILLS TRAINING &
MANPOWER PLACEMENT SERVICES**



CREDIT / ASSET MANAGEMENT GROUP



COOP ASSURANCE CENTER



LKBP INTEGRATED SCHOOL, INC.



LIGAS KBP FOUNDATION, INC.



LKBP HARDWARE



**LKBP RESORT AND
MULTI-PURPOSE ACTIVITY CENTER**



GENERAL SERVICES



LKBP GARMENTS

LKBP BRANCHES



MAIN BRANCH



CRUZ BRANCH



BALIUAG BRANCH



SAN MIGUEL BRANCH



GAPAN BRANCH



BALANGA BRANCH



DINALUPIHAN BRANCH



CABANAS BRANCH



STA. ROSA BRANCH



APALIT BRANCH



MARILAO BRANCH

2002-2016

LUPONG PATNUGUTAN (2016)	
Pangulo	Loida Hilario
Pang. Pangulo	Lucila J. Punongbayan
Mga Patnugot	Filomena Balagtas Remedios Gregorio Lourdes Arceo Cecilia Reyes Rebecca G. De Jesus Julito D. Nazer
Ingat-Yaman	
Kalihin	
LUPON SA PAGPAPALITANG	
Pangulo	Benjamin Tolosa
Kalihin	Concepcion Tagadad
Kagawad	Celia Leoncio
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Olivia Panilag
Kagawad	Ismael Y. Dela Cruz
LUPON SA HALALAN	
Pangulo	Ma. Asuncion H. Calayag
Kalihin	Wilfredo D. Dayao
Kagawad	Elvie G. Laxamana

LUPONG PATNUGUTAN (2015)	
Pangulo	Loida Hilario
Pang. Pangulo	Filomena Balagtas
Kalihin	Remedios Gregorio
Mga Patnugot	Lucila J. Punongbayan Lourdes Arceo Cecilia Reyes Erinda Sava
LUPON SA PAGPAPALITANG	
Pangulo	Benjamin Tolosa
Kalihin	Concepcion Tagadad
Kagawad	Celia Leoncio
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Olivia Panilag
Kagawad	Ma. Nora S. Fajardo
LUPON SA HALALAN	
Pangulo	Rebecca De Jesus
Kalihin	Antonina Fuentes
Kagawad	Marietta Villanueva

LUPONG PATNUGUTAN (2014)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Loida Hilario
Ingat-Yaman	Julita D. Nazer
Mga Patnugot	Remedios Gregorio Lourdes Arceo Filomena Balagtas Cecilia Reyes Erinda Sava
LUPON SA PAGPAPALITANG	
Pangulo	Benjamin Tolosa
Kalihin	Concepcion Tagadad
Kagawad	Celia Leoncio
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Olivia Panilag
Kagawad	Juliet Villanueva
LUPON SA HALALAN	
Pangulo	Rebecca De Jesus
Kalihin	Antonina Fuentes
Kagawad	Marietta Villanueva

LUPONG PATNUGUTAN (2013)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Loida Hilario
Ingat-Yaman	John Jonathan De Robles
Kalihin	Remedios Gregorio
Mga Patnugot	Lourdes Arceo Filomena Balagtas Cecilia Reyes Erinda Sava
LUPON SA PAGPAPALITANG	
Pangulo	Benjamin Tolosa
Kalihin	Concepcion Tagadad
Kagawad	Celia Leoncio
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Olivia Panilag
Kagawad	Juliet Villanueva
LUPON SA HALALAN	
Pangulo	Rebecca De Jesus
Kalihin	Antonina Fuentes
Kagawad	Marietta Villanueva

LUPONG PATNUGUTAN (2012)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Loida Hilario
Ingat-Yaman	John Jonathan De Robles
Kalihin	Remedios Gregorio
Mga Patnugot	Lourdes Arceo Filomena P. Balagtas Benjamin Tolosa Engr. Menandro Mendoza
LUPON SA PAGPAPALITANG	
Pangulo	Cecilia Leoncio
Kalihin	Cecilia Reyes
Kagawad	Erinda Sava
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Ma. Victoria Santos
Kagawad	Antonina Fuentes
LUPON SA HALALAN	
Pangulo	Angelita Dimalanta
Kalihin	Marietta Villanueva
Kagawad	Perle Laxa

LUPONG PATNUGUTAN (2011)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Loida Hilario
Ingat-Yaman	Julita D. Nazer
Kalihin	Evelyn Batin
Mga Patnugot	Remedios Gregorio Lourdes Arceo Filomena P. Balagtas Benjamin Tolosa Engr. Menandro Mendoza
LUPON SA PAGPAPALITANG	
Pangulo	Cecilia Leoncio
Kalihin	Cecilia Reyes
Kagawad	Erinda Sava
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Benjamin Tolosa
Kagawad	Arbendorf Rivera
LUPON SA HALALAN	
Pangulo	Violante Tonic
Kalihin	Arbendorf Rivera
Kagawad	Maribeth Gallardo

LUPONG PATNUGUTAN (2010)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Doroteo Tenorio
Ingat-Yaman	Julita D. Nazer
Kalihin	Remedios Gregorio
Mga Patnugot	Lourdes Arceo Filomena P. Balagtas Engr. Leonardo Gonzales
LUPON SA PAGPAPALITANG	
Pangulo	Cecilia Leoncio
Kalihin	Cecilia Reyes
Kagawad	Erinda Sava
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Benjamin Tolosa
Kagawad	Arbendorf Rivera
LUPON SA HALALAN	
Pangulo	Angelita Dimalanta
Kalihin	Rolando Cudia
Kagawad	Antonina Fuentes

LUPONG PATNUGUTAN (2009)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Doroteo Tenorio
Ingat-Yaman	Fabian Clemente
Kalihin	Remedios Gregorio
Mga Patnugot	Loida Hilario Lourdes Arceo Engr. Leonardo Gonzales Ernesto Batin
LUPON SA PAGPAPALITANG	
Pangulo	Benjamin Tolosa
Kalihin	Cecilia Leoncio
Kagawad	Arlene Apacible
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Antonina Fuentes
Kagawad	Wilfredo Santos
LUPON SA HALALAN	
Pangulo	Emilia Pascual
Kalihin	Virgilio Columna
Kagawad	Dra. Nancy Candelaria

LUPONG PATNUGUTAN (2008)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Doroteo Tenorio
Ingat-Yaman	Fabian Clemente
Kalihin	Remedios Gregorio
Mga Patnugot	Lourdes Arceo Engr. Leonardo Gonzales Deogracias Daus
LUPON SA PAGPAPALITANG	
Pangulo	Arlene Apacible
Kalihin	Cecilia Leoncio
Kagawad	Erinda Sava
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Ernesto Batin
Kagawad	Celia Clemente
LUPON SA HALALAN	
Pangulo	Filomena Balagtas
Kalihin	Virgilio Columna
Kagawad	Felicidad Mercado

LUPONG PATNUGUTAN (2007)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Doroteo Tenorio
Ingat-Yaman	Remedios Gregorio
Kalihin	Loida Hilario
Mga Patnugot	Filomena Balagtas Lourdes Arceo Engr. Leonardo Gonzales Deogracias Daus
LUPON SA PAGPAPALITANG	
Pangulo	Arlene Apacible
Kalihin	Cecilia Leoncio
Kagawad	Erinda Sava
LUPONG TAGASURI	
Pangulo	Ma. Remedios Caringal
Kalihin	Ernesto Batin
Kagawad	Bakante
LUPON SA HALALAN	
Pangulo	Cesar Gonzales
Kalihin	Anicla Castro
Kagawad	Felicidad Mercado

LUPONG PATNUGUTAN (2006)	
Pangulo	Lucila Punongbayan
Pang. Pangulo	Doroteo Tenorio
Ingat-Yaman	Remedios Gregorio
Mga Patnugot	Emilia Pascual Filomena Balagtas Lourdes Arceo Violante Santiago Engr. Leonardo Gonzales
LUPON SA PAGPAPALITANG	
Pangulo	Loida Hilario
Kalihin	Claudia Santiago
Kagawad	Cecilia Leoncio
LUPONG TAGASURI	
Pangulo	Vergie Garcia
Kalihin	Ma. Remedios Caringal
Mga Kagawad	Evangelina Villanueva Concepcion Tagadad
LUPON SA HALALAN	
Pangulo	Cesar Gonzales
Kalihin	Anicla Castro
Kagawad	Felicidad Mercado

LUPONG PATNUGUTAN (2005)	
Pangulo	Doroteo Tenorio
Pang. Pangulo	Crisanto Hilario
Ingat-Yaman	Alberto Dela Cruz
Kalihin	Remedios Gregorio
Mga Patnugot	Emilia Pascual Filomena Balagtas Ma. Laerni Bicomor Vicente Santiago Engr. Leonardo Gonzales
LUPON SA PAGPAPALITANG	
Pangulo	Loida Hilario
Kalihin	Lourdes Arceo
Kagawad	Cecilia Leoncio
LUPONG TAGASURI	
Pangulo	Julio Medrano
Kalihin	Rogelio Hilario
Kagawad	Vergie Garcia
LUPON SA HALALAN	
Pangulo	Cesar Gonzales
Kalihin	Martiano Dayao
Kagawad	Anicla Castro

LUPONG PATNUGUTAN (2004)	
Pangulo	Alberto Dela Cruz
Pang. Pangulo	Crisanto Hilario
Ingat-Yaman	Doroteo Tenorio
Kalihin	Remedios Gregorio
Mga Patnugot	Emilia Pascual Filomena Balagtas Ma. Laerni Bicomor Vicente Santiago Florentino Ventura
LUPON SA PAGPAPALITANG	
Pangulo	Loida Hilario
Kalihin	Lourdes Arceo
Kagawad	Evelyn Batin
LUPONG TAGASURI	
Pangulo	Bakante
Kalihin	Vicente Santiago
Kagawad	Bakante
LUPON SA HALALAN	
Pangulo	Cesar Gonzales
Kalihin	Anicla Castro
Kagawad	Bartolome Eusebio

LUPONG PATNUGUTAN (2003)	
Pangulo	Doroteo Tenorio
Pang. Pangulo	Alberto Dela Cruz
Ingat-Yaman	Danilo De Leon
Kalihin	Remedios Gregorio
Mga Patnugot	Engr. Leonardo Gonzales Florentino Ventura Emilia Pascual Crisanto Hilario
LUPON SA PAGPAPALITANG	
Pangulo	Filomena Balagtas
Kalihin	Loida Hilario
Kagawad	Lourdes Arceo
LUPONG TAGASURI	
Pangulo	Florentina Espinola
Kalihin	Ma. Laerni Bicomor
Kagawad	Claudia Santiago
LUPON SA HALALAN	
Pangulo	Cesar Gonzales
Kalihin	Anicla Castro
Kagawad	Bartolome Eusebio

LUPONG PATNUGUTAN (2002)	
Pangulo	Doroteo Tenorio
Pang. Pangulo	Danilo De Leon
Ingat-Yaman	Alberto Dela Cruz
Kalihin	Remedios Gregorio
Mga Patnugot	Florentino Ventura Crisanto Hilario Vicente Santiago Engr. Leonardo Gonzales
LUPON SA PAGPAPALITANG	
Pangulo	Filomena Balagtas
Kalihin	Loida Hilario
Kagawad	Claudia Santiago
LUPONG TAGASURI	
Pangulo	Florentina Espinola
Kalihin	Ma. Laerni Bernandino
Kagawad	Emilia Pascual
LUPON SA HALALAN	
Pangulo	Cesar Gonzales
Kalihin	Anicla Castro
Kagawad	Lourdes Arceo

1986-2001

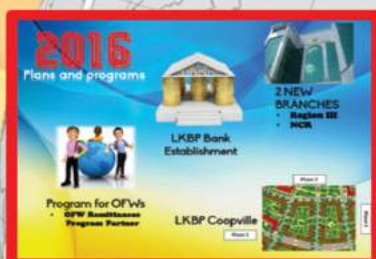
LUPONG PATNUGUTAN (2001) Pangulo Doroteo Tenorio Pang. Pangulo Danilo De Leon Ingat-Yaman Remedios Gregorio Kalihim Florentino Ventura Mga Patnugot Catalina Santiago Marina Dionisio Engr. Leonardo Gonzales LUPON SA PAGPARAUTANG Pangulo Filomena Balagtas Kalihim Loida Hilario Kagawad Evelyn Bacin LUPONG TAGASURI Pangulo Florentina Espinola Kalihim Emma Pascual Kagawad Ms. Laarni Bernardino LUPON SA HALALAN Pangulo Cezer Gonzales Kalihim Anicia Castro Kagawad Jose Santos	LUPONG PATNUGUTAN (2000) Pangulo Dr. Romeo San Diego Pang. Pangulo Doroteo Tenorio Ingat-Yaman Alberto Dela Cruz Kalihim Remedios Gregorio Mga Patnugot Catalina Santiago Florentino Ventura Maria Ocampo Martha Dionisio Ex-Officio Member Wilfredo Santos LUPON SA PAGPARAUTANG Pangulo Emma Pascual Kalihim Filomena Balagtas Kagawad Loida Hilario LUPONG TAGASURI Pangulo Florentina Espinola Kalihim Christine Lynn Hankins Kagawad LUPON SA HALALAN Pangulo Claudia Santiago Kalihim Anicia Castro Kagawad Glicerio Santiago	LUPONG PATNUGUTAN (1999) Pangulo Dr. Romeo San Diego Pang. Pangulo Engr. Leonardo Gonzales Ingat-Yaman Alberto Dela Cruz Kalihim Remedios Gregorio Mga Patnugot Doroteo Tenorio Catalina Santiago Maria Ocampo Narciso Pagapulangan LUPON SA PAGPARAUTANG Pangulo Emma Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins LUPONG TAGASURI Pangulo Florentina Espinola Kalihim Evelyn Batin Kagawad Loida Hilario LUPON SA HALALAN Pangulo Glicerio Garcia Kalihim Claudia Santiago Kagawad Anicia Castro	LUPONG PATNUGUTAN (1998) Pangulo Catalina Santiago Pang. Pangulo Engr. Leonardo Gonzales Ingat-Yaman Alberto Dela Cruz Kalihim Maria Ocampo Mga Patnugot Doroteo Tenorio Narciso Pagapulangan Florentino Ventura Dr. Romeo San Diego Dra. Sonia Matic LUPON SA PAGPARAUTANG Pangulo Emma Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins LUPONG TAGASURI Pangulo Remedios Gregorio Kalihim Evelyn Batin Kagawad Vilma Buleong LUPON SA HALALAN Pangulo Glicerio Garcia Kalihim Loida Hilario Kagawad Prisco Hernandez	LUPONG PATNUGUTAN (1997) Pangulo Melencio Bantolino Pang. Pangulo Danilo Hilario Ingat-Yaman Florentina Espinola Kalihim Elenita Ribaya Mga Patnugot Manolo Pascual Remedios Manalili Maria Ocampo Hipolito Delos Santos Fernando Brofar LUPON SA PAGPARAUTANG Pangulo Emma Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins LUPONG TAGASURI Pangulo Rogelio Camacho Kalihim Susana Francisco Kagawad Remedios Gregorio LUPON SA HALALAN Pangulo Cesar Gonzales Kalihim Evelyn Adjune Kagawad Loida Hilario	
LUPONG PATNUGUTAN (1996) Pangulo Melencio Bantolino Pang. Pangulo Danilo Hilario Ingat-Yaman Florentina Espinola Kalihim Elenita Ribaya Mga Patnugot Manolo Pascual Remedios Manalili Maria Ocampo Hipolito Delos Santos Fernando Brofar LUPON SA PAGPARAUTANG Pangulo Emma Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins LUPONG TAGASURI Pangulo Rogelio Camacho Kalihim Susana Francisco Kagawad Remedios Gregorio LUPON SA HALALAN Pangulo Cezer Gonzales Kalihim Evelyn Adjune Kagawad Loida Hilario	LUPONG PATNUGUTAN (1995) Pangulo Danilo Hilario Pang. Pangulo Manolo Pascual Ingat-Yaman Remedios Manalili Kalihim Fidelia Ventura Mga Patnugot Maria Ocampo Roberto Francisco Engr. Florentino Dionisio LUPON SA PAGPARAUTANG Pangulo Emma Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins LUPONG TAGASURI Pangulo Rogelio Camacho Kalihim Elena Manselad Kagawad Julian Bernardino LUPON SA HALALAN Pangulo Cecilio Santiago Kalihim Lorens Varella Kagawad Corezon Dionisio	LUPONG PATNUGUTAN (1994) Pangulo Danilo Hilario Pang. Pangulo Manolo Pascual Ingat-Yaman Malou Santos Kalihim Remedios Manalili Mga Patnugot Fidelia Ventura Maria Ocampo Roberto Francisco Melencio Bantolino LUPON SA PAGPARAUTANG Pangulo Cecilio Santiago Kalihim Lorena Varela Kagawad Corezon Dionisio LUPONG TAGASURI Pangulo Rogelio Camacho Kalihim Elena Manselad Kagawad Julian Bernardino LUPON SA HALALAN Pangulo Manolo Pascual Kalihim Remedios Manalili Kagawad Vicente Santiago	LUPONG PATNUGUTAN (1993) Pangulo Catalina Santiago Pang. Pangulo Engr. Leonardo Gonzales Ingat-Yaman Alberto Dela Cruz Kalihim Maria Ocampo Mga Patnugot Doroteo Tenorio Narciso Pagapulangan Florentino Ventura Dr. Romeo San Diego Dra. Sonia Matic LUPON SA PAGPARAUTANG Pangulo Emma Pascual Kalihim Filomena balagtas Kagawad Christine Lynn Hankins LUPONG TAGASURI Pangulo Remedios Gregorio Kalihim Evelyn Batin Kagawad Vilma Buleong LUPON SA HALALAN Pangulo Glicerio Garcia Kalihim Loida Hilario Kagawad Prisco Hernandez	LUPONG PATNUGUTAN (1992) Pangulo Catalina Santiago Pang. Pangulo Doroteo Tenorio Ingat-Yaman Narciso Pagapulangan Kalihim Felix Mariano Mga Patnugot Julio Reyes Rafael Dela Rama Hipolito Delos Santos LUPON SA PAGPARAUTANG Pangulo Alberto Dela Cruz Kalihim Claudia Santiago Kagawad Flordeliza Angeles LUPONG TAGASURI Pangulo Flordeliza Calero Kalihim Amalia Pascual Kagawad Elena Manselad LUPON SA HALALAN Pangulo Cecilio Santiago Kalihim Maria Santiago Kagawad Bakante	
LUPONG PATNUGUTAN (1991) Pangulo Engr. Leonardo Gonzales Pang. Pangulo Florentino Ventura Ingat-Yaman Estanislao Dela Cruz Kalihim Gerina Nepomuceno Mga Patnugot Domingo Clemente Felix Domingo, Sr. Antonio Rondonos LUPON SA PAGPARAUTANG Pangulo Monica Lagasca Kalihim Temis Dela Rama Kagawad Emma Pascual LUPONG TAGASURI Pangulo Felix Mariano Kalihim Alberto Dela Cruz Kagawad Amalia Santiago LUPON SA HALALAN Pangulo Hipolito Delos Santos Kalihim Cecilio Santiago Kagawad Anicia Castro	LUPONG PATNUGUTAN (1990) Pangulo Engr. Leonardo Gonzales Pang. Pangulo Doroteo Tenorio Ingat-Yaman Ydile Rondonos Kalihim Narciso Pagapulangan Mga Patnugot Hipolito Delos Santos Florentino Ventura Pascido Araya LUPON SA PAGPARAUTANG Pangulo Monica Lagasca Kalihim Temis Dela Rama Kagawad LUPONG TAGASURI Pangulo Felix Mariano Kalihim Odelina Santiago Kagawad Alberto Dela Cruz LUPON SA HALALAN Pangulo Auacion Cabantog Kalihim Anicia Castro Kagawad Maria Santiago	LUPONG PATNUGUTAN (1989) Pangulo Felix Mariano Pang. Pangulo Doroteo Tenorio Ingat-Yaman Narciso Pagapulangan Kalihim Engr. Leonardo Gonzales Mga Patnugot Domingo Clemente Hipolito Delos Santos LUPON SA PAGPARAUTANG Pangulo Engr. Macias Santos, Jr. Kalihim Monica Lagasca Kagawad Temis Dela Rama LUPONG TAGASURI Pangulo Alberto Dela Cruz Kalihim Ma. Lourdes Santos Kagawad Anicia Castro LUPON SA HALALAN Pangulo Cecilio Santiago Kalihim Maria Santiago Kagawad Bakante	LUPONG PATNUGUTAN (1988) Pangulo Julio Reyes Pang. Pangulo Domingo Clemente Ingat-Yaman Daniel Dionisio Kalihim Doroteo Tenorio Mga Patnugot Engr. Leonardo Gonzales Catalina Santiago Narciso Pagapulangan Gregorio Pascual LUPON SA PAGPARAUTANG Pangulo Hipolito Delos Santos Kalihim Cecilio Santiago Kagawad Engr. Macias Santos, Jr. LUPONG TAGASURI Pangulo Felix Mariano Kalihim Alberto Dela Cruz Kagawad Daniel Dionisio LUPON SA HALALAN Pangulo Melchor Dayao Kalihim Cristosomo Dayao Kagawad Esteban Santiago	LUPONG PATNUGUTAN (1987) Pangulo Julio Reyes Pang. Pangulo Domingo Clemente Ingat-Yaman Estanislao Dela Cruz Kalihim Doroteo Tenorio Mga Patnugot Engr. Leonardo Gonzales Catalina Santiago Narciso Pagapulangan Doroteo Tenorio LUPON SA PAGPARAUTANG Pangulo Hipolito Delos Santos Kalihim Cecilio Santiago Kagawad Engr. Macias Santos, Jr. LUPONG TAGASURI Pangulo Felix Mariano Kalihim Alberto Dela Cruz Kagawad Daniel Dionisio LUPON SA HALALAN Pangulo Melchor Dayao Kalihim Cristosomo Dayao Kagawad Esteban Santiago	LUPONG PATNUGUTAN (1986) Pangulo Julio Reyes Pang. Pangulo Domingo Clemente Ingat-Yaman Estanislao Dela Cruz Kalihim Pascual Carangan Mga Patnugot Engr. Leonardo Gonzales Catalina Santiago Narciso Pagapulangan Doroteo Tenorio LUPON SA PAGPARAUTANG Pangulo Hipolito Delos Santos Kalihim Emweto Sta. Ana Kagawad LUPONG TAGASURI Pangulo Daniel Dionisio Kalihim Rafael Dela Rama Kagawad Felix Mariano LUPON SA HALALAN Pangulo Daniel Dionisio Kalihim Cristosomo Dayao Kagawad Melchor Dayao

Medium-Term Development Plan (CY 2016-2020)

NEW VISION

- A leading and dynamic Cooperative that brings a higher quality of life to members and communities.
- A globally competitive cooperative committed to provide excellent and quality financial and social services to Filipinos in a seamless ASEAN economic community by year 2020.

TIMELINE		2016	2017	2018	2019	2020
OUTREACH		Region III NCR	Region III NCR Southern Tagalog	Regional/ Nationwide	Nationwide/ Offshore (Asia)	Nationwide/ Offshore (Asia)
KEY RESULT AREAS		2016 Target	2017 Target	2018 Target	2019 Target	2020 Target
1. MEMBERSHIP		25,000	30,000	35,000	40,000	50,000
	Growth Per Year (%)	25%	20%	17%	14%	25%
	Cumulative Growth (%)	125%	150%	175%	200%	250%
2. CAPITAL BUILD-UP		270.00	364.50	492.08	688.91	1,000.00
	Growth Per Year (%)	35%	35%	35%	40%	45%
	Cumulative Growth (%)	135%	182%	246%	344%	500%
3. LOAN PORTFOLIO		966.51	1,304.78	1,761.46	2,377.97	3,500.00
	Growth Per Year (%)	35%	35%	35%	35%	47%
	Cumulative Growth (%)	135%	182%	246%	332%	489%
4. DEPOSITS		837.36	1,130.44	1,526.10	2,060.23	3,000.00
	Growth Per Year (%)	35%	35%	35%	35%	46%
	Cumulative Growth (%)	135%	182%	246%	332%	484%
5. BORROWINGS		250.00	300.00	225.00	165.00	0.00
	Growth Per Year (%)	67%	20%	-25%	-27%	-100%
6. NET SURPLUS		99.63	134.50	181.58	245.14	350.00
	Growth Per Year (%)	175%	35%	35%	35%	43%
7. ASSETS		1,423.33	1,921.50	2,594.02	3,501.93	5,000.00
	Growth Per Year (%)	35%	35%	35%	35%	43%
	Cumulative Growth (%)	135%	182%	246%	332%	474%
PLANS AND PROGRAMS						
8. BRANCHES						
- Local/Regional		2	2	2	2	
- Offshore					1	1
9. EQUITY INVESTMENT/SUBSIDIARIES						
- Rural Bank/Satellites		1	1	1	1	1
- Construction and Engineering Services		1				
10. LANDBANKING/PROPERTY MANAGEMENT						
- Training Center/Resort						
- Coopville		1				
- Clinic/Hospital			1			



KATITIKAN NG IKA-30 TAUNANG PANGKALAHATANG PAGPUPULONG NG KASAPIAN NG LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD NA GINANAP NOONG IKA-9 NG ABRIL, 2016 SA NEW LKBP MULTI-PURPOSE ACTIVITY CENTER, LKBP COMPOUND, BRGY. LIGAS, CITY OF MALOLOS, BULACAN, SA GANAP NA IKA-1:00 NG HAPON.

Theme: "Celebrating 30 Years of Dedicated Service to Members and Communities Towards a Higher Quality of Life".

MGA NAUNANG KAUGNAY NA PANGYAYARI

Pebrero 6 - Marso 19, 2016 – Pagdaraos ng "Ownership Meeting" sa iba't-ibang sangay ng LKBP upang ipabatid sa mga kasapi ang kalagayan ng Kooperatiba. Ipinakilala ang mga kandidato sa pamunuan at nagkaroon ng paghahalal na ginawa sa pamamagitan ng "computerized election".

Pebrero 25, 2016 – Pagdaraos ng "Traditional Annual Medical/Dental Optical Mission" na kaagapay at katuwang ang UNTV sa LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan para sa pangangailangang medikal ng mga mamamayan.

Marso 2, 2016 – Paghahandog ng "Thanksgiving Mass" para sa Ika-30 Taong Pagkakatatag ng LKBP na isinagawa sa LKBP Gym, Brgy. Ligas, City of Malolos, Bulacan. Pagsasagawa din ng "motorcade" sa bayan ng Guiguinto at Lungsod ng Malolos kaugnay ng okasyong ito.

Marso 6, 2016 – Paglulunsad ng "Bingo for a Cause" kaugnay din ng okasyon para sa mga proyektong Brigada Eskwela, Senior Citizens Activity at Pamaskong Handog Para sa mga Mag-aaral.

ABRIL 9, 2016 – ARAW NG PANGKALAHATANG PULONG

I. UNANG BAHAGI: GROUNDBREAKING CEREMONY OF CENTER FOR CO-OP STUDIES AND RURAL ENTREPRENEURSHIP – 9:00 N.U.-12:00 N.T.

Sa ganap na ika-9:00 ng umaga ay isinagawa ang "Groundbreaking Ceremony" ng itatayong Center for Co-op Studies and Rural Entrepreneurship na magiging gusaling-tanggapan ng Cooperative Development Authority (CDA) na nasa LKBP Compound. Ito ang magsisilbing instrumento sa lalo pang pagtataguyod ng mga simulain at adhikain sa larangan ng Kooperatibismo sa bansa. Ang mga dumalo ay nagbigay ng pagpupugay sa bandilang Pilipino sa pag-awit ng "Pambansang Awit" sa pagtugtog ng Banda 7 na nagpasigla sa pagtitipong ito. Ang pagbabasbas ay isinagawa ni Rev. Father Benjie B. Valencia ng Sta. Rita de Cascia Parish Church, Guiguinto, Bulacan kasunod ng maikling palatuntunan na isinagawa sa LKBP Gym. Ang pagtanggap na pananalita ay ginampanan ng Tagapangulo ng LKBP na si Dir. Loida Hilario. Ang mahalagang araw na ito ay dinaluhan ng mga pangunahing panauhing sina:

Dir. Ray R. Elevazo - Executive Director, Cooperative Development Authority, Manila
Dr. Eulogio T. Castillo - Administrator, Cooperative Development Authority, Manila
Dir. Marietta P. Hwang - Regional Director, Cooperative Development Authority, Region III
Gng. Nida G. Romulo - Account Assistant, Land Bank of the Philippines, Malolos
Gng. Analyn A. Santos - Account Officer, Landbank of the Philippines, Malolos
Sir. Marwin Dela Cruz - Professor, Bulacan State University
Mr. Jose Romeo Ebron - Representative, Office of Cong. Cresente Paez
Mr. Erwin Veneracion - General Manager, Sacred Heart Credit and Dev't Cooperative
Mr. Chris C. Marquez - Director, Manatol Multi-Purpose Cooperative
Mr. Lito C. Cabuhat - Director, Bulacan Cooperative Hall of Fame League Union
Mr. Nestor Torres - UNTV Media

Sa mensahe ni Dr. Eulogio Castillo, CDA Administrator ay pinuri niya ang narating na tagumpay ng LKBP at pinasalamatan sa pagiging katuwang sa pagpapasimula ng Center for Co-op Studies and Rural Entrepreneurship. Ayon kay Dir. Ray Elevazo, CDA Executive Director ay malaki ang kontribusyon ng mga Kooperatiba sa pag-unlad ng ekonomiya ng bansa. Kaya't sa pamamagitan ni G. Jose Romeo na kinatawan ni Cong. Cresente Paez ay hiniling niya na magkasama-sama at magkatulong-tulong ang mga miyembro sa pagtataguyod ng kilusang Kooperatiba.

Naging tagapagpaganap ng palatuntunan sina G. Anthony Sese at Gng. Eliza Aquino na pawang kawani ng LKBP. Sa ganap na ika-12:00 tanghali ay natapos ang palatuntunan.

II. IKALAWANG BAHAGI: PALATUNTUNAN NG PANGKALAHATANG PULONG-12:00 N.T.-6:00 N.H.

a. Pagpapatala/Pagtanggap sa mga Kasapi

May kabuuang 1,574 na kasaping "members in good standing" (MIGS) at 1,501 na aktibong kasapi ang nagpatala kung kaya't sa kabuuang 3,075 ay mayroong quorum na katumbas ng 61% ng kabuuang MIGS. Ang pagpapatala ay ginawang computerized na pinangasiwaan ng mga kawani na naging maayos at mabilis. Maayos din ang mga naging paghahanda sa lugar na pinagdausan ng pulong. Nakapuwesto sa mga tamang lugar ang booths para sa registration, information, trade fair, medical assistance, raffles, refreshments, parking area at security. Patuloy ang ginawang pagtugtog ng Banda 7 upang maaliw ang mga kasapi na maagang dumating. Nagkaroon ng "Questions & Answers" games na may pa-premyo at mayroong mga audio visual presentations (AVPs) para sa kanila. Ang mga tagapagpaganap ng palatuntunan ay sina G. Anthony Sese, Gng. Eliza Aquino, Gng. May Espiritu at G. Lance Ebenezer Tanghal.

b. Pagbubukas ng Palatuntunan

Binuksan ang palatuntunan sa ganap na ika-1:00 ng hapon sa pamamagitan ng pag-usal ng "Panalangin ng Kooperatiba" sa pamumuno ni Dir. Rebecca De Jesus kasunod ang pag-awit ng "Ang Bayan Ko" sa pagtugtog ng Banda 7 at pagkumpas ni Dir. Lourdes Arceo. Kasunod ang sama-samang pagsambit ng "Cooperative Pledge" sa pamamagitan ng AVP. Ang "Pagtanggap na Pananalita" ay ginampanan ng Pangalawang Tagapangulo ng Lupong Patnugutan Dir. Filomena Balagtas. Ipinakilala ang mga panauhingpandangal na sina:

Hon. Cresente C. Paez - Representative, Coop-NATCCO Party-List/Chairman, Committee on Cooperatives Development
Dir. Ray R. Elevazo - Executive Director, Cooperative Development Authority, Manila
Dir. Marietta P. Hwang - Regional Director, Cooperative Development Authority, Region III

c. Paggagawad ng mga Parangal

Bilang pagkilala sa mga "Natatanging Kasapi" ay ipinahayag ni G. Anthony Sese ang pagkakaloob sa kanila ng karangalan. Sila ang mga kasaping nagpakita ng kahusayan sa pagganap ng tungkulin at pananagutan at naging maunlad ang pamumuhay sa pamamagitan ng serbisyo ng Kooperatiba. Binasa ang "Katibayan ng Pagkilala" na magkatuwang na iginawad ng Lupong Patnugutan ng LKBP at mga panauhing pandangal sa sampung (10) natatanging kasapi, na sina:

- | | |
|---|---|
| 1. Lolita C. Almazan - Main Branch | 6. Mary Ann M. Astronomo - Cabanas Branch |
| 2. Amelita I. Cordero - Main Branch | 7. Apolonia R. Botones - Dinalupihan Branch |
| 3. Reynaldo E. Vergel De Dios - Cruz Branch | 8. Marina Z. Del Rosario - Balanga Branch |
| 4. Marilyn A. Villanueva - Baliuag Branch | 9. Donnabel R. Bautista - Sta. Rosa Branch |
| 5. Prescilla R. Dela Cruz - San Miguel Branch | 10. Jocelyn M. Padilla - Gapan Branch |

Sapagka't hindi nakadalo sa pulong ang inaanyayahang Punong Bayan ng Lungsod ng Malolos na si Hon. Atty. Christian Natividad sanhi ng tungkuling ginampanan ay malugod na dumalo ang kanyang butihing ina na si Mayora Matilde Natividad na nagbigay ng pamamahayag bilang kinatawan ng kanyang anak na may layuning lalo pang mapaunlad ang Lungsod ng Malolos at makapagkaloob ng serbisyo sa mga mamamayan katuwang ang Kooperatiba. Hiniling ni Mayora Natividad ang suporta para sa kanyang anak ay siya ay nagkaloob din ng pampasiglang bilang sa pamamagitan ng kanyang pag-awit.

Nagkaloob din ng madamdaming pag-awit ang mga mag-aaral ng LKBP Integrated School na sina Gabrielle Ann Amoyo at Patrick Luis Panganiban.

Upang bigyan pagpapahalaga ang mga sangay ng LKBP sa pagtataguyod ng simulain at adhikain nito ay ipinahayag din ni Gng. May Espiritu ang pagkakaloob ng "Certificate of Recognition" bilang "Natatanging Sangay" na nagpakita ng kahusayan sa pagpapabuti at pagpapaganda ng kanilang operasyon, na tinanggap ng mga Branch Managers ng mga sumusunod na sangay:

1. Sta. Rosa Branch - Best in Membership and Capital Build-up/Best in Portfolio Quality/Best Performing Branch
2. Cabanas Branch - Best in Savings Mobilization

Pinagkalooban din ng "Certificate of Recognition" ang mga Branch Managers na may malaking kontribusyon sa natanggap na karangalan ng kani-kanilang branches, na sina: G. Gaylord Lim ng Sta. Rosa Branch at Gng. Sharon Santos ng Cabanas Branch.

Naging mahalagang bahagi ng palatuntunan ang paggagawad ng "Special Citation" sa dalawang (2) natatanging kasapi bilang "Ultrang Magsasaka Awardee, Gawad Pitak" ng Land Bank of the Philippines. Malugod na ipinakilala ni Gng. Melody Pineda sina:

1. Rosalina D. Mapoy - Baliuag Branch
2. Engr. Ernesto C. Garcia - San Miguel Branch

Bilang pagpupugay sa kagalingang ipinakita ng LKBP Integrated School sa pagtataguyod ng simulain at adhikain sa larangan ng edukasyon at karunungan ay ipinahayag ni Dir. Lucila Punongbayan ang pagkakaalob ng "Certificate of Recognition for Outstanding Achievements" sa LKBP Integrated School na madamdaming tinanggap ng Punong Tagapagpaganap ng paaralan na si Gng. Emilia Pascual at mga guro.

Bilang may pinakamalaking naitulong sa kalagayang pananalapi ng Kooperatiba ay kinilala din ang LKBP Central Fund na pinagkalooban ng "Special Citation" bilang "Best Performing Unit, Highest in Overall Surplus Contribution" na tinanggap ni Gng. Julita Nazar at kanyang mga kasama. At ipinagkaloob ang "Plaque of Commendation" sa Committee on 2016 LKBP Medical Mission at Committee on LKBP's 30th Annual General Assembly na kanilang tinanggap sa pangunguna nina G. Anthony Sese at Gng. Melody Pineda.

d. Mensahe ng mga Panauhin

Ipinakilala ni Dir. Marietta Hwang, Regional Director, CDA Region III ang panauhin mula sa CDA na si Executive Director Ray R. Olivario na kumakatawan kay Hon. Orlando R. Ravanera, CDA Chairperson. Ipinanunaw na si Dir. Olivario sa mga kasapi ang kahalagahan ng Kooperatiba sa ating lipunan, na ang mga miyembro ay dapat itong pag-ingatan at patuloy na suportahan katulad ng pagtataguyod nito sa kapakanan ng kasapi.

Sa mensahe ni Cong. Cresente C. Paez, Representative, Coop-NATCCO Party-List at Chairman, Committee on Cooperatives Development ay pinasalaman niya ang suporta ng mga kasapi na tunay na malaki ang naitulong upang ang sektor ng Kooperatiba ay magkaroon ng boses sa kongreso. Hiniling niya ang patuloy na suporta upang lalong palakasin ang kilusang Kooperatiba.

Upang lalong mapasaya ang mga kasapi ay nagkaroon ng sunod-sunod na raffle para sa mga minor prizes. Nagkaloob din madamdaming pagganap ang mga kawani ng LKBP na sina G. Lance Ebenezer Tanghal at G. Rodrigo Mendoza sa paghahandog ng mga piling awitin.

Sa huli ay binigyan ng pagkakataon si Hon. Senator Teofisto Guingona III na makapanayam ang mga kasapi ng LKBP at makapagpahayag ng kanyang mensahe ukol sa Kooperatibismo.

III. IKATLONG BAHAGI: PANGKALAHATANG PULONG – 3:00 N.H-6:30 N.H.

Ang Pangkalahatang Pulong ay pormal na simulan ng Tagapangulo ng Lupong Patnugutan Dir. Loida Hilario sa ganap na ika-3:00 ng hapon. Ipinahayag ng Kalihim Gng. Rosalie Milan ang pagkakaroon ng katunayan ng pagpapadala ng paanyaya sa mga kasapi at pagkakaroon ng sapat na quorum. Inilahad ng Tagapangulo ang mga paksa ng pulong na sinang-ayunan ng kasapi.

a. Pagpapatibay sa Katitikan ng Nakaraang Pangkalahatang Pulong

Binasa ng dating Kalihim Gng. Remedios Gregorio ang katitikan ng nakaraang Pangkalahatang Pulong na ginanap noong ika-28 ng Marso, 2015. Makaraan ay tinanong ang kapulungan hinggil sa anumang puna. Sapagka't walang naging puna at pagtutol sa kawastuhan ng nakaraang katitikan kaya't iminungkahi ni Dir. Lourdes Arceo na ito ay pagtibayin, pinangalawhan ng Pangalawang Tagapangulo Dir. Filomena Balagtas, walang tumutol, buong pagkakaisang pinagtibay ng kapulungan.

KAPASYAHAN BLG. GA 2016-001:

Pagpapatibay ng kapulungan sa katitikan ng Pangkalahatang Pulong ng kasapi na ginanap noong ika-28 ng Marso, 2015 sa New LKBP Multi-Purpose Activity Center, LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan.

b. Pag-uulat ng Pamunuan at Pangasiwaan

Ang pag-uulat ng kalagayan ng LKBP ay magkatuwang na ginampanan ng Tagapangulo Dir. Loida Hilario at Tagapangasiwa Bb. Catalina Santiago na kinapalooban ng mga nakaraang pangyayari, mga kasalukuyang kaganapan at mga balaking panghinaharap ng LKBP. Ang kabuuan ng ulat ay ayon sa mga sumusunod:

- malugod na pagbati at papuri sa mga miyembro na naging katuwang ng Kooperatiba sa pagsasakatuparan ng vision-mission-goal ng LKBP;
- pagpapahayag ng pagtatapos ng Medium-Term Development Plan (MTDP) 2011-2015 na matagumpay na naisakatuparan ng pamunuan at pangasiwaan sa tulong ng kasapi;
- pagbabalik ng pagiging Billionaire Cooperative ng LKBP na nakamit sa pagtatapos ng taong 2015;
- pagbalik-tanaw sa kalagayang pananalapi sa nakaraang limang (5) taon na nakapaloob sa mga Key Results Areas (KRAs) na napagtagumpayan ng Kooperatiba;
- pagpapahayag ng pagpasok sa bansa ng mga dayuhang pamumuhunan sa larangan ng pagbabangko at pagkaron ng krisis sa pananalapi at ekonomiya sa mga nakaraang taon na naging hamon sa mga Kooperatiba subalit' buong pagkakaisang napagtagumpayan;
- pagpapahayag na ang pagkakaroon ng LKBP ng pondong pinansiyal mula sa panloob na pananalapi na deposito at puhunan ng mga miyembro katuwang ang suporta mula sa mga bangkong kaagapay nito ang nagbigay-daan upang makapagkaloob ng tulong-pinansiyal sa mga kasapi at pagkakaroon ng magandang kita na ibinabalik sa kanila sa pamamagitan ng dividend at patronage refund;
- pagbabalik-tanaw nang maitayo ang LKBP Tower and Business Centre at pagbubukas ng labing isang (11) sangay upang mapaglingkuran ang mga kasapi;
- pagbabalik sa katatapos na pagpapagawa ng Multi-Purpose Activity Center para sa mga pagtitipon at okasyong pang-Kooperatiba at pang-kasapi;
- pagbanggit sa LKBP Integrated School, Ligas KPB Foundation at iba pang katuwang sa pagpapalaganap ng misyon ng Kooperatiba;
- pagpapahayag ng hangarin ng pamunuan at pangasiwaan na maipagkaloob ang ibayong serbisyo at suporta sa kasapi;
- pagkakaroon ng hangaring mapalaganap ang financial literacy program para mga programang pangkabuhatan at pamumuhunan maging sa malalayong lugar;
- pagbibigay ng pagpapahalaga sa management development and succession planning program para sa kapakanan ng mga opisyal at empleyado ng LKBP;
- pagpapahayag ng planong coop-ville para sa mga empleyado at miyembro ng LKBP;
- paglalahad ng hangaring makapagpatayo ng sariling ospital para sa mga pangangailangang medikal ng mga kasapi;
- pagpapaala sa mga miyembro ng pangakong pagpapa-aircon sa LKBP Gym na pinagdarausan ng Pangkalahatang Pulong na naisakatuparan para sa kaginhawaan ng mga kasapi;
- pagpapatid ng pagtatayo ng Center for Co-op Studies and Rural Entrepreneurship sa LKBP Compound;
- pagpapahayag ng patuloy na pagsasakatuparan ng mga layunin at adhikain ng LKBP na isinasaad ng MTDP 2016-2020; at
- pagpapatid na ang kabuuan ng ulat ng pamunuan at pangasiwaan ay nakalahad sa Taunang Ulat ng 2015 na ipinamahagi sa kasapi.

k. Pagpapatibay sa mga Kapasyahan

KAPASYAHAN BLG. GA 2016-002: Pagpapatibay sa kalagayang pananalapi para sa taong 2015.

MGA PILING KAPASYAHAN NA PINAGTIBAY NG LUPONG PATNUGUTAN SA TAONG 2016

2016-001	Pinagtibay ang budget para sa taunang pangkalahatang pulong ng kasapi sa taong 2016.
2016-003	Pagsang-ayon at paglagda sa MOA ng Regional Programme on Remittances and Diaspora Investment.
2016-004	Pagkakaloob ng longevity pay benefit sa mga empleyado batay sa panahon ng serbisyo sa LKBP.
2016-005	Pagbibigay-pahintulot sa pagbebenta ng Isuzu elf dump truck na nakarehistro sa pangalan ng LKBP.
2016-006-011	Pinagtibay ang mga credit facilities ng LKBP tulad ng LBP, UCPB, MSCB at NATCCO.
2016-014-017	Pinagtibay ang iba't-ibang conferences/seminars na lalahukan ng mga kinatawan ng LKBP.
2016-020	Pag-aalok ng redeemable preferred shares sa mga kasapi na may panimulang halaga na ₱50M.
2016-021	Pinagtibay ang paghahati ng kinita ng LKBP sa taong 2015.
2016-022	Paghahain ng kahilingan para sa Philippine Rural Development Program (PRDP) Small Livelihood Project.
2016-023	Pagsasampa sa Municipal Trial Court of Guiguinto, Bulacan ng mga small claims ng Main Branch.
2016-032	Pagbibigay-pahintulot sa deposit pick-up at cash delivery agreement sa pagitan ng UCPB at LKBP branches.
2016-033	Pagpapatupad sa mga itinatadhana ng Bureau of Fire Protection (BFP) sa Main Branch.
2016-037-038	Pinagtibay ang utilization ng CETF-Local at CETF-Apex ng LKBP.
2016-040	Pagpapadala ng mga kinatawan sa Product Development Workshop ng ACCESS-NATCCO-IFAD.
2016-044	Pagbabayad ng tamang halaga para sa binibiling ari-arian ng LKBP.
2016-048	Pagpapakabit ng airconditioning units sa LKBP Gym.
2016-050-056	Paglahok ng mga kinatawan ng LKBP sa iba't-ibang pagpupulong at gawaing pang-Kooperatiba.
2016-057-060	Pinagtibay ang ulat ng Personnel Committee hinggil sa pagtatalaga sa tungkulin ng mga empleyado.
2016-062	Paghahain ng kahilingan sa Meralco para sa pangangailangan sa kuryente ng LKBP Gym.
2016-064	Pagbili ng printer para sa heat press machine na ipinagkaloob ng Department of Trade and Industry (DTI).
2016-070	Pagdalo ng Lupong Patnugutan sa General Assembly ng NATCCO.
2016-071-073	Pagkumpirma sa bagong pamunuan at iba't-ibang komite at kinatawan ng LKBP.
2016-076	Pinagtibay ang mga patakaran hinggil sa redeemable preferred shares ng LKBP.
2016-077	Pagpapamahagi ng dividendo at patronage refund sa mga kasapi ng LKBP.
2016-078-078B	Pinagtibay ang paggamit ng mga credit facilities ng LKBP.
2016-079	Pagbili ng mga IT equipments na kailangan para sa operasyon ng LKBP.
2016-080	Pinagtibay ang pagpapasimula sa Credit Department ng LKBP at mga gaganap na kawani.
2016-082	Paglulunsad ng "Motivational Activity" para sa mga empleyado ng LKBP.
2016-083	Pinagtibay ang summer outing ng pamunuan at pangasiwaan ng LKBP.
2016-084-85	Paghahain sa Trial Court ng Malolos at San Miguel, Bulacan ng mga small claims ng LKBP.
2016-090-91	Pinagtibay ang pagpapatupad ng bagong salary structure ng mga empleyado ng LKBP.
2016-099-100A	Pagbibigay-pahintulot sa mga kahilingan sa Assets Management Group ng mga kliyente at kasapi ng LKBP.
2016-101-109	Pagtatalaga sa posisyon ng mga empleyado ng LKBP.
2016-111	Pagre-remit ng kaukulang CETF sa BUFEKO.
2016-111A-113	Pinagtibay ang pagdalo ng mga kinatawan ng LKBP sa pangkalahatang pulong ng iba't-ibang Kooperatiba.
2016-114	Paglulunsad ng iba't-ibang gawain at programa ng Ligas KBP Foundation, Inc.
2016-115-117	Pinagtibay ang iba't-ibang ulat ng pamunuan at pangasiwaan ng LKBP.
2016-123	Pinagtibay ang Credit Policy Manual na binubuo ng 14 chapters.
2016-124-125	Pagkumpirma sa mga bagong empleyado ng iba't-ibang sangay ng LKBP.
2016-127	Pinagtibay ang bagong organizational structure ng LKBP.
2016-128	Pagtatalaga ng mga key management officers ng LKBP.
2016-129-130	Pagsuporta sa mga upcoming events na lalahukan ng LKBP.
2016-132	Pinagtibay ang bagong salary grade structure batay sa qualification standards ng mga empleyado.
2016-133	Pinagtibay ang first wave ng salary upgrading ng mga empleyado ng LKBP.
2016-134-137	Pagbibigay-pahintulot sa mga official signatories para sa iba't-ibang transaksyon ng LKBP.
2016-140	Pagkumpirma sa bagong pamunuan ng Ligas KBP Foundation, Inc.
2016-143	Pinagtibay ang paglalagak ng time deposit sa Network Consolidated Cooperative Banks (NCCB).
2016-144	Pinagtibay ang pagdaragdag ng saping puhunan sa NCCB.
2016-146	Pinagtibay ang inter-branch withdrawal ng Sta. Rosa at Gapan branches.
2016-149-150	Pagpapatupad sa bagong procedures on receipts and disbursements ng LKBPIs at LKBPFIs.
2016-151	Pinagtibay ang financial projection ng LKBPIs.
2016-152	Pagpapatawad ng multa sa pagkakautang ng mga kasapi na mababayaran hanggang Nobyembre 30, 2016.
2016-154	Pinagtibay ang mga plans and projects ng Support Services Group ng LKBP.
2016-155	Pagtatalaga ng mga empleyado sa bagong posisyon.

2016-156	Pinagtibay ang mga signatories sa iba't-ibang dokumento ng LKBP.
2016-158	Pagpapatupad sa bagong Credit Policy Manual simula Agosto 1, 2016.
2016-159-159D	Pagpapatupad sa mga karagdagang provision ng Credit Policy Manual.
2016-160-160A	Pinagtibay ang pagpapatitulo sa mga foreclosed properties.
2016-161-163	Pinagtibay ang pagsasaayos at pagpapakumpuni ng gusali ng LKBP na kinaroroonan ng Main Branch.
2016-164	Pagbibigay-pahintulot sa transaksyon ng kasapi sa Registry of Deeds of Pampanga.
2016-165	Pinagtibay ang pagbebenta ng Suzuki motorcycle na gamit ng kolektor.
2016-166	Paghahain ng Affidavit of Desistance para sa kasapi sa Office of the Provincial Prosecutor ng Balanga City, Bataan.
2016-167	Paglagda sa Memorandum of Agreement sa pagitan ng BulSU-ILGA, DILG-Bulacan, TESDA-Bulacan, BMPI, Inc. at LKBP.
2016-168	Pinagtibay ang OF Koop-Pamilya Savings Product Manual.
2016-169-169I	Paghahain ng accreditation application bilang Civil Society Organization (CSO) ng mga sangay ng LKBP.
2016-171	Pinagtibay ang pagbili ng bagong anti-virus software mula sa NATCCO.
2016-174	Pinagtibay ang standard representation expense para sa mga officers na bumibisita sa mga sangay ng LKBP.
2016-175-176	Pinagtibay ang proposal ng HVS Credit Collection Services na maniningil sa mga matatagal ng pautang ng LKBP.
2016-177-178E	Pinagtibay ang updating ng mga signatories sa iba't-ibang bangko ng mga sangay ng LKBP.
2016-179	Enrollment sa "weAccess" internet banking facility ng Land Bank of the Philippines (LBP).
2016-185	Pagbibigay-pahintulot sa pagliban sa gawain ng miyembro ng Audit Committee ng LKBP.
2016-186	Pagpapatupad sa mga alituntunin ng past due provisioning.
2016-188	Paglulunsad ng study tour ng mga key officers hinggil sa mobile clinic, hospital, coopville at funecare.
2016-189	Pinagtibay ang paggamit ng budget para sa uniform allowance ng mga empleyado.
2016-194	Pagkilala sa binuong LKBP Youth Core Group.
2016-194A-F	Paglulunsad ng iba't-ibang aktibidad sa buwan ng Nobyembre-Disyembre, 2016 tulad ng Outreach Program, Feeding Program, Annual Blood Letting, Senior Citizens' Day, Youth Activities, at iba pa.
2016-195	Paghahain sa City Trial Court of Gapan, Nueva Ecija ng mga small claims ng Gapan Branch.
2016-196	Pinagtibay ang launching ng Overseas Filipino Koop-Pamilya Savings (OKS) product sa Main Branch ng LKBP.
2016-203-206	Pinagtibay ang mga pagbabago sa alituntunin ng pagpapatupad ng LKBP.
2016-207	Pinagtibay ang pagbuo ng Task Force Oplan FastCollect upang maningil ng mga pautang ng LKBP.
2016-209	Pagbuo ng mga komite para sa 2017 General Assembly.
2016-209B	Pagsuspinde ng empleyado dahil sa behavioral misconduct.
2016-210	Pinagtibay ang pagkakaloob ng Cash Incentive Scheme sa mga sangay ng LKBP hinggil sa paniningil ng mga pautang.
2016-212	Pinagtibay ang kaukulang budget para sa mga empleyadong gaganap sa Task Force Oplan FastCollect.
2016-218	Pinagtibay ang non-renewal ng kontrata ng LKBP sa Bayad Center hinggil sa bills payment.
2016-221	Pagbubukas ng panibagong bank account ng LKBP-STMPs.
2016-223	Pinagtibay ang pagtatalaga sa tungkulin ng mga key officers ng LKBP.
2016-224	Pinagtibay ang pagtatalaga ng guwardiya sa punong tanggapan ng LKBP.
2016-225	Paghirang ng kinatawan para sa Special General Assembly ng Metro South Cooperative Bank (MSCB).
2016-225A-B	Pagkumpirma sa mga bagong kompanya na pagseserbisuhan ng LKBP-STMPs.
2016-227	Pinagtibay ang activation ng iba't-ibang komite ng LKBP na magiilingkod sa Kooperatiba.
2016-228	Pagpapatupad ng Austerity Program/Cost Cutting Measures upang mapagbuti ang serbisyo ng LKBP.
2016-229-231A	Pinagtibay ang personnel/administrative matters na pinagtibay ng Personnel Committee.
2016-232-232A	Pagsasagawa ng Feeding Program sa Dakila Elementary School at Sumapang Matanda Elementary School.
2016-233	Pagkakaloob ng Outreach Program para sa mga Dumagat sa Doña Remedios Trinidad, Bulacan.
2016-234	Pagkakaloob ng 13 th month pay sa mga empleyado ng LKBP.
2016-236	Pinagtibay ang paglalagay ng Automated Payment Machine (APM) sa Main Branch para sa mga bills payment.
2016-257	Pinagtibay ang restructuring ng pagkakautang ng mga kasapi mula sa iba't-ibang sangay ng LKBP.
2016-259-264	Pagtatalaga ng mga kinatawan ng LKBP sa Department of Labor and Employment (DOLE), Pampanga at Department of Justice, City of Malolos, Bulacan.
2016-277	Pagkumpirma sa karagdagang kompanya na pagseserbisuhan ng LKBP-STMPs.
2016-278	Pinagtibay ang paglalagak ng deposito sa Land Bank of the Philippines (LBP).
2016-281-282A	Pinagtibay ang pagkakaloob ng year-end financial assistance at performance incentive sa mga empleyado ng LKBP.
2016-289	Pinagtibay ang pagdedeposito sa LBP ng pondong "Statutory Fund" ng LKBP.
2016-295-296	Pinagtibay ang loan restructuring ng mga kasapi sa Baliuag Branch.
2016-301-302A	Pinagtibay ang re-alignment at hiring ng empleyado ng LKBP.
2016-02, 12-12-A, 26-28-A, 45-47A, 49, 66-68, 74, 92-93, 96-97, 118-118A, 139, 2016-170, 181-183, 198-202, 213, 217, 237, 244-254, 266-276, 283-288, 303-304D	Pinagtibay ang mga kahilingan sa pag-utang ng mga kasapi mula sa iba't-ibang sangay ng LKBP.

CRISTINA DELA CRUZ-SALAZAR

Certified Public Accountant
#2429 Villarica Homes, Lolomboy, Bocaue, Bulacan
Mobile # 0906-3449528

INDEPENDENT AUDITOR'S REPORT

**To the Board of Directors and General Assembly of
LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**
Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan

I have audited the accompanying financial statements of **LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**, which comprise the statements of financial condition as of December 31, 2016 and 2015, and the statements of operations, statements of changes in equity and statements of cash flows for the years then ended, and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Management is responsible for the preparation and the fair presentation of these financial statements in accordance with Philippine Financial Reporting Standards applicable to Cooperatives in the Philippines taking into consideration Cooperative laws, rules, regulations and principles. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatements, whether due to fraud or error, selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

Auditor's responsibility

My responsibility is to express an opinion on these financial statements based on my audit. I conducted my audit in accordance with Philippine Standards on Auditing. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the cooperative's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Opinion

In my opinion, the financial statements present fairly, in all material respects, the financial position of **LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD** as of December 31, 2016 and 2015, and of its financial performance and its cash flows for the years then ended in accordance with Financial Reporting Standards applicable to Cooperatives in the Philippines, taking into consideration Cooperative laws, rules, regulations and principles.

SGD. CRISTINA DELA CRUZ-SALAZAR

CPA License No. 65931
TIN: 196-681-767
PRC-BOA Registration No. 1600 valid until December 31, 2018
CDA Accredited – CDA-CEA 340 valid until October 18, 2019
BIR Accreditation No. 05-006016-1-2014 valid until August 6, 2017
PTR No. 7660340 issued January 09, 2017, Malolos City, Bulacan

Bocaue, Bulacan
March 23, 2017

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan
CDA Registration No. 9520-03000546/CIN 0106030068

STATEMENTS OF FINANCIAL CONDITION

As of December 31, 2016 and 2015

(Amounts in Philippine Pesos)

	Notes	2016	2015
ASSETS			
Current Assets			
Cash and Cash Equivalents	2,5	205,387,706.75	76,401,428.83
Loans Receivable	2,6	951,142,004.10	877,195,652.14
Trade and Non-Trade Receivables	2,7	25,501,153.49	21,628,589.10
Other Current Assets	2,8	5,787,408.45	5,493,913.84
Total Current Assets		1,187,818,272.79	980,719,583.91
Non-Current Assets			
Investment in Non-Marketable Equity Securities	2,9	108,477,916.50	23,601,362.50
Property and Equipment, net	2,10	62,701,082.01	65,919,297.10
Other Non-Current Assets	2,11	8,466,352.18	10,529,547.85
Total Non-Current Assets		179,645,350.69	100,050,207.45
TOTAL ASSETS		1,367,463,623.48	1,080,769,791.36
LIABILITIES			
Current Liabilities			
Deposit Liabilities	2,12	201,823,181.05	250,939,488.25
Trade, Non-Trade and Other Payables	2,13	51,026,038.26	32,420,612.25
Short-Term Loans Payable	2,14	647,448,999.94	417,916,666.66
Total Current Liabilities		900,298,219.25	701,276,767.16
Non-Current Liabilities			
Long-Term Deposits	2,15	44,418,332.81	52,522,478.74
Long-Term Loan Payable	2,16	132,003,217.01	100,413,498.99
Guaranty Deposits	2,17	500,000.00	500,000.00
Other Non-Current Liabilities	2,18	16,377,414.02	9,534,963.21
Total Non-Current Liabilities		193,298,963.84	162,970,940.94
Total Liabilities		1,093,597,183.09	864,247,708.10
EQUITY			
Equity			
Paid-up Share Capital	2,19	200,000,000.00	162,214,000.00
Deposit for Share Capital Subscription	2,20	18,418,575.56	5,133,621.52
Donations/Grants	2,21	26,212,718.84	27,226,265.46
Statutory Funds	2,22	29,235,145.99	21,948,196.28
Total Equity		273,866,440.39	216,522,083.26
TOTAL LIABILITIES AND EQUITY		1,367,463,623.48	1,080,769,791.36

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan
CDA Registration No. 9520-03000546/CIN 0106030068

STATEMENTS OF OPERATIONS

For the Years Ended December 31, 2016 and 2015
(Amounts in Philippine Pesos)

	Notes	2016	2015
Revenues			
Interest Income from Loans		127,858,264.57	92,447,089.79
Membership Fees		453,700.00	754,050.00
Miscellaneous Income	23	30,825,257.49	38,493,066.70
Gross Revenues		159,137,222.06	131,694,206.49
Less: Operating Expenses	24	120,957,800.70	99,771,304.47
NET SURPLUS Before Other Items		38,179,421.36	31,922,902.02
Add: Other Items			
Donation and Grant Subsidy		1,013,546.62	-
NET SURPLUS (For Allocation)		39,192,967.98	31,922,902.02
Net Surplus Allocation			
Reserved Fund		3,919,296.80	7,980,725.51
Coop Education and Training Fund-local		1,959,648.40	798,072.55
Due to CETF-Apex		1,959,648.40	798,072.55
Optional Fund		2,743,507.76	2,234,603.14
Community Development Fund		1,175,789.04	2,234,603.14
Interest on Share Capital/Patronage Refund Payable		27,435,077.58	17,876,825.13
Net Surplus As Allocated		39,192,967.98	31,922,902.02

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan
CDA Registration No. 9520-03000546/CIN 0106030068

STATEMENTS OF CHANGES IN EQUITY

For the Years Ended December 31, 2016 and 2015

	Notes	2016	2015
Share Capital			
Authorized Common Shares, 150,000 shares at Php1,000.00 par value per share, Php150,000,000.00			
Subscribed Shares, Common		150,000,000.00	114,214,000.00
Less: Subscription Receivable		-	-
Paid-Up Share Capital, Common		150,000,000.00	114,214,000.00
Authorized Preferred Shares, 50,000 shares at Php1,000.00 par value per share, Php50,000,000.00			
Subscribed and Paid Share Capital, Preferred		50,000,000.00	48,000,000.00
Total Share Capital	2,19	200,000,000.00	162,214,000.00
Deposit for Share Capital Subscription			
	2,20		
Beginning balance		5,133,621.52	3,882,215.68
Add/(Less) Additions		13,284,954.04	1,251,405.84
Ending Balance		18,418,575.56	5,133,621.52
Donations/Grants			
	2,21		
Beginning balance		27,226,265.46	1,887,600.00
Add/(Less) Additions		(1,013,546.62)	25,338,665.46
Ending Balance		26,212,718.84	27,226,265.46
Statutory Funds			
Reserve Fund			
	2,22		
Beginning balance		16,680,917.45	8,700,191.94
Add: Credits - Share in Net Surplus from Operations		3,919,296.80	7,980,725.51
Less: Deductions/Utilization		-	-
Ending Balance		20,600,214.25	16,680,917.45
Coop Education and Training Fund			
	2,22		
Beginning balance		798,072.55	673,657.59
Add: Credits - Share in Net Surplus from Operations		1,959,648.40	798,072.55
Less: Deductions/Utilization		(798,072.55)	(673,657.59)
Ending Balance		1,959,648.40	798,072.55
Optional Fund			
	2,22		
Beginning balance		2,234,603.14	1,571,867.70
Add: Credits - Share in Net Surplus from Operations		2,743,507.76	2,234,603.14
Less: Deductions/Utilization		(1,713,219.74)	(1,571,867.70)
Ending Balance		3,264,891.16	2,234,603.14
Community Development Fund			
	2,22		
Beginning balance		2,234,603.14	1,571,867.70
Add: Credits - Share in Net Surplus from Operations		1,175,789.04	2,234,603.14
Less: Deductions/Utilization		-	(1,571,867.70)
Ending Balance		3,410,392.18	2,234,603.14
Total Statutory Funds		29,235,145.99	21,948,196.28
Total Equity		273,866,440.39	216,522,083.26

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan
CDA Registration No. 9520-03000546/CIN 0106030068

STATEMENTS OF CASH FLOWS

For the Years Ended December 31, 2016 and 2015

	Notes	2016	2015
Cash Flows from Operating Activities:			
Cash Provided by Operations:			
Net Surplus		39,192,967.98	31,922,902.02
Adjustments to reconcile net surplus to net cash provided by operating activities			
Depreciation	2,24	4,543,425.97	2,809,682.58
Provision for Probable Losses on Loans	2,24	31,428,631.10	26,632,431.95
Provision for Probable Losses on Investment	2,24	-	10,009,600.00
Changes in Assets and Liabilities			
(Increase)Decrease in:			
Loans Receivable	2,6	(105,374,983.06)	(411,914,809.24)
Trade and Other Receivables	2,7	23,562,513.20	4,699,040.61
Other Current Assets	2,8	(293,494.61)	(451,662.13)
Increase(Decrease) in:			
Deposit Liabilities	2,12	(49,116,307.20)	86,078,604.29
Trade, Non-Trade and Other Payables	2,13	(10,789,299.97)	118,504,748.62
Net Cash Provided by Operating Activities		(66,846,546.59)	(131,709,461.30)
Cash Flows from Investing Activities:			
Increase(Decrease) in:			
Investments	2,9	(84,876,554.00)	(50,017.40)
Short Term Loan Payable	2,14	229,532,333.28	-
Property and Equipment	2,10	(1,325,210.88)	(25,129,593.85)
Other Non-Current Assets	2,11	2,063,195.67	922,112.14
Net Cash Provided by Investing Activities		145,393,764.07	(24,257,499.11)
Cash Flows from Financing Activities:			
Increase(Decrease) in:			
Non-Current Liabilities	2,18	6,842,450.81	(44,670,142.93)
Long Term Deposits	2,15	(8,104,145.93)	-
Share Capital	2,20	37,786,000.00	73,951,000.00
Deposit for Share Capital Subscription	2,19	13,284,954.04	1,251,405.84
Loans Payable	2,14	31,589,718.02	100,413,498.99
Donations/Grants	2,22	(1,013,546.62)	25,338,665.46
Statutory Funds	2,13	(2,511,292.29)	(3,817,392.99)
Distribution of Int. on Share Capital/Patronage Refund		(27,435,077.59)	(17,876,825.13)
Net Cash Provided by Financing Activities		50,439,060.44	134,590,209.24
Net Increase (Decrease) in Cash and Cash Equivalents		128,986,277.92	(21,376,751.17)
Cash and cash equivalents, beginning		76,401,428.83	97,778,180.00
Cash and Cash Equivalents, End	2,5	205,387,706.75	76,401,428.83

FINANCIAL HIGHLIGHTS

As of December 31, 2016 and 2015

	2016	2015	Inc. (Dec.)
At Year End (In Million Pesos):			
Total Assets	1,367.464	1,080.770	286.694
Loans Receivable, Net	925.065	877.196	47.869
Deposit Liabilities	246.242	303.462	(57.220)
Members' Share Capital	218.418	167.348	51.070
For the Year Ended (In Million Pesos):			
Gross Revenues	159.137	131.694	27.443
Gross Expenses	119.944	99.771	20.173
Net Surplus	39.193	31.923	7.270
Distributed as follows:			
Reserve Fund	3.919	7.981	(4.062)
CETF - Local	1.960	0.798	1.162
CETF - Apex	1.960	0.798	1.162
Optional Fund	2.743	2.235	0.508
Community Development Fund	1.176	2.235	(1.059)
Interest on Share Capital/Patronage Refund	27.435	17.876	9.559
Net Surplus as Distributed	39.193	31.923	7.270
Rates:			
Dividends-Common/Preferred Shares	14%	9%	5%
Redeemable Preferred Shares	7%	-	7%
Patronage Refund	6%	6%	0%

Conclusion of MEDIUM-TERM DEVELOPMENT PLAN (CY 2011 - 2015)

Vision		A leading and dynamic cooperative that brings higher quality of life to members and non-members. A Billionaire Coop by Year 2015, Building lives ... Building Communities ...					
	Key Result Areas	2010 Actual (Beg.)	2011 Actual	2012 Actual	2013 Actual	2014 Actual	2015 Actual
1.	ASSETS *	₱297.6M	₱325.0M	₱350.8M	₱524.1M	₱730.9M	₱1.081B
	Growth Per Year (%)		9%	8%	49%	39%	48%
	Cumulative Growth (%)	100%	109%	118%	176%	246%	363%
2.	LOAN PORTFOLIO	137.9M	152.9M	184.0M	291.8M	501.9M	877.2M
	Growth Per Year (%)		11%	20%	59%	72%	75%
	Cumulative Growth (%)	100%	111%	133%	212%	364%	636%
3.	DEPOSITS	167.6M	218.9M	230.6M	220.9M	257.2M	303.5M
	Growth Per Year (%)		31%	5%	-4%	16%	18%
	Cumulative Growth (%)	100%	131%	138%	132%	153%	181%
4.	CAPITAL BUILD-UP	51.4M	55.3M	65.9M	75.8M	92.1M	167.3M
	Growth Per Year (%)		8%	19%	15%	22%	82%
	Cumulative Growth (%)	100%	108%	128%	147%	179%	325%
5.	NET SURPLUS	8.7M	10.3M	13.1M	15.8M	22.5M	31.9M
	Growth Per Year (%)		18%	27%	21%	42%	42%
6.	OFFICES/BRANCHES	7	7	8	9	10	11
	Additions			1	1	1	
7.	SPECIAL PROJECTS						
	* LKBP Foundation			1			
	* Labor Intensive Industries						
	- LKBP Construction and Engineering Services				1		
	- LKBP Coopville and Resort						1
	* Microfinance Bank						

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Projected Statement of Financial Condition
As of December 31, 2017
(With Comparative Figures as of December 31, 2016 Actual)
(Amounts in Philippine Pesos)

	PROJECTED CY 2017	ACTUAL CY 2016	INC. (DEC.) %
ASSETS			
CURRENT ASSETS			
Cash and Cash Equivalents	322,820,000.00	205,387,706.75	
Loans Receivable, Net	1,304,780,000.00	951,142,004.10	
Trade and Non-Trade Receivables	35,800,000.00	25,501,153.49	
Other Current Assets	8,100,000.00	5,787,408.45	
Total Current Assets	1,671,500,000.00	1,187,818,272.79	40.72%
NON-CURRENT ASSETS			
Investment in Non-Market Equity Securities	150,000,000.00	108,477,916.50	
Property and Equipment, Net	88,100,000.00	62,701,082.01	
Other Non-Current Assets	11,900,000.00	8,466,352.18	
Total Non-Current Assets	250,000,000.00	179,645,350.69	39.16%
TOTAL ASSETS	1,921,500,000.00	1,367,463,623.48	40.52%
LIABILITIES AND EQUITY			
CURRENT LIABILITIES			
Deposit Liabilities	926,120,000.00	201,823,181.05	
Trade, Non-Trade and Other Payables	49,262,500.00	51,026,038.26	
Short-Term Loans Payable	250,000,000.00	647,448,999.94	
Total Current Liabilities	1,225,382,500.00	900,298,219.25	36.11%
NON-CURRENT LIABILITIES			
Long-Term Deposits	203,820,000.00	44,418,332.81	
Long-Term Loans Payable	50,000,000.00	132,003,217.01	
Guarantee Deposits	500,000.00	500,000.00	
Other Non-Current Liabilities	9,460,000.00	16,377,414.02	
Total Non-Current Liabilities	263,780,000.00	193,298,963.84	36.46%
TOTAL LIABILITIES	1,489,162,500.00	1,093,597,183.09	36.17%
EQUITY			
Paid-up Share Capital	340,000,000.00	200,000,000.00	
Deposit for Share Capital Subscripton	24,500,000.00	18,418,575.56	
Donation/Grants	26,212,718.84	26,212,718.84	
Statutory Funds	41,624,781.16	29,235,145.99	
TOTAL EQUITY	432,337,500.00	273,866,440.39	57.86%
TOTAL LIABILITIES AND EQUITY	1,921,500,000.00	1,367,463,623.48	40.52%

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Projected Statement of Operations
For the Year Ended December 31, 2017
(With Comparative Figures for the Year Ended December 31, 2016 Actual)
(Amounts in Philippine Pesos)

	PROJECTED CY 2017	ACTUAL CY 2016	INC. (DEC.) %
REVENUES			
Interest Income from Loans	175,223,000.00	127,858,264.57	
Service Fees and Other Charges	48,878,000.00	12,843,859.94	
Income from Investment	31,260,000.00	4,709,294.43	
Fines/Penalties	9,860,000.00	2,131,118.48	
Membership Fees	2,658,000.00	453,700.00	
Other Income	9,775,000.00	11,140,984.64	
Gross Revenues	277,654,000.00	159,137,222.06	74.47%
EXPENSES			
Financing Costs			
Interest on Borrowings	38,973,000.00	30,692,776.95	
Interest on Deposits	33,154,000.00	12,968,254.44	
Total Financing Costs	72,127,000.00	43,661,031.39	65.20%
Administrative Costs			
Cash Outlay Accounts	49,889,000.00	41,453,386.58	
Non-cash Accounts			
Provision for Losses	19,200,000.00	31,428,631.10	
Depreciation/Amortization	1,938,000.00	3,401,205.01	
Total Administrative Costs	71,027,000.00	76,283,222.69	-6.89%
Total Expenses	143,154,000.00	119,944,254.08	19.35%
NET SURPLUS	134,500,000.00	39,192,967.98	243.17%
NET SURPLUS DISTRIBUTION			
Reserve Fund	13,450,000.00	3,919,296.80	
Coop Education and Training Fund - Local	6,725,000.00	1,959,648.40	
Due to CETF - Apex	6,725,000.00	1,959,648.40	
Optional Fund	9,415,000.00	2,743,507.76	
Community Development Fund	4,035,000.00	1,175,789.04	
Interest on Share Capital/Patronage Refund	94,150,000.00	27,435,077.58	
Total	134,500,000.00	39,192,967.98	

ULAT NG LUPON NG PAGSUSURI AT IMBENTARYO

Una po sa lahat, isang malugod at taos- pusong pagbati para sa ating mga minamahal na buong kasapiang ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad, gayundin sa aming mga kapwa opisyal at sa lahat ng ating mga masisipag na kawani para sa ating ika-31 na Taunang Pagpupulong.

Kami po sa Lupon ng Pagsusuri at Imbentaryo ay patuloy at matiyagang sumusubaybay sa mas lalo pang lumalawak na operasyon at mga proyekto ng ating Kooperatiba. Mull, kami po ay nag-uulat tungkol sa mga naging gawain ng aming lupon na kinabibilangan ng mga sumusunod:

1. Checking accuracies of cash and journal vouchers
 - Checking of supporting documents of disbursements
 - Checking of entries to cash vouchers
2. Validating of entries of deposits and withdrawals to passbook and journal vouchers
3. Spot cash counting of cashier and tellers' daily revolving fund
4. Cash counting of petty cash fund and replenishment report
5. Validating and checking of banking and collectors/field staff's official receipts
6. Checking and validating of signatures of borrowers
7. Checking of entries of OR's and cash vouchers to proofsheets (blotter)
8. Checking of aging of receivables of all branches
9. Inventories and checking of furniture and equipments

Ang lahat po ng gawaing nabanggit sa aming pagsusuri ay regular naming isinasagawa sa lahat ng branches tulad ng mga sumusunod.

- | | |
|--|--|
| 1. Main Branch - Sta. Rita, Guiguinto, Bulacan | 7. Apalit Branch - San Vicente, Apalit, Pampanga |
| 2. Cruz Branch - Poblacion, Guiguinto, Bulacan | 8. Balanga Branch - Ibayo, Balanga City, Nueva Ecija |
| 3. Baliuag Branch - Poblacion, Baliuag, Bulacan | 9. Dinalupihan Branch - San Ramon, Dinalupihan, Bataan |
| 4. San Miguel Branch - San Jose, San Miguel, Bulacan | 10. Gapan Branch - San Vicente, Gapan City, Nueva Ecija |
| 5. Cabanas Branch - Longos, Malolos City, Bulacan | 11. Sta. Rosa Branch - Maharlika Highway, Sta. Rosa, Nueva Ecija |
| 6. Marilao Branch - Abangan Sur, Marilao, Bulacan | |

Gayundin po sa lahat ng ating mga special projects and services tulad ng mga sumusunod:

- | | |
|--|--------------------------------------|
| 1. Cooperative Assurance Center | 7. Tulungan Program |
| 2. Skills Training and Manpower Placement Services | 8. Tower and Business Centre |
| 3. Construction Supply and General Merchandise | 9. Multi-Purpose and Activity Center |
| 4. LKBP Resort and Function Hall | 10. LKBP Integrated School, Inc. |
| 5. IMS Health Care Services | 11. Ligas KBP Foundation, Inc. |

Ako po at ang aking mga kasamang opisyal ng Lupon sa Pagsusuri at Imbentaryo ay may layuning higit pang makapagsilbi at makatulong sa magandang layunin at pagpapaunlad na patuloy na isinasagawa upang patuloy pa tayong makapagbigay ng mga karampatang serbisyo sa ating mga mahal na kasapiang at sa buong pamayanan.

Lubos po kaming nagpapasalamat una sa lahat sa Panginoong Diyos na laging sumusubaybay at nagbibigay kalakasan sa amin sa gawain at adhikein na makapaglingkod, at sa pagtitiwalang ipinagkakaloob sa amin ng buong pamunuan at kasapiang.

Patuloy po ang aming dalangin na sana lahat tayo ay magkaroon ng tama, matuwid at maka-Diyos na mithin para sa patuloy na pag-unlad na ating Kooperatiba.

Maraming salamat po sa lahat ng ahensiya na laging kaagapay ng LKBP para sa pagpapalawak ng pagtulong at serbisyo sa buong pamayanan. Mabuhay po kayong lahat! Mabuhay ang LKBP! Sumaatin po nawa and Mahal na Panginoon.

SGD. BENJAMIN P. TOLOSA
Tagapangulo

SGD. CONCEPCION D. TAGADTAD
Kalihim

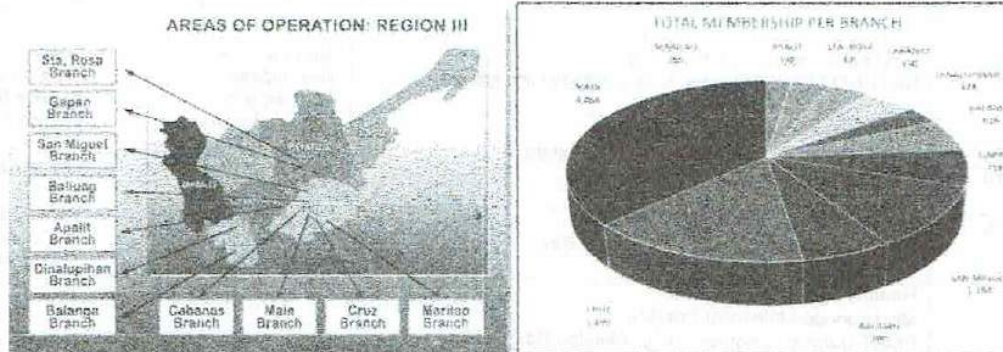
SGD. CECILIA S. LEONCIO
Kagawad

ULAT NG LUPON SA EDUKASYON AT KASAPIAN

Ang Lupon ng Edukasyon at Kasapian ay patuloy na naglilingkod upang higit pang mapalaganap ang kasapiang na may layuning mailapit ang kooperatiba sa mga mamamayan upang matugunan ang kanilang mga pangangailangan sa pamumuhay at gayundin mabigyan sila ng mga kaukulang serbisyo. Sa pagtatapos ng taong 2016 ay may kabuuang bilang na 11,012 ang kasapiang ng LKBP mula sa labing-isang (11) sangay nito sa iba't-ibang bayan sa lalawigan ng Bulacan, Pampanga, Bataan at Nueva Ecija.

Noong ika-9 ng Abril, 2016, araw ng Pangkalahatang Pulong ng kasapiang, ay isinagawa ang Groundbreaking Ceremony ng "Center for Co-op Studies and Rural Entrepreneurship". Sa pamamagitan ng gusaling ito na kasalukuyang itinatayo sa may punong tanggapan ng LKBP ay magkatuwang na itataguyod ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) at ng Cooperative Development Authority (CDA) ang pagpapalaganap ng mga layunin at adhikain ng kooperatiba sa pamamagitan ng pagkakaloob ng naaangkop na edukasyon para mga mamamayan.

Ang Ligas KBP Foundation, Inc. (LKBFI) ay naging katuwang din sa pagkakaloob ng mga pagsasanay ukol sa pangkabuhayan kaakibat ang mga programa para sa kapakanan ng kasapiang. Patuloy din ang pagkakaloob ng mga pagsasanay at seminar sa mga opisyal at empleyado sa ilalim ng "Integrated Transformation Program" upang madagdagan ang kanilang kaalaman at mahasa silang mabuti bilang mga naglilingkod sa kooperatiba para sa kapakanan ng kasapiang. Ang talaan ng mga dinaluhang pagsasanay, seminar at iba pang mga gawaing pang-kooperatiba sa taong 2016 ay ayon sa sumusunod:



Makikita naman sa ibaba ang mga pagsasanay na dinaluhan ng mga pamunuan at pangasiwaan sa taon 2016

TRAININGS / SEMINARS / OTHER ACTIVITIES ATTENDED FOR THE YEAR 2016

Date	Trainings / Seminars / Other Activities Conducted By / Venue	Participants
January 8-9, 2016	Audit and Internal Control NATCCO / LKBP ARC Training Center	Annie Balagtas Anthony Sese Apple Navarro Brenda Bantiles Carolina Lopez Catalina Santiago Darlene Maniego Eliza Aquino Fidel Dela Cruz Florentina Espinola Gaylord Lim Glaiza Teodoro Hilaron Pagsanjan Isamari Bautista Jacquiline Ignacio Jocelyn Guese Jocelyn Mapoy Julita Nazar Leonida Difo
January 29-30, 2016	Managers' Forum NATCCO / Sarosa Hotel, Cebu City	Catalina Santiago Loida Villalobos
February 9-10, 2016	ICA-AP Conference NATCCO / Clark, Pampanga	Anthony Sese

Date	Trainings / Seminars / Other Activities Conducted By / Venue	Participants	
June 14, 2016	Waste Management DENR / LKBP ARC Training Center	Al Lazaro Anthony Sese Christopher Marasigan Diana Rose Bulaong Doroteo Tenorio Filomena Balagtas Imelda Agramon Jaypee Torres Jennilyn Saciolo Joel Bulko Jonalyn Saciolo Loida Hilario Lornalyn Cruz Lourdes Arceo	Ludwig Pascual Madel Saturnino Marcelo Catacutan Maria Crizelda Viray Maria Efryl Reyes Marjorie Cacho Mylene Santiago Neriza Sandil Noel Santos Rebecca De Jesus Rezie Ann Bautista Rosario Espique Sarah Jane Bulaong Winston Galman
June 22-23, 2016	Human Resource and Managers' Forum NATCCO / Hotel Kimberly, Tagaytay City	Melody Pineda	Rosalie Milan
July 1, 2016	Fundamentals of Marketing DTI / Philippine Trade Center, Roxas Blvd., Manila	Annie Balagtas Billy Joel Sillano Christopher Ganelo Darlene Maniego Diana Felices Eliza Aquino Fidel Dela Cruz Gaylord Lim	Hilarion Pagsanjan Manolito Pascual Marlette Avendaño Michael Santiago Rodrigo Mendoza Rosita Calma Russiel Adriano Sharon Santos
July 7, 2016	Value Chain Analysis Workshop DTI / San Fernando City, Pampanga	Agnes Campos	Marjorie Cacho
July 14-16, 2016	4th Farm Tourism Conference International School of Sustainable Tourism Summit Ridge, Tagaytay City	Alvin Cacho	Anthony Sese
July 15, 2016	Zika Virus, Know Your Rights PAMET / HCC, Malolos City, Bulacan	Mary Richelle Mendoza	
July 21, 2016	Bulacan Managers' League BUFECO / Club Royale, Malolos City, Bulacan	Rodolfo Cruz	Sharon Santos
July 21, 2016	Cooperative Day PICPA / Shangri-la Hotel, Mandaluyong City, Manila	Catalina Santiago Eliza Aquino Emilia Pascual	Loida Hilario Melody Pineda Rosalie Milan
July 26, 2016	Designing the Pay Structures PMAP / HCC, Malolos City, Bulacan	Eliza Aquino	Melody Pineda
July 26, 2016	Tax Exemption and Tax Aspect of Non-Stock, Non-Profit Organizations, NGO's & Foundation PICPA / Shaw Blvd., Mandaluyong City, Manila	Marjorie Cacho	Noemi Ann Santos
July 27, 2016	Financial Analysis for Focussed Decision-Making PICPA / Shaw Blvd., Mandaluyong City, Manila	Catalina Santiago	Julita Nazar
August 2, 2016	NEQAS CO-Orientation and Workshop on RIQAS RANDOX DOH / San Fernando City, Pampanga	Mary Richelle Mendoza	
August 18, 2016	5s on Good Housekeeping DOST / LKBP ARC Training Center	Abbygale Baron Agnes Campos Al Lazaro Alberto Tony Antonio Alexander Santiago Ana Domingo Anthony Sese Bernie Reyes Emilia Pascual	Joanne Villamil Jonathan Dela Cruz Lance Ebenezer Tanghal Madel Saturnino Marcelo Catacutan Marlette Avendaño Mary Rose Flores Remedios Gregorio
August 24-26, 2016	OSHDP Convention OSHDP / N Hotel, Cagayan de Oro City	Catalina Santiago	
August 24-28, 2016	Lakbay-Aral LKBP / Cagayan de Oro and Davao City	Anthony Sese Eliza Aquino Julita Nazar May Espiritu	Melody Pineda Redentor Laquindanum Rodolfo Cruz Rosalie Milan
August 25-26, 2016	1st Central Luzon Regional Agriculture Cooperative Congress CDA / Royce Hotel Casino, Clark, Pampanga	Alvin Cacho	

Date	Trainings / Seminars / Other Activities Conducted By / Venue	Participants	
September 10, 2016	Gender Sensitivity Training Batch 1 LKBP / ARC Training Center	Abbygale Baron Abigail Macalino Agnes Campos Albert Tony Antonio Allan Lim Annabeli Gatchalian Anthony Publico Anthony Sese Apple Navarro Billy Joel Siliano Christopher Ganelo Danielle Ann Cortez Diana Felices Eileen Jai Dayao Eliza Aquino Elsa Adriano Fidel Dela Cruz Jayson Pineda Joel Bullo	Kamile Bianca Nikki Dela Cruz Lance Ebenezer Tanghal Leah Serviento Lindsey Navarro Loenida Diño Ma. Catleya Hendive Manolito Pascual Marjorie Cacho Marvin Cundangan Melody Pineda Monica Ventura Redento Laquindanum Renna Ann Bagtas Reyzel Santiago Rezzy Jhane Masangcay Ronnie Avena Russiel Adriano Sharon Santos
September 17, 2016	Gender Sensitivity Training Batch 2 LKBP / ARC Training Center	Abigail Landayan Al Lazaro Alexander Pol Alexis Literal Alvino Cacho Ana Rose Laxamana Anna Crisel Marzan Anton Van Leewen Herra Celestina Del Mundo Chrisantus De Castro Clarisa Taganas Dante Villanueva Darlene Maniego Eden Mancao Emil Madriaga Gervie Jose Glaiza Teodoro Ireneo Joel Santiago III Julita Nazar	Jean Angelica Santos Jeff Enriquez Jonathan Dela Cruz Luzviminda Guina Marcelo Catacutan Marciano Dela Cruz Marlette Avendaño Marissa Concepcion Mary Grace Elizon Mary Haydee Lagado Michael Santiago Nicanor Silvestre Regine Juliene Roque Reymart Casimiro Rodrigo Mendoza Rosalie Milan Shella Marie Pineda Verna Manansaia Redentor Laquindanum
September 19, 2016	Credit Infrastructure Road Show CDA / Widus Hotel, Clark, Pampanga		
October 4-5, 2016	North Luzon GAD Congress for Cooperatives GERC Cauayan, Isabela	Anthony Sese Jeffrey Enriquez	Lance Ebenezer Ma. Catleya Hendive
October 7, 2016	Ending Endo Seminar ARIVA / Makati City, Manila	Eliza Aquino	Melody Pineda
October 12-13, 2016	Risk Management Seminar Manatai Multi-Purpose Cooperative / Pandi, Bulacan	Marissa Concepcion Noemi Ann Santos	Oiga Suatengco
October 19-21, 2016	Biennial Convention Philippine Association of Social Workers Royce Hotel Casino, Clark, Pampanga	Marjorie Cacho	
October 24, 2016	13th National Cooperative Summit Philippine Cooperative Center SMX Convention Center, Mail of Asia, Manila	Rebecca De Jesus	Redentor Laquindanum
November 11-12, 2016	Audit Committee and Internal Audit Forum NATCCO / Hotel Kimberly, Tagaytay City	Ma Remedios Caringal	May Espiritu

SGD. LUCILA J. PUNONGBAYAN
Tagapangulo

SGD. LOURDES S. ARCEO
Kalihim

SGD. REBECCA G. DE JESUS
Kagawad

ULAT NG LUPON NG PAGSUSURI AT IMBENTARYO

Una po sa lahat, isang malugod at taos- pusong pagbati para sa ating mga minamahal na buong kasapiang ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad, gayundin sa aming mga kapwa opisyal at sa lahat ng ating mga masisipag na kawani para sa ating ika-31 na Taunang Pagpupulong.

Kami po sa Lupon ng Pagsusuri at Imbentaryo ay patuloy at matiyagang sumusubaybay sa mas lalo pang lumalawak na operasyon at mga proyekto ng ating Kooperatiba. Mull, kami po ay nag-uulat tungkol sa mga naging gawain ng aming lupon na kinabibilangan ng mga sumusunod:

1. Checking accuracies of cash and journal vouchers
 - Checking of supporting documents of disbursements
 - Checking of entries to cash vouchers
2. Validating of entries of deposits and withdrawals to passbook and journal vouchers
3. Spot cash counting of cashier and tellers' daily revolving fund
4. Cash counting of petty cash fund and replenishment report
5. Validating and checking of banking and collectors/field staff's official receipts
6. Checking and validating of signatures of borrowers
7. Checking of entries of OR's and cash vouchers to proofsheets (blotter)
8. Checking of aging of receivables of all branches
9. Inventories and checking of furniture and equipments

Ang lahat po ng gawaing nabanggit sa aming pagsusuri ay regular naming isinasagawa sa lahat ng branches tulad ng mga sumusunod.

- | | |
|--|--|
| 1. Main Branch - Sta. Rita, Guiguinto, Bulacan | 7. Apalit Branch - San Vicente, Apalit, Pampanga |
| 2. Cruz Branch - Poblacion, Guiguinto, Bulacan | 8. Balanga Branch - Ibayo, Balanga City, Nueva Ecija |
| 3. Baliuag Branch - Poblacion, Baliuag, Bulacan | 9. Dinalupihan Branch - San Ramon, Dinalupihan, Bataan |
| 4. San Miguel Branch - San Jose, San Miguel, Bulacan | 10. Gapan Branch - San Vicente, Gapan City, Nueva Ecija |
| 5. Cabanas Branch - Longos, Malolos City, Bulacan | 11. Sta. Rosa Branch - Maharlika Highway, Sta. Rosa, Nueva Ecija |
| 6. Marilao Branch - Abangan Sur, Marilao, Bulacan | |

Gayundin po sa lahat ng ating mga special projects and services tulad ng mga sumusunod:

- | | |
|--|--------------------------------------|
| 1. Cooperative Assurance Center | 7. Tulungan Program |
| 2. Skills Training and Manpower Placement Services | 8. Tower and Business Centre |
| 3. Construction Supply and General Merchandise | 9. Multi-Purpose and Activity Center |
| 4. LKBP Resort and Function Hall | 10. LKBP Integrated School, Inc. |
| 5. IMS Health Care Services | 11. Ligas KBP Foundation, Inc. |

Ako po at ang aking mga kasamang opisyal ng Lupon sa Pagsusuri at Imbentaryo ay may layuning higit pang makapagsilbi at makatulong sa magandang layunin at pagpapaunlad na patuloy na isinasagawa upang patuloy pa tayong makapagbigay ng mga karampatang serbisyo sa ating mga mahal na kasapiang at sa buong pamayanan.

Lubos po kaming nagpapasalamat una sa lahat sa Panginoong Diyos na laging sumusubaybay at nagbibigay kalakasan sa amin sa gawain at adhikain na makapaglingkod, at sa pagtitiwalang ipinagkakaloob sa amin ng buong pamunuan at kasapiang.

Patuloy po ang aming dalangin na sana lahat tayo ay magkaroon ng tama, matuwid at maka-Diyos na mithin para sa patuloy na pag-unlad na ating Kooperatiba.

Maraming salamat po sa lahat ng ahensiya na laging kaagapay ng LKBP para sa pagpapalawak ng pagtulong at serbisyo sa buong pamayanan. Mabuhay po kayong lahat! Mabuhay ang LKBP! Sumaatin po nawa and Mahal na Panginoon.

SGD. MA. REMEDIOS S. CARINGAL
Tagapangulo

SGD. OLIVIA N. PANILAG
Kalihim

SGD. ROMMEL Y. DELA CRUZ
Kagawad

ULAT NG LUPON SA HEALTHCARE AT DAMAYAN

Bahagi pa rin ng ating layunin na matulungang magkaroon ng higit na mataas na antas ng buhay ang mga kasapi, patuloy nating itinataguyod ang ating Health Care Program sa pakikipagtulungan ng IMS Wealth Care, Inc. (IWC). Sa taunang prima na nagkakahalaga lamang ng ₱1,500.00 ay napapangalagaan natin ang kalusugan ng ating mga kasapi pati na rin ang kanilang pamilya. Gayundin, bukas pa rin tayo sa pagtanggap ng mga hindi pa kasapi ng LKBP sa kaukulang prima na nagkakahalaga ng ₱ 2,000.00 kada taon. Masasabing tunay na malaking katipiran at ayuda ang ipinagkaloob na serbisyong ito ng LKBP sa mga kasapi. Sa taong nagdaan, maraming mga kasapi ang nakinabang sa unlimited check-up na isinasagawa ng ating Medical Staff tuwing sila ay nagsasadya sa ating klinika at mayroong mga napagkalooban ng hospitalization reimbursement benefits.

Gayundin, kung dumating ang hindi inaasahang kamatayan, ang ating Kooperatiba ay may nakalaang programang pantulong. Sa taong 2016, 32 pamilya ang natulungan ng Damayan Program ng LKBP na kung saan ay may kabuuang halaga na ₱2,318,666.67 ang naipagkaloob sa mga naulila ng mga namatay na sumusunod na mga kasapi:

<u>Pangalan</u>	<u>Sangay</u>	<u>Halaga</u>	<u>Pangalan</u>	<u>Sangay</u>	<u>Halaga</u>
1. Ventura, JR.	Main	₱ 34,000.00	17. Catacutan, Marcelo	Main	₱89,000.00
2. Zabat, Marcelo	Main	86,000.00	18. Dayao, Felisa	Main	70,000.00
3. Dela Cruz, Simeona	Main	63,333.33	19. De Jesus, Rufina	Main	70,000.00
4. Valencia, Consolacion	Main	74,000.00	20. Lopez, Carolina	Apalit	65,666.67
5. Salvador, Elvira	Main	104,000.00	21. Natividad, Dungo	Apalit	84,000.00
6. Santos, Trinidad	Main	64,000.00	22. Repones, Cristina	Baliuag	60,666.67
7. Mactal, Zenaída	Main	42,333.33	23. Lagman, Eloisa	Baliuag	84,000.00
8. Cunanan, Ben	Main	89,000.00	24. Domingo, Rogel	Gapan	69,000.00
9. Lorenzo, Benjamin	Main	89,000.00	25. Oblea, Leonarda	Gapan	52,000.00
10. Miguel, Vicente	Main	40,000.00	26. Abraham, Garcia	Gapan	69,000.00
11. Carangan, Vicente	Main	89,000.00	27. Herrera, Anicia	San Miguel	53,000.00
12. Dayao, Flora	Main	89,000.00	28. Rance, Arnold	Cruz	60,666.67
13. Dimapilis, Anita	Main	104,000.00	29. Gonzales, Erdy	Cruz	44,000.00
14. Cruz, Felimon	Main	94,000.00	30. Fidela Manalad	Cruz	79,000.00
15. Gomez, Carmen	Main	104,000.00	31. Regalado, Gerardo	Cabanas	67,333.33
16. Dionisio, Florencio	Main	60,000.00	32. Layug, Amie	Dinalupihan	75,666.67
Total Benefits Granted					<u>₱2,318,666.67</u>

Tunay na malaking tulong ang Damayan Program sa panahon ng pagdadalamhati at pangangailangan. Hangad po namin na lalong pang makatulong ang ating Kooperatiba.

SGD. CECILIA C. REYES
Tagapangulo

SGD. BRENDA R. BANTILES
Kalihim

SGD. REBECCA G. DE JESUS
Kagawad

JOINT BOARD & MANAGEMENT REPORT

Greetings!

We salute the valued members, clients, friends and supporters of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on the occasion of our 31st Founding Anniversary and 31st Annual General Assembly! What a wonderful journey, indeed, for together we have successfully hurdled and sustained more than three (3) decades of progressive operation, providing both financial and social services to members and communities, and contributing greatly to faster economic growth and development in our region!

OPERATIONAL HIGHLIGHTS/RESULTS OF OPERATIONS

We must be proud of the results of our operations for year 2016. Based on records, LKBP continues to grow by leaps and bounds, as our Key Result Areas (KRAs) indicate the following growth rates:

- Total assets as of December 31, 2016 grew to ₱ 1.367 Billion from ₱1.081 Billion as of December 31, 2015, posting incremental growth of 26.53 %;
- Total Capital Build-Up reached ₱218.418 Million as of end of 2016, from ₱167.348 Million in 2015, with Members' Total Equity shooting up to ₱273.866 Million as of end of 2016, from ₱216.522 Million in 2015, increasing by 26.48%;
- Trading on our equity, we were able to secure more financial resources to sustain our growing loan portfolio. From last year's net loan portfolio of ₱877.196 Million it further expanded to ₱ 926.065 Million, funding and sustaining the various economic activities and providential needs of our members;
- Favorable results of 2016 operations yielded for us a net surplus of ₱39.193 Million compared with 2015's surplus of ₱31.923 Million, or an increase of 22.77%;
- The clean surplus shall be distributed to all our members after setting aside the mandatory reserves and allocations under the cooperative law. Seventy percent (70%) of the clean surplus shall be distributed to all our members in the form of dividends and patronage refund, with the Board declaring 6% patronage refund and 14% dividends totalling ₱27.435 Million, the highest so far declared by the Board over the years.

Year 2016 is, indeed, both challenging and inspiring year for your Board and Management. During the year, we have instituted various reforms and structural changes to lead our cooperative to more rigid financial discipline particularly in our lending operation, to ensure further strength, stability and sustainability of our cooperative, for future generations to benefit from. It is inspiring, as we witnessed momentous events leading our cooperative to our desired destiny as chartered under our new Medium Term Development Plan (MTDP 2016-2020).

COMPLETION OF TWO (2) MTDPs and PUTTING INTO PIPELINE THE THIRD (3RD) MTDP (2016-2020)

Covering the service period of our outgoing General Manager, spanning over twelve (12) years from 2004 to 2016, completing two (2) MTDPs (2004-2010, 2011-2015) and putting into pipeline our 3rd MTDP (2016-2020), we are truly gratified that we put into stake our hopes and aspirations, our talents, energy and valuable time into the service of the cooperative movement, as this brought both economic and social gains for our members and communities. From about ₱54.8 Million resources in 2004, our cooperative has tremendously grown to ₱1.367 Billion as of end of 2016 - resources made available to fuel the economic growth and development of our members and communities.

PARTICIPATION IN REGIONAL DEVELOPMENT THROUGH THE NEDA-RDC 3

We are glad that our cooperative and LKBP's General Manager representing the cooperative sector, was given an opportunity to sit with the NEDA Regional Development Council and participate in the regional planning and development. Being a member of the NEDA-RDC 3 Full Council and of the Sectoral Committee on Economic Development accords us to have a better perspective of both national and regional economic situation, challenges and opportunities in nation-building and development. This also led to further collaboration with other agencies to push forward with our advocacy and vision for further development of the cooperative sector. Our on-going project for the establishment of Center for Coop Studies and Rural Entrepreneurship, right here at LKBP Compound, shall

open opportunities for continuing research and study on cooperativism and promotion of cooperatives as a good business model capable of really democratizing business equity for the masses towards a more inclusive financial growth for Filipinos. Also, the Center's twin advocacy on rural entrepreneurship shall lead to development of more barangay enterprises towards a more economically-empowered communities. It has been the thrust of LKBP to empower more our members providing programs on financial literacy, extending livelihood and entrepreneurial trainings and making available financial capital to boost their economic activities.

HARNESSING RESOURCES OF GLOBAL FILIPINOS TO HASTEN UP COUNTRYSIDE DEVELOPMENT

Consonant with our vision of becoming "Global LKBP by 2020", your Board and Management entered into agreement with partners in the cooperative movement and World Bank-IFAD/ACCESS to reach out and access our Filipino OFWs to harness resources sent through the remittance system. Through the program, we are advocating cooperativism, providing financial literacy trainings, offering savings and investment options for our OFWs including their families in the Philippines. This program of savings mobilization through selected accredited cooperatives in the Philippines shall mutually benefit our OFWs and our country. The program shall likewise give opportunity to our OFWs to participate in nation-building and countryside development. We hope also that this partnership and agreement shall pave the way for LKBP to go global and participate in a seamless ASEAN economic community by year 2020.

SUCCESSION PLAN AND BUSINESS CONTINUITY PROGRAM

Our organization is deeply committed to provide both financial and social services to Filipinos here and abroad, now and beyond ... and has therefore crafted its succession plan and business continuity program. Leadership trainings and development programs have been established and management staff are being prepared to assume greater responsibilities. A working system for participative management has been put into place through the creation of various management committees, i.e. ManStaff, ManCom, etc. Work ethics and right values are given great weight as we would like to ensure that leadership shall always pass through the right people, as we believe that "everything rises and falls on leadership".

More power to the cooperative movement in the country!

SGD. LOIDA D. HILARIO
CHAIRPERSON

SGD. LUCILA J. PUNONGBAYAN
VICE CHAIRPERSON

SGD. LOURDES S. ARCEO
DIRECTOR

SGD. REBECCA G. DE JESUS
DIRECTOR

SGD. REMEDIOS C. GREGORIO
DIRECTOR

SGD. FILOMENA P. BALAGTAS
DIRECTOR

SGD. CECILIA C. REYES
DIRECTOR

SGD. ROSALIE S. MILAN
BOARD SECRETARY

SGD. JULITA D. NAZAR
INCOMING GENERAL MANAGER

SGD. CATALINA DJ. SANTIAGO
OUGOING GENERAL MANAGER

LKBP IN ACTION



LKBP IN ACTION





**Transforming Lives....
Transforming Communities...**

Ligas KBP Foundation, Inc.

The Ligas KBP Foundation, Inc. (LKBPF) is established by Ligas Kooperatiba ng Bayan Sa Pagpapaunlad (LKB) in response to its social responsibility and in affirmation of its commitment to contribute to economic, human and social development in the countryside, promoting people-centered development and ecologically-balanced rural development towards a more equitably progressive Philippines

VISION

A leading non-profit organization which envisions that all human beings are valued through transforming lives and communities.

MISSION

Serves as philanthropic arm of LKB's social responsibility to its members and in response to other social issues and concern in the community that will improve the standard of living.

CORE VALUES

L-Leadership
K-Knowledgeable and Capable
B-Blessing to Others
P-Passionate
F-Fairness
I-Inspiring

GOALS

Nurturing the Children
Empowering the Youth
Valuing the Elderly
Promoting Viable Healthcare Protection
Skills Training and
Rural Enterprises Development
Advocating Gender Equality

KEY ADVOCACY

Entrepreneurial Programs

Every HELP Tells a STORY...



"It's not how much we give but how much Love we put into giving"

-Mother Teresa

**For more information,
please contact us through:**

Marjorie Jane D. Cacho
Registered Social Worker
0932-891-8563

Anthony S. Sese
Executive Director, LKBPF
0925-300-7446

Email us at:
ligascoop_foundation@yahoo.com

Visit us at:
FB Page: Ligas KBP Foundation, Inc.
Website: www.ligascoop.org



LIGAS KBP FOUNDATION, INC.

CUSTOM SHIRTS

NO MINIMUM ORDER
-LADIES SIZE ALSO AVAILABLE

SPECIAL SHIRTS



CUSTOM SERVICES

PILLOWS/CUSHIONS



BAGS



DECORATIVE ACCESSORIES



PLACEMAT / CENTERPIECE



**10% OF SALES GOES TO
LIGAS KBP FOUNDATION
BENEFICIARIES**

SHIRT SIZES AND PRICES

SIZE	PRICE	WIDTH	HEIGHT
XS	P300	18 1/2"	24 1/2"
S	P300	19 1/2"	26"
M	P310	20 1/2"	27 1/4"
L	P320	21 1/2"	28 1/2"
XL	P330	22 1/2"	30"
XXL	P340	24"	31"
3XL	P350	25"	32"
4XL	P360	26"	33"

COLOR SET MAY VARY

LADIES SIZE ALSO AVAILABLE

UNIT PRICE MAY VARY DEPENDING ON THE DESIGN

CUSTOM COUPLE SHIRTS ALSO AVAILABLE!



CUSTOM MUG PRINTS

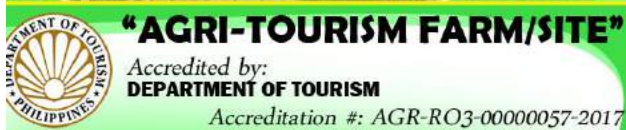


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Brgy. Ligas, Malolos, Bulacan 3000
Email: ligascoop_foundation@yahoo.com
Website: www.ligascoop.org
Tel. no. (044) 794 2912



MULTI PURPOSE ACTIVITY CENTER

Integrated Farm



"AGRI-TOURISM FARM/SITE"
Accredited by:
DEPARTMENT OF TOURISM
Accreditation #: AGR-RO3-00000057-2017

**LKBP Farm Hotel
and Restaurant**



Soon to Rise!

LKBP Resort



Parking Garden

Pavillion



Training Hall



**Fully Air-Conditioned
Gymnasium**



For Inquiries and Reservations

Please Call at 0925-3007446 / 0925-7030782

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

Email: ligascoop_foundation@yahoo.com

Website: www.ligascoop.org

Facebook: "LKBP Multi-Purpose Activity Center"

10% of Sales goes to Ligas KBP Foundation
Beneficiaries

Offers the following courses for S.Y. 2017-2018

- Pre-Elem (Nursery & Kinder)
- Elementary (Grades 1- 6)
- Junior High School (Grades 7-10)
- Senior High School (Grade 11)
(No tuition fee — SHS Voucher Accepted)
- Open High School Program
(Home Study Program)

Senior High School Program (Grade 11 & 12)

Government Permit No. SHSP-0156 s. dated Oct. 1, 2015

**P1,500 REGISTRATION FEE
(ONE TIME OR INSTALLMENT
MONTHLY PAYMENT)**

Hurry! Reserve Now.

A.Academic Track

1. ABM - Accounting, Business and Management Strand
2. GAS - General Academic Strand

B. TVL –Technical, Vocational and Livelihood Track

1. ICT - Information and Communication
Technology Strand
(Computer Hardware Servicing and
Contact Center Services Combined)
2. H.E. - Home Economics Strand
(Bread and Pastry, Cookery and Food
Beverage Combined)
3. AFA - Agri-Fishery Arts
(Crop Production and Organic Agriculture Combined)

**Accepts ESC grantees (Grade 7)
80 slots only**

For details: Call or Text:

SUN : 0925 307 1898 (Teacher Julie)

GLOBE:: 0936 794 0530 (Teacher Jen)

Email: lkbpmont@yahoo.com

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- ✓ Swimming Pool
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- ✓ State - of - the Art Speech
& Science Laboratory
- ✓ Air-conditioned Classroom



- ✓ BE A PART-TIME
STUDENT ASSISTANT
- ✓ ON-THE-JOB TRAINING
- ✓ BECOME ACTIVE IN
SOCIAL & COMMUNITY
PROGRAMS

**JOB PLACEMENT AFTER
SENIOR HIGH SCHOOL
GRADUATION**

Panalangin ng Kooperatiba

Panginoong Makapangyarihan sa sanlibutan
Nagpapasalamat kami sa lahat ng pagpapalang Iyong iginawad sa amin,
sa pagligtas sa amin sa mga kasiphayuang dulot ng poot ng kalikasan;
sa katiwasayang dulot ng katatagan ng loob na humarap sa mga balakid sa pag-unlad;
sa kasaganaang bunga ng sariling pagsisikap sa pamamagitan ng kooperatiba
Nandito kami sa Iyong harapan upang muli magsumamo na:

Panginoon, iligtas mo ang kooperatiba
Ilayo mo ito sa mga paham na nagnanais itong lansagin;
mga taong naniniwala na walang magagawa ang karaniwang mamamayan;
mga tagapayo na hindi napapagal sa pagharap sa mga bagong suliranin
ngunit hindi nagkakaroon ng panahong makalutas kahit ano;
mga tagapamahala na nagnanais na ang kooperatiba ay maglingkod sa kanila
sa halip na sila ang maglingkod sa kooperatiba;
mga namumuno na nagnanais na gamitin ang kooperatiba bilang tuntungan
tungo sa kapangyarihan;
pamahalaan na ibabaon sa masalimuot na pamamaraan;
mga nagpapaliwanag na kaisipang nagnanais na paniwalaan
sa kanilang daigdig at ayaw tanggapin ang kooperatiba
bilang hakbanging pangkabuhayan;
mga namumuhunang aagaw at magsasamantala sa ari-arian nito.
Tulongan mo itong makapaghatid ng kabutihan,
maglingkod ukol sa kapakinabangan ng kanilang mga kasapi
nang hindi naman tatampalasan sa mga karapatan ng wala sa kooperatiba.
Patnubayan mo kaming pumapaloob sa kilusang kooperatiba
at bigyan Mo kami ng patuloy na katatagan
ng loob upang ang mithiing pagbabago
ay aming makamit. Patnubayan Mo ang
mga namumuno sa aming bayan upang
sila'y makapaglingkod ng walang
pag-iimbot at buong katapatan;
Panginoon, patnubayan Mo at pagpalain ang
sambayanang Pilipino.

AMEN.



NEW VISION

A leading and dynamic cooperative that brings higher quality of life to members and communities.
A globally competitive cooperative committed to provide excellent and quality financial and social services to Filipinos in a seamless ASEAN economic community by year 2020.

MISSION

To bring about economic, human and social development extending both to individual members and the larger community, by providing fast, reliable, effective and quality financial services and social programs.

GOALS

For our clients:

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

For our employees:

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

For our stakeholders:

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

For Communities:

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

LKBP Corporate Office

LKBP Compound, Brgy. Ligas
City of Malolos, Bulacan

Tel No. (044) 794 2912

Email: lkbpi@yahoo.com

Website: www.ligascoop.org

BRANCHES:

BULACAN:

LKBP Main Branch

LKBP Tower and Business Centre,
Cagayan Valley Road,
Sta. Rita, Guiguinto, Bulacan
lkbp_main@yahoo.com
(044) 794 0447

LKBP Cruz Branch

Green Valley Bldg.,
Fr. C. Mercado St.,
Poblacion, Guiguinto, Bulacan
lkbp_cruz@yahoo.com
(044) 794 7350

LKBP Baliuag Branch

B.S. Aquino Ave., Poblacion,
Baliuag, Bulacan
lkbp_baliuag@yahoo.com
(044) 766 7366

LKBP San Miguel Branch

HBC Bldg., San Jose,
San Miguel, Bulacan
lkbp_sanmiguel@yahoo.com
(044) 764 1620

LKBP Cabanas Branch

Cabanas Complex, McArthur Hi-way,
Longos, Malolos City, Bulacan
lkbp_cabanasbr@yahoo.com
(044) 760 1771

LKBP Marilao Branch

Cecilia Commercial, Mc Arthur Highway,
Abangan Norte, Marilao, Bulacan
lkbp_marilao@yahoo.com.ph
(044) 913 7783

PAMPANGA:

LKBP Apalit Branch

Stall 1 1st Floor, ADD Bldg., Mc Arthur Highway,
Brgy. San Vicente, Apalit, Pampanga
lkbp_apalit@yahoo.com.ph
(045) 652 0075

BATAAN:

LKBP Dinalupihan Branch

San Ramon Hi-way,
Dinalupihan, Bataan
lkbp_dinalupihan@yahoo.com
(047) 300 1010

LKBP Balanga Branch

Gonzales-Jimenez Bldg., A Banzon St.,
Ibayo, Balanga City, Bataan
lkbp_balanga@yahoo.com
(047) 791 0410

NUEVA ECIJA:

LKBP Gapan Branch

JPM Bldg., Maharlika Hi-way,
San Vicente, Gapan City, Nueva Ecija
lkbp_gapan@yahoo.com
(044) 486 9859

LKBP Sta. Rosa Branch

Maharlika Highway, Brgy. Cojuangco,
Sta. Rosa, Nueva Ecija
lkbp_starosa@yahoo.com
(044) 940 4278

