



LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

"Sandigan sa Kagipitan, Katuwang sa Kabuhayan"

32nd

ANNUAL GENERAL ASSEMBLY

VISION: GLOBAL LKB BY 2020



March 24, 2018 (Saturday)
Bulacan Capitol Gymnasium (KB Gym)
Bulacan Provincial Capitol Compound
City of Malolos, Bulacan

ANNUAL REPORT 2017

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

PROGRAMME OF ACTIVITIES

32nd Annual General Assembly

1:00 P.M. - 5:00 P.M.

PART I • PRELIMINARIES

1. Registration of Members 12:00 n.n.
2. Cooperative Prayer AVP
3. Philippine National Anthem AVP
4. Cooperative Pledge AVP
5. Acknowledgment of Guests Emcees
6. Welcome Address Ms. Loida D. Hilario
Chairperson, LKBP Board of Directors
7. Awarding of Outstanding Members Awards Committee
8. Intermission Number LKBP Integrated School Students
9. Solidarity Message Ms. Marietta P. Hwang
Regional Director, CDA Region III
10. Inspirational Message Hon. Anthony M. Bravo
Coop-NATCCO Party-list Representative
11. Intermission Number LKBP Integrated School Students
12. Introduction of Guest Speaker Ms. Lucila J. Punongbayan
Vice-Chairperson, LKBP Board of Directors
13. Keynote Speech Hon. Wilhelmino M. Sy-Alvarado
Governor, Province of Bulacan
14. Awarding of Tokens of Appreciation LKBP BOD and General Manager
15. Financial Literacy for Overseas Filipinos Mr. Edwin A. Peraz
Philippine Country Director, ACCESS Advisory
16. Products Presentation
• *with RAFFLE DRAWS*

PART II • ANNUAL GENERAL ASSEMBLY PROPER

1. Call to Order Ms. Loida D. Hilario
Chairperson, LKBP Board of Directors
2. Proof of Due Notice/Declaration of Quorum Ms. Eliza S. Aquino
Secretary, LKBP Board of Directors 2017-2018
3. Approval of the Agenda
4. Reading and Approval of the Minutes of Previous Annual General Assembly Ms. Rosalie S. Milan
Secretary, LKBP Board of Directors 2016-2017
5. Business Arising from the Minutes of Previous Annual General Assembly
6. Presentation of Operational Highlights Ms. Julita D. Nazar
General Manager
and Approval of Annual Plans/Budget
7. Joint LKBP Board of Directors and Management Report Ms. Loida D. Hilario
Chairperson, LKBP Board of Directors
Ms. Julita D. Nazar
General Manager
8. Presentation of Annual Reports
 - Board and Management
 - Treasurer
 - Audit Committee
 - Credit Committee
 - Election Committee
 - Education and Training Committee
 - Ethics Committee
 - Conciliation and Mediation Committee
9. Announcement of Election Results/Proclamation of Newly Elected Officers Ms. Asuncion H. Calayag
Chairperson, LKBP Election Committee
10. Other Matters Ms. Cecilia C. Reyes
Member, LKBP Board of Directors
11. Adjournment Ms. Loida D. Hilario
Chairperson, LKBP Board of Directors

MAY V. ESPIRITU • REDENTOR S. LAQUINDANUM • ELIZA S. AQUINO • RODRIGO G. MENDOZA
Masters of Ceremony

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AGENDA

- I. Call to Order
- II. Proof of Due Notice
- III. Declaration of Quorum
- IV. Approval of the Agenda
- V. Reading and Approval of the Minutes of Previous Annual General Assembly
- VI. Business Arising from the Minutes of Previous Annual General Assembly
- VII. Presentation of Operational Highlights
- VIII. Approval of Annual Plans/Budget
- IX. Joint Board of Directors and Management Report
- X. Treasurer's Report
- XI. Presentation of Annual Reports
- XII. Announcement of Election Results
- XIII. Proclamation of Newly Elected Officers
- XIV. Other Matters
- XV. Adjournment



Message



My heartfelt felicitations to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on the occasion of its 32nd Annual General Assembly and on the publication of its Annual Report.

The LKBP is a significant contributor to the socio-economic growth and empowerment of its members in Malolos City. May your Annual Report document and highlight the organization's accomplishments and initiatives in the past year that have positively influenced thousands of people in Barangay Ligas and neighboring areas.

May this gathering further strengthen the group's solidarity towards uplifting the lives of its beneficiaries. I ask everyone to further enhance LKBP's savings and lending programs, skills training and other forms of assistance that will help its stakeholders achieve financial freedom, stability and prosperity.

Our time to establish real and lasting change in the Philippines has come. While the government remains steadfast in putting an end to the ills of society, let us work together to sustain our reforms and to provide a better and more comfortable life for all Filipinos.

I wish you an engaging and successful assembly.

SGD. RODRIGO ROA DUTERTE
THE PRESIDENT OF THE PHILIPPINES

MANILA
24 March 2018





Message



Warmest greetings to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad as you hold your 32nd Annual General Assembly.

Cooperation and solidarity is a vital instrument in achieving our shared vision of sustainable development, and your organization's role in the community is critical in the attainment of our goals as a nation. May you continue to empower your ranks and encourage them to reach beyond the Cooperative and improve the lives of our fellow Filipino's in the farthest, smallest, and poorest community.

Our contributions to our nation's revitalization strengthen the impact of reform. Let the spirit of collaboration and positivity overflow to our communities and spur dynamism across all ages in order to create a lasting legacy in favor of the next generation.

Mabuhay po kayong lahat!

SGD. LENI ROBREDO
Vice President



Message



Greetings and welcome to the 32nd Annual General Assembly of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

Cooperatives have truly evolved in recent years, especially following the revamp of the industry prompted by the enactment of the Philippine Cooperative Code of 2008. Through this law, we institutionalized the role of cooperatives as indispensable means of eliminating poverty and stimulating growth and development in communities throughout the country. This has been our lofty goal: to promote economic development by nurturing self-reliance among our people -in short to help Filipinos help themselves.

As you celebrate this milestone in your cooperative, may you always keep this in mind as the underlying purpose of your organization. As you work for economic success, may you also remain steadfast in the noble pursuit of social justice, so that we may contribute to a nation that helps and protects those who work hard to uplift their lives.

Rest assured that you always have in me a staunch supporter and ally of the cooperative industry.

I wish you the best of luck in all your endeavors. May we all work together to build a stronger and better Philippines for all!



SGD. JUAN MIGUEL F. ZUBIRI
Senator



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



Message

On behalf of the Coop-Natcco Party, we extend our warmest congratulations to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad for achieving milestone, your 32nd Anniversary.

An astonishing year it has been for all of us! Let me express how grateful I am for your unfailing support in our campaign to retain our tax exemption. Without you, it wouldn't have been possible. Your passion to serve and the energy to execute is what makes the cooperative's achievements throughout these years truly admirable.

The Ligas Kooperatiba ng Bayan sa Pagpapaunlad is a vigorous cooperative and I wish you'll continue to empower your members to progress and sustainability as it will eventually lead to a better life for all.

May this cooperation grow as you continue to eye greater cooperative endeavors. I strongly believe that you can double or triple your achievements in the past 32 years.

Together with all the cooperative leaders across the country, let us remain united in bringing the cooperative movement to greatness.

God bless and more power!

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



Message

Pax vobiscum!

Endowed with strategic location and beckoned by affluent natural resources and diligent and hardworking constituents, the Province of Bulacan has emerged as a rising economic colossus not only in the region, but in the whole country as well. Although possessed with all the integral components vital to growth and development, the attainment of Bulacan's economic vibrancy was never conjured out of thin air or through sheer providence, but through strategic planning, good governance and most importantly, through hardwork and passionate determination of its people who have zealously labored, to surmount the shackles of poverty.

The success of the Province of Bulacan is not a triumph of economic corporate giants of financial empires but rather the victory of the common man fuelled by the Bulakenyo's penchant for cooperatives. Through this movement, the province has undeniably fostered the creation and growth of cooperatives as a practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social justice and development of these cooperatives.

Sa pangkalahatan, ang mga kooperatiba ay hindi lamang tulay na nag-uugnay sa mga karaniwang mamamayan at sa isang matiwasay na kinabukasan, bagkus ay maituturing ding isang mabisang kasangkapang panlipunan upang ganap na tugunan ang kamangmangan, kakulangan sa trabaho at higit sa lahat kahirapan. Sa pamamagitan din nito, ganap na nagiging kasangkot ng mga gawaing panlipunan ang mga karaniwang mamamayan at nabibigyan ng malinaw na kamalayan at tinig sa larangan ng pamamahala, na sa pangkalahatan ay isang kanais-nais na katangiang lubos na kinakailangan upang higit na mapatatag ang nagpupunyaging republika. Sa salita nga ng dating Pangkalahatang Kalihim ng Nagkakaisang Bansa (United Nations) na si G. Kofi Amman. "Founded on the principles of private initiative, entrepreneurship and self-employment, underpinned by the values of democracy, equality and solidarity, the cooperative movement can help pave the way to a more just and inclusive economic order."

In this spirit, I am extending my sincerest felicitation, on behalf on the Province of Bulacan to all members and officers of Ligas Kooperatiba ng Bayan sa Pagpapaunlad, in occasion of its 32nd General Assembly.

Maraming salamat po!

Mabuhay ang Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

SGD. WILHELMINO M. SY-ALVARADO
Governor





Message

Cooperatives are investments of growth in the areas where they serve. They are strong and positive outfits in community development as they respond and fill the credit needs of people, especially in grassroot areas.

With these thoughts, I am pleased to greet and congratulate the officers and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad as they celebrate their 32nd Founding Anniversary on March 2, 2018 followed by their General Membership Assembly on March 24, 2018.

From LKBP's track record, it is easily gleaned that it is truly responsive to the needs of its clientele. May you sustain this initiative and realize your maximum potential.

Mabuhay!

SGD. LILIA G. PINEDA
Governor



Message

I take great pleasure and honor in extending my congratulations to the officers, staff and members of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on its 32nd Founding Anniversary and Annual General Assembly.

From your initial membership of 30 incorporators in 1986, most of whom are farmers and small businessmen to 11,283 in 2017, as well as your diverse programs and activities that contribute to the economy geared to uplifting the lives of the marginalized particularly in the countryside, the Ligas Kooperatiba ng Bayan sa Pagpapaunlad is indeed on the right track towards becoming a globally competitive cooperative committed to provide excellent and quality financial and social services to its clients.

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 top level human development index to its members.

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

To God always be the glory!

SGD. ALBERT S. GARCIA
Governor



Message



Pagbati ng pagpapala sa Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

Nagpupugay po ako sa lahat nang kawani at manggagawa sa Kilusang Kooperatiba. One hundred years ago, the forefathers who started the Cooperative Movement in the world were driven by a vision of the time: Sa panahon na umuunlad ang ekonomiya ng mga bansa, ang mga mahihirap ay naiiwang mahihirap at nagiging mga lakas-paggawa lang ng mga negosyo. Kaya ang kaunlaran ay napapakinabangan lang ng isang panig. Bakit hindi ang mamamayan mismo ang magpatakbo ng sarili nilang negosyo? Mapaghahati-hatian ng mga manggagawa ang kita. At dahil dyan, mapapaunlad ang industriya habang umuunlad din ang kalagayan ng mga mahihirap na mamamayan.

That was the vision that the cooperative founders had in mind when they started organizing and developing the whole concept of cooperativism. But the challenge is harder when you get it along on the ground. Palaging mas mahirap kapag ginagawa na natin ang mga plano sa ibaba. Kaya naman nagpupugay ako sa mga pinuno at kasapi ng LKBP.

“*Sandigan sa Kagipitan, Katuwang sa Kabuhayan*,”- the tagline had never been apt. This was exactly the same advocacy where cooperative movement had been founded more than a century ago. Ang direksyon ng ating paglilingkod sa sector ng Kooperatiba ay dapat laging nakatuon sa kagalingan at kapakinabangan ng mga mahihirap at ng iba pang nakakaligtaang sektor ng lipunan.

Sa Nueva Ecija, itinataguyod namin ito sa programang MALASAKIT SA KABUHAYAN na mahigpit na nakakawing sa MALASAKIT SA KOOPERATIBA -pagpapalakas sa mga maliliit na samahan ng mga magsasaka, kababaihan, katutubong mamamayan, mga kabataan at iba pang nangangailangan ng suportang pangkabuhayan. Tulungan sa pamamagitan ng Kooperatiba ang lahat nang may kapasidad maghanapbuhay subalit walang mapagsimulan.

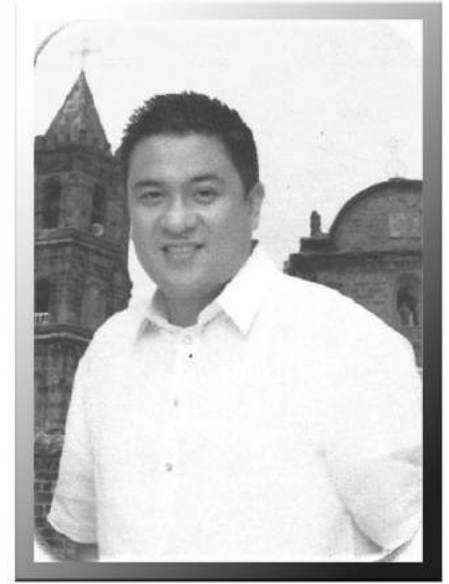
I am confident that however difficult the road ahead, it will always be a worthwhile journey if we are guided by a beacon of hope and welfare for the least of our brothers and sisters.

Isabuhay po natin ang MALASAKIT at hindi tayo mabibigo.

Maraming maraming salamat po. Patnubayan po tayong palagi ng Panginoong Diyos!

Mabuhay ang LKBP!

SGD. CZARINA D. UMALI
Governor



Message

I wish to extend my greetings and my deepest congratulations to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad for your 32nd Annual General Assembly.

My deepest gratitude for spearheading projects that is really helpful to our citizens. There's this quotation I want to share with you which truly reminds me of LKBP, "The purpose of life is to serve others. Service to others should be sincere and done from the heart; only then it is fruitful".

LKBP is like a seed that grows fruitfully and serve as epitome of firmness. In this generation where life is full of challenges, your cooperative stands firmly and help people who are in need. Three decades of service is truly commendable.

Your deeds will surely bring success to LKBP, but most importantly happiness to others; that happiness begins from the moment you do something for others. Those who are consistently help others, are the happy and do not come across any obstacles in their lives.

May God continue to bless you and your initiatives to serve with heart, soul and hands. To you all, we are grateful.

SGD. ATTY. CHRISTIAN D. NATIVIDAD
City Mayor



Message



"Money at the service of life can be managed in the right way by cooperatives, on condition that is a real cooperative where capital does not have command over men but men over capital".
-Pope Francis

Malugod na pagbati ang nais kong iparating sa Ligas Kooperatiba ng Bayan sa Pagpapaunlad sa kanilang ika-32 Taunang Pulong Pangkalahatan.

Ang inyong Kooperatiba ay isang halimbawa na ang pagkakaroon ng matapat at wastong pamamahala ay nagbubunga ng ibayong pagpapapala. Kayo ang kabalikat ng pamahalaan upang maitaas ang antas ng kabuhayan ng ating mga kababayan.

Ang inyong paglilingkod sa pamayanan ay dapat na papurihan dahil batid ko na kayo ay pinanday na ng panahon at nililok ng karanasan upang higit na mapagbuti and inyong Kooperatiba. Ang mahigit tatlung taong serbisyo sa pamayanan ay patuloy pa ring umaani ng pagkilala at lalong yumayabong dahil na rin sa inyong katapatan at walang bahid dungis na pamamahala sa ipinagkatiwalang lagak ng bawat kasapi.

Batid ko na higit pang lalago at dadami ang inyong mga kasapi dahil sa matuwid ninyong paglilingkod sa bayan.

Muli, maligayang pagbati sa inyo. Mabuhay ang Ligas Kooperatiba ng Bayan sa Pagpapaunlad.

Mabuhay ang Kooperatiba sa ating bayan.

SGD. AMBROSIO C. CRUZ, JR.
Mayor





Message

Congratulations to Ligas Kooperatiba ng Bayan sa Pagpapaunlad on your 32nd Founding Anniversary!

It is always inspiring to know that an organization could stand the test of time. Your cooperative's growth, from a mere thirty individuals in 1986 who decided to band together to try uplift one another's lives, to the current membership of some eleven thousand, is a living testament on how cooperation and selflessness can effect significant changes and greatly impact lives.

We are well aware of how the cooperative movement plays an important role in poverty eradication through employment and economic growth. Self-help organizations like yours are a living proof that, even with minimal government support, progress and sustainability can be attained by pooling resources and working together for a common goal.

Keep up the good work while continuing to seek God's blessing on your various services!

SGD. HON. FRANCIS ANTHONY S. GARCIA
Mayor, City of Balanga



Message



Greetings to Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) and your 11,283-strong membership on the occasion of your 32nd Annual General Assembly.

The Cooperative Development Authority (CDA) together with eleven offices, have been put under the Office of the Cabinet Secretary and have exemplified to the highest degree an amazing pro-people leadership with a strong national mindset that gives adherence to empowering the poor and the marginalize sectors so they can be drawn into the mainstream of development process.

We, at the CDA, have been vigilant in our commitment to give voice to the cooperative sector and for the “wheel” of cooperative development to be put into motion. There are now some 26,600 cooperatives in the Philippines with some 14 million members coming from all walks of life who have good stories to tell, of how they have been liberated from the quagmire of poverty be they farmers, fisherfolks, workers, women, persons with disabilities and even former combatants who have left armed struggle to now peacefully working for social justice and equity through cooperativism.

Cooperatives have been successful in drawing the marginalized sectors into the mainstream of development process, bonding together productive members of our citizenry who contribute significantly to our economy. We have realized that cooperativism has come of age, not only as a vehicle of development but as a tool of empowerment. It is the pathway to make people more productive, becoming revenue-makers for our government.

Today, there is a need for paradigm shift: from unsustainability to sustainability! Money should not be used to make money but to improve the quality of life of the people. In this context, the essence of cooperativism has become the answer because its DNA is that of being members-owned, value-based and sustainable.

That is why advancing cooperativism means working for social transformation based on justice, equity and sustainability. It is a kind of revolution that is peaceful, yet, forceful, that relies on the collective strength of the people.

SGD. ORLANDO R. RAVANERA
Chairman





Message

I am greatly honored to greet all officers, staff and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP), my warmest felicitations on your momentous celebration of 32nd Annual General Assembly.

As I have always believed in the prominence of cooperatives and their contribution to economic development, we can say that LKBP is a leading and dynamic cooperative that conveys higher quality of life to members and the communities. Indeed, with your holistic approach and continuous endowment to the needs of members and to the communities, your vision will be achieved supported by strength of your common endeavor.

Thank you for continuously sustaining your passion, commitment, shared experiences, best practices and for promoting the ideals of the cooperative towards progress and development. Keep it up and more power.

SGD. MARIETA P. HWANG
Regional Director



Message

As rural communities continue to face the challenge of poverty alleviation and general exclusion from regular financial activities, it is important for cooperatives to create a sustainable link that people in need can readily connect with to meet their socio-economic needs.

LANDBANK is fortunate to have reliable clients and partners such as the Ligas Kooperatiba ng Bayan sa Pagpapaunlad who for the past three decades, has been taking on this responsibility of helping create opportunities for growth and development. Through your various product and service offerings to your members in Bulacan and other provinces in Region 3, LKBP is providing much-needed financial support as well as valuable guidance in strengthening self-reliance of the people and communities you serve.

There is no doubt as to your ability to further grow as an organization that seeks to uplift the quality of life in the countryside. Building on your strengths as a cooperative that truly upholds its core values and acts for the benefit of others, may this special celebration on your 32nd General Assembly also bring a sense of gratitude towards each other.

The commitment and hard work of the board of directors, officers and staff has given rise to all that cooperative has achieved and continue to fuel your journey toward creating more sustainable opportunities for better living.

In behalf of LANDBANK, all the best on your future endeavors and our heartfelt congratulations to everyone at Ligas Kooperatiba ng Bayan sa Pagpapaunlad on another year of positive gains.

SGD. ALEX V. BUENAVENTURA
Landbank President and CEO



Message



We extend our warmest greetings to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on the occasion of your 32nd Annual General Assembly.

On this important milestone, we would like to congratulate the past and present leaders and the dedicated men and women behind LKBP for the growth and remarkable transformation of your organization since its humble beginnings in March 1986.

Over the years, LKBP has tangibly proven that integrity, professionalism, service to others and love of our people are indeed the best policies for a successful cooperative. We wish to strengthen our partnership with LKBP based on those shared values as we pursue our common goals of sustained poverty reduction and the extension of credit support and business development services to our clients.

As LKBP charts its new Medium-Term Plan 2020, the Development Bank of the Philippines (DBP) lauds your efforts in becoming a world class cooperative through innovative approaches in serving the needs of your members, and sustaining investments in the agri-business sector, forging strategic alliances with government financial institutions and key partners to maximize scarce resources for countryside development.

We wish you greater success in your endeavors. DBP expresses its readiness to work with LKBP on meaningful projects in the provinces of Bulacan, Pampanga, Bataan, Nueva Ecija and other provinces where we can cooperate as development partners.

Mabuhay and Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

SGD. CECILIA C. BORRROMEO
President and Chief Executive Officer

DIRECTORY OF LKBP OFFICES



CORPORATE OFFICE



MAIN BRANCH

BULACAN BRANCHES



CRUZ BRANCH



BALIUAG BRANCH



SAN MIGUEL BRANCH



CABANAS BRANCH



MARILAO BRANCH

NUEVA ECIJA BRANCH



GAPAN BRANCH

BATAAN BRANCHES



DINALUPIHAN BRANCH



BALANGA BRANCH

PAMPANGA BRANCH



APALIT BRANCH

PRODUCTS AND SERVICES

- Loans
 - > Credit Line
 - > SME Loan
 - > Providential Loan
 - > Agricultural Loan
 - > Mortgage Loan
 - > Back-to-Back Loan
 - > Express Loan
 - > Emergency Loan
 - > Salary Loan
 - > OF Loan
 - > Buying Club
 - > Memorial Lots Loan
- Deposits
 - > Regular Savings
 - > Regular Time Deposit
 - > Special Time Deposit
 - > OF Koop-Pamilya Savings
 - > Laboratory Coop Savings
- Capital Build-up
 - > Common Shares
 - > Preferred Shares
 - > Redeemable Preferred Shares
- Skills Training and Manpower Placement Services
- Tower and Business Centre
- Hardware and Construction Supplies
- Memorial Lots

MEMBERS' BENEFITS

- Tulungan Program
- Coop Assurance Center
 - > Loan Protection Plan
 - > Accident Insurance Plan
 - > Student Accident Insurance
 - > Fire Insurance
 - > Comprehensive Insurance
 - > Money, Security, Payroll and Robbery Insurance Plan
- Health Care Program
 - > IMS Health Card
 - > Medical and Laboratory Clinic
 - > Hospitalization Reimbursement
- LKBP Integrated School, Inc.
- Ligas KBP Foundation, Inc.
- ARC Ligas Training Center
- Multi-Purpose Activity Center
- Resort and Recreation Center
- Livelihood Programs
- Garments and Printing/
Shared Service Facilities with DTI
- Agri-Farm Tourism Industry
- Center for Co-op Studies & Rural Entrepreneurship
(under on-going construction)



LKBP BOARD OF DIRECTORS

Board of Directors

LOIDA D. HILARIO
Chairperson
LUCILA J. PUNONGBAYAN
Vice-Chairperson
FILOMENA P. BALAGTAS
Member
REMEDIOS C. GREGORIO
Member
LOURDES S. ARCEO
Member
CECILIA C. REYES
Member
REBECCA G. DE JESUS
Member
ROSALIE S. MILAN
Treasurer
ELIZA S. AQUINO
Board Secretary

Election Committee

MA. ASUNCION H. CALAYAG
Chairperson
WILFREDO D. DAYAO
Secretary
PERLA B. LAXA
Member

Audit & Inventory Committee

MA. REMEDIOS S. CARINGAL
Chairperson
MARILOU B. OCAMPO
Secretary
OLIVIA N. PANILAG
Member

Education & Training Committee

LUCILA J. PUNONGBAYAN
Chairperson
LOURDES S. ARCEO
Secretary
REMEDIOS C. GREGORIO
Member
REBECCA G. DE JESUS
Member
DOROTE M. TENORIO
Member

Ethics & Governance Committee

DR. MARIANO C. DE JESUS
Chairperson
JULIANA S. TULLAO
Secretary
EMILIA M. PASCUAL
Member

Credit Committee

BENJAMIN P. TOLOSA
Chairperson
CONCEPCION D. TAGADTAD
Secretary
CECILIA S. LEONCIO
Member

Technical Services Committee

MENANDO E. MENDOZA
Chairperson
FILOMENA P. BALAGTAS
Secretary
CATALINA D. SANTIAGO
Member
LOURDES S. ARCEO
Member
DOROTE M. TENORIO
Member

Mediation & Conciliation Committee

DR. MARIANO C. DE JESUS
Chairperson
JULIANA S. TULLAO
Secretary
EMILIA M. PASCUAL
Member



GENERAL MANAGER



LKBP MANAGEMENT COMMITTEE

LKBP MANAGEMENT STAFF

Executive Department
 JULITA D. NAZAR : General Manager
 MELODY M. PINEDA : Assistant General Manager

Internal Audit Department
 MAY V. ESPIRITU
 Head
 MANOLITO M. PASCUAL : Internal Audit Officer
 MICHAEL M. SANTIAGO : Internal Audit Staff

Administrative & General Services
 ROSALIE S. MILAN
 Group Head
 ABBYGAIL O. BARON : Administrative/HR Staff
 IRENNEE N. SANTIAGO : Administrative Staff
 JEFFREY L. ENRIQUEZ : Head Driver
 MARK ANTHONY T. DELA CRUZ : Driver
 JOEL A. BULLO : Utility

Accounting Department
 MARISSA B. CONCEPCION
 Supervisor
 NOEMI ANN S. FRANCISCO : Accounting Staff
 MARIA LOURDES A. NARCISO : Accounting Staff
 CLARITA E. MILANA : Accounting Staff

Central Fund Department
 DARLENE S. MANIEGO
 Supervisor
 MONICA S. VENTURA : Central Fund Staff

IT DEPARTMENT
 REDENTOR S. LAQUINDANUM
 Head
 REYMARK A. HERNANDEZ : Web Developer
 ALEXANDER G. POL : IT Technical
 CHRIS NORMAN S. BAUTISTA : Programmer
 PRECIOUS JEWEL ANN R. REYES : IT Staff

Credit Department
 JOCELYN J. MAPOY
 Head
 BRENDA R. BANTILES : Credit Specialist
 ROSITA L. CALMA : Loan Assistant
 EILEEN JEI D. SANTIAGO : Loan Reviewer
 MARCIANO C. DELA CRUZ : Head Appraiser/CI/BI
 BILLY JOEL A. SILLANO : Appraiser/CI/BI
 EMMANUELLE DC. ROBLES : Appraiser/CI/BI

Skills Training & Manpower Placement Services
 ELIZA S. AQUINO
 Group Head
 ANNIE P. BALAGTAS : Payroll Officer
 JEAN ANGELICA SP. SANTOS : Payroll Staff
 REYMART DC. CASIMIRO : Liaison Staff
 JENNY LYN G. BENEDICTO : HR Coordinator
 SUNSHINE O. MARIANO : HR Coordinator
 ANNA CRISEL MARZAN : HR Coordinator

Cooperative Assurance Center
 REGINE JULIENE G. ROQUE : CAC Staff
 MARY RICHELLE V. MENDOZA : Medical Technologist
 EDEN P. MANCAO : Nurse

Hardware & Construction Supplies
 LUZVIMINDA A. GUINA
 Head
 MARICAR B. MENDOZA : Storekeeper
 RICHARD M. ATADERO : Driver
 ALVIN V. LITERAL : Helper
 SEAN C. VIDAL : Helper

Ligas KBP Foundation, Inc.
 REMEDIOS C. GREGORIO
 President
 MARJORIE JANE D. CACHO : Acting Executive Director
 AGNES R. CAMPOS : Foundation Staff
 ALVINO C. CACHO : Project Officer
 CELESTINA P. DEL MUNDO : Garments Sewer
 MARY ROSE C. FLORES : Garments Sewer
 LEONCIA J. DELA PENA : Garments Sewer

Multi-Purpose Activity Center
 AL T. LAZARO
 Head
 ALEX F. SANTIAGO : Maintenance
 LIM R. CHING : Maintenance

Main Branch
 SHARON M. SANTOS
 Branch Manager
 OLGA D. SUATENGCO : Branch Accountant
 ALEJANDRO D. RAMOS : Loan Officer
 ALEXIS V. LITERAL : Field Staff
 ARIEL G. MADRELEJOS : Field Staff
 KAMILE BIANCA NIKKI B. DELA CRUZ : Loan Processor
 CHRISTOPHER G. GANELO : Teller
 PENAFRANCIA T. MARTIN : New Accounts
 JONATHAN C. DELA CRUZ : Utility

Cruz Branch
 MARILETTE A. AVENDAÑO
 Branch Manager
 GLAIZA P. TEODORO : Bookkeeper
 JOSE PERCIVAL E. VERASTIGUE : Loan Officer
 DANTE A. VILLANUEVA : Field Staff
 JENNY V. BALTAZAR : Teller

Baliuag Branch
 HILARION S. PAGSANJAN
 Branch Manager
 REYCEL C. SANTIAGO : Bookkeeper
 MARVIN S. CUNDANGAN : Loan Officer
 JAYSON S. MARIANO : Field Staff
 ROSANNA L. SAMSON : Teller

San Miguel Branch
 GRACE T. DELA CRUZ
 Branch Manager
 MARK ANTHONY S. PANGILINAN : Bookkeeper
 ELSA V. ADRIANO : Loan Officer
 CONRADO DG. LABASAN : Field Staff
 ANNABELL C. GATCHALIAN : Teller

Cabanas Branch
 RODRIGO G. MENDOZA
 Branch Manager
 CLARISSA P. TAGANAS : Bookkeeper
 MICHELLE R. BULAONG : Loan Officer
 ANTON VAN LEEWEN S. HERRA : Field Staff
 EMILIE JANE H. CAMUA : Teller

Marilao Branch
 MARY GRACE M. ELIZON
 Branch Manager
 LINDSEY U. NAVARRO : Bookkeeper
 NICANOR D. SILVESTRE : Field Staff
 ABIGAIL B. LANDAYAN : Teller

Apalit Branch
 JENNIFER C. TIQUI
 Branch Manager
 ANA ROSE M. LAXAMANA : Bookkeeper
 NICANOR D. SILVESTRE : Field Staff
 REZZY JHANE P. MASANGKAY : Teller

Balanga Branch
 JACQUILINE M. IGNACIO
 Branch Manager
 LIEZEL ANN S. FERNANDO : Bookkeeper
 EMIL U. MADRIAGA : Field Staff
 LORRAINE MAY M. ESPINOSA : Teller

Dinalupihan Branch
 FIDEL C. DELA CRUZ, JR.
 Branch Manager
 SHELLA M. PINEDA : Bookkeeper
 JAYSON Q. PINEDA : Field Staff
 RENNA ANN B. BAGTAS : Teller

Gapan Branch
 GAYLORD S. LIM
 Branch Manager
 ISAMARI P. BAUTISTA : Bookkeeper
 SALUSTIANO B. ELPEDES, JR. : Loan Officer
 ALFREY S. GATBUNTON : Field Staff
 PAUL AVIN P. CASUGA : Teller

LKBP Integrated School, Inc.
 EMILIA M. PASCUAL
 School Administrator
 EVELYN M. BATIN : Registrar/Cashier
 CECILIA S. LEONCIO : Records In-Charge
 JAYSON B. SACLOLO : IT
 JOSEFINO S. PINGOL : SHS Focal Person
 MARJORIE JANE D. CACHO : Guidance Counselor
 JULIANA S. TULLAO : Teacher/Coordinator
 REZIE ANN T. BAUTISTA : Teacher
 MARICRIS P. CANUEL : Teacher
 LORNALYN D. CRUZ : Teacher
 CARMINA R. DE GUZMAN : Teacher
 NORMA S. DE GUZMAN : Teacher
 MARIAN D. JACINTO : Teacher
 JONALYN S. JAVATE : Teacher
 JENNILYN B. MALIGMAT : Teacher
 ANGELICA C. MALINAY : Teacher
 REGINA DJ. MANALAD : Teacher
 CHRISTOPHER JAMIL SP. MARASIGAL : Teacher
 LUDWIG T. PASCUAL : Teacher
 SARAH JANE S. SARMIENTO : Teacher
 CORNELIA S. SANTIAGO : Teacher
 MYLENE C. SANTIAGO : Teacher
 JAYPEE C. TORRES : Teacher
 MA. CRIZELDA R. VIRAY : Teacher
 ERNESTO M. LEONCIO : Driver/Messenger
 ALLAN F. SANTIAGO : Messenger/Utility
 EDUARDO G. RAMOS : Utility
 EDELIZA H. BATALLA : Lady Guard
 MADELS. SATURNINO : Canteen OIC
 IMELDA S. AGRAMON : Canteen Helper
 NERIZA S. SANDIL : Canteen Helper

AWARDS AND CITATIONS

- **Gawad Pagkilala - Most Outstanding Cooperative Large Scale Regional Search**
(Cooperative Development Authority)
- **Ginintuang Gawad Pitak**
(Land Bank of the Philippines)
- **Ginintuang Huwaran sa Pagtatangkilian (Hall of Fame Awardee)**
(Bulacan Provincial Government)
- **Information Technology Enabled Maturity Assessment Award**
(Department of Agrarian Reform)
- **Most Prolific Cooperative**
(Regional Cooperative Development Council)
- **"Sipag" Award - Most Outstanding Cooperative for Luzon**
(National Livelihood Development Corporation)
- **Outstanding Valued Partner**
(National Confederation of Cooperatives/Network Consolidated Cooperative Bank)
- **Blood Partner Award**
(Philippine Red Cross - Bulacan Chapter)
- **Top Producer Award**
(Climbs Life and General Insurance Cooperative)



LKBP IN ACTION



LKBP IN ACTION



NATATANGING KASAPI 2016

1. BENILDA I. HILARIO
2. CRISTINA P. MABUTI
3. MARIESON E. DELOS SANTOS
4. MA. EVELYN G. ABELLA
5. JESUS SEBASTIAN P. MANARANG II
6. REYNALDO C. GALANG, SR.
7. DESIREE D. VITUG
8. REYNALDO C. MANALILI
9. ROMEO S. REYES

Sangay

- Main
- Main
- Cruz
- Cabanas
- Baliuag
- San Miguel
- Dinalupihan
- Balanga
- Gapan



The Birth of LKBP



OUR HISTORY

Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP), formerly Ligas Kilusang Bayan sa Pagpapaunlad, Inc. (LKBPI), was born on March 02, 1986 right after the historic EDSA Revolution. It originated from Barangay Ligas of then Malolos (now City of Malolos), Bulacan whose founding directors and members, mostly small businessmen and farmers, lamented the sorry state of the victims of loan sharks in their barangay. The thirty (30) founders gathered a starting capital of ₱15,800.00 which was initially lent to members for their livelihood and providential needs at very low interest rate, thus preventing them from borrowing from the so called "bumbay" or "5-6" proliferating then in the place. From here started the continuous growth in membership, capitalization and resources of LKBP. The cooperative has since established a positive image in the sector as proven by various awards and citations it received from various institutions.

The organization was first registered as a credit cooperative in 1989, then it amended its articles of incorporation and By-Laws in 1994 to reflect its shift from credit to multi-purpose cooperative. From mere lending, the cooperative has diversified its businesses and has expanded its areas of operations through its various branch offices, offering variety of programs and services to its members and to communities where it operates. Lately, in preparation for the implementation of the new Manual of Rules and Regulations (MORR) and to strengthen more and expand its financial base and resources, it further amended its Articles of Cooperation and By-Laws. The latest amendment was approved by the Cooperative Development Authority (CDA) last September 4, 2012 under Reg. No. 9520-A-No. 2012-09-412. LKBP is now ready to brace up for bigger challenges ahead as it equips itself to giving flesh to its new vision, mission and goals leading to a higher quality of life for members and communities.

Given an authority to operate nationwide LKBP now has ten (10) branches across Region III - six (6) branches are located in Bulacan, two (2) in Bataan, one (1) in Nueva Ecija, and one (1) in Pampanga. The NCR branches are included in the plan and also to expand far in Southern Tagalog region. The Corporate Office is located in the middle vicinity of Barangay Ligas in the City of Malolos, Bulacan, an agrarian-based barangay but now progressing. The office deals with important tasks such as strategic planning, corporate communications, marketing, finance, human resources, information technology, taxes and law. It takes responsibility for the overall success of the cooperative and ensure governance. The branch offices and subsidiaries handle the actual operation of the cooperative. Programs and services includes savings and loans, tulungan program, health care, school, foundation, skills training and manpower placement, coop assurance center, training center, memorial lots, construction supplies and general merchandise, business center, assets management, agri-ventures, resort and multi-purpose activity center.

All the success of LKBP are owed to people behind it, the men and women at the helm. Seven (7) dedicated persons serve as Board of Directors of LKBP supported by various committees. It employs more than hundred employees, teachers and officers across all branches, units and subsidiaries. It is a government arm on employment endeavor with indisputable contribution to the economy. It serves its advocacy as a friendly Cooperative who shares success and experiences to other Cooperatives and other sectors who pay visit through Lakbay-Aral where Filipinos and foreign visitors are cordially welcome being partners along the road of cooperativism.

Prestigious awards and citations from Land Bank of the Philippines (LBP), Cooperative Development Authority (CDA), National Confederation of Cooperatives (NATCCO), National Livelihood Development Corporation (NLDC), Network Consolidated Cooperative Bank (NCCB), Provincial Government of Bulacan, Philippine Red Cross-Bulacan Chapter, and other government and non-government institutions has made LKBP on top. The LBP is very proud to recognize LKBP as their Gawad Pitak Awardee in the year 2007-2008, a Hall of Fame Awardee in 2009, a Ginintuang Gawad Pitak Awardee in 2011, and recently an indispensable entry in the Platinum Gawad Pitak Award. The CDA recognized LKBP in the Gawad Parangal as Most Outstanding Cooperative in Large Scale Regional Search in the year 2015 upon reaching the vision of becoming a billionaire cooperative. The NLDC recognized LKBP as Development Partner in 2007-2009 as well as Recipient of "Sipag Awards" Plaque of Recognition, and as Most Outstanding Cooperative for Luzon I in the year 2010. The Bulacan Provincial Government also recognized LKBP as its Hall of Fame Awardee for "Natatanging Kooperatiba sa Bulakan". Recently, it was given a recognition by the Department of Agrarian Reform (DAR) as Top Performing ARBO's Information Technology-Enabled Maturity Assessment (ITEMA) 2017 and as Most Prolific Cooperative by the Regional Cooperative Development Council.

The LKBP accreditations and affiliations create strong partnership with various Regional/Provincial/City/Municipal Cooperative Development Councils, Bulacan Cooperatives Hall of Fame League (BCHOFL), Bulacan Federation of Cooperatives (BUFECO), Landbank Countryside Development Foundation, Inc. (LCDFI), Development Bank of the Philippines (DBP), United Coconut Planters Bank (UCPB), Coop-NATCCO Party list, Asian Women in Cooperative Development Forum (ACWF), Small Business Corporation (SBC), Metro South Cooperative Bank (MSCB), Coop Life Insurance and Mutual Benefit Services (CLIMBS), People Management Association of the Philippines (PMAP)-Bulacan, Department of Trade and Industry (DTI), Department of Labor and Employment (DOLE), Department of Education (DepEd), Department of Agrarian Reform (DAR), Department of Agriculture (DA), Department of Tourism (DOT), Department of Social Welfare and Development (DSWD), Regional Development Council-National Economic and Development Authority (RDC-NEDA)-Region III, and ACCESS Advisory/International Fund for Agrarian Development (IFAD), Civil Society Organization-Department of Interior and Local Government (CSO-DILG), and many others.

The survival of LKBP is equipped by best practices instituted in the cooperative, among which are - sustained and continuing "Integrated Transformation Program" towards becoming a "World-Class Cooperative"; holistic approach and continuing innovations in serving the needs of members and the communities towards a higher quality of life; sustained investments in long-term goal social enterprises/programs; deepening involvement in the agri sector and rural enterprises for greater countryside development; sustained build-up of internally generated funds towards self-sufficiency and better leveraging for external borrowings; strategic alliances and convergence of support from various GFIs/agencies/NGOs, maximizing resources to implement major programs for the marginalized groups/sectors; benchmarking and sharing experiences and best practices with other coops/organizations, and promoting the ideals of the cooperative movement as a better-way of life towards progress and development; modelling a 5-year "Total Community Development Plan" through launching of Agrarian Reform Community (ARC) in Barangay Ligas comprising of 7 identified poor farming barangays in the City of Malolos, in partnership with DAR and various support agencies, to pioneer a "Model ARC within a City"; and development of new Medium-Term Development Plan for CY 2016-2020, sustaining the gains of CY 2011-2015 Medium-Term Development Plan in furtherance of LKBP's expanding and more holistic new Vision, Mission, and Goals.



LKBP BEST PRACTICES

1. Sustained and continuing "Integrated Transformation Program" towards becoming a "World-Class Cooperative".
 - Completion of the 5-storey LKBP Corporate Building as a modern hub that provides solutions to members' needs under the "one-stop-shop" service concept.
 - Re-engineering the organization and adopting the corporate concept of business set-up wherein the cooperative serves as a holding company and its diversified businesses as its subsidiaries, and establishment of a Foundation to serve the purpose of the Coop's Social Responsibility (CSR) Program.
 - Provision of fast, reliable, effective, and quality financial services and social programs.
 - On-line network/continuing development of MIS.
 - Growth and development in the immediately preceding years guided by Medium-Term Plan (2011-2015).
 - Strategic Plan/Medium-Term Plan for the Next 5 Years (2016-2020).
 - Continuing "Professionalization Program" for officers and staff.
2. Holistic approach and continuing innovations in serving the needs of members and the communities towards a higher quality of life.
 - The LKBP Tower and Business Centre integrates various Coop's businesses and programs for banking and payment services, insurance services, wellness and healthcare services, venue for members' interaction, seminars and trainings, and other related services promoting a higher quality of life for members.
 - The LKBP Multi-Purpose Activity Center serves as venue for members' interaction, seminars and trainings, and other related services promoting a higher quality of life for members.
 - Plans and programs are supporting the economic, human and social development of the members and the communities.
 - Provisions of programs and services catering to the needs of members from "womb to tomb"; and, continuing innovations and opening of new programs/services that respond to the growing needs of members/borrowers.
 - Progressive program of elevating the status of micro-finance members/borrowers to regular memberships to qualify them for better programs and benefits accorded to regular coop members.
 - Balancing the gains of the cooperative to serve the needs and interests of various stakeholders and the larger community, providing support funds for various development and social programs which expand to various communities covered by LKBP's areas of operation, (i.e. Medical/Dental/Optical Missions, Nutrition/Feeding Program, Livelihood Trainings/Enterprise Development, Community Development/Ecological/ Environmental Protection, etc.).
3. Sustained investments in long-term goal social enterprises/ programs.
 - Continuing expansion and further development (infrastructure facilities and curriculum) of the LKBP Montessori School up to Secondary Level (High School), Junior and Senior High (K-12).
 - With academic excellence, golden values and optimum human development as focal points of interest and discipline, the school is working to produce better generation of Filipino citizens and leaders in the future, as the cooperative's noble contribution to nation-building.
 - Offering of scholarships to poor but bright and deserving students/subsidizing cost of education of members' children to enable them to access quality education through the LKBP Montessori School.
 - Sustained jobs generation through establishment of more branches/business enterprises (thus also implementing plans and programs for further business expansion and diversification); and job placements to various companies through the Coop's Manpower Placement Services.
4. Deepening involvement in the agri sector and rural enterprises for greater countryside development.
 - Establishment of new branches in the countryside where there are major concentrations of unserved small farmers and fisherfolks (SFFs) in coordination/partnership with various agencies (i.e. DAR, DA, LBP, NLDC, NATCCO, DOLE, etc.).
 - Increasing focus to serve SFFs through opening of better lending windows boosting our regular agri loan program, etc.
 - Increasing investments in the agri sector through development of farmers via trainings/technology transfer re modern farming/new innovations in agriculture.
 - Increasing marketing support to the farmers/increasing credit facility to members directly engaged in palay procurement/trading.
 - Igniting "entrepreneurship in the countryside" through the MSME program spread all over the areas covered by the coop's operations.
 - Empowerment of women and out-of-school youth through various entrepreneurship trainings and provisions of livelihood opportunities through various credit facilities/lending windows.
 - Increasing household income of members through enterprises established/assisted.
 - Coop's interlinked businesses and social projects are supporting and spurring local development and progress in the countryside.
5. Sustained build-up of internally generated funds towards self-sufficiency and better leveraging for external borrowings.
 - Continuing program for internal fund generation through long-term deposits/savings and capital build-up to fund long-term investments.
 - Better leveraging in accessing funds for development program/standby credit line.
6. Strategic alliances and convergence of support from various GFIs/agencies/NGOs, maximizing resources to implement major programs for the marginalized groups/sectors.
 - Productive alliances and networking with GFIs and other stakeholders to support financing requirements for specific programs for identified sectors/areas.
 - Serving as anchor coop/conduit of support agencies/NGOs (i.e. LCDFI, DAR, etc.) to implement various training programs for the identified groups/sectors.
 - Organizing and assisting groups with adequate maturity level to access seed funds from various agencies (i.e. DOLE, DTI, etc.) to support their livelihood undertakings.
7. Benchmarking and sharing experiences and best practices with other coops/organizations, and promoting the ideals of the cooperative movement as a better way of life towards progress and development.
 - Hosting visits/exchanges from other countries.
 - Hosting various Lakbay-Aral from other coops from across the country.
 - Conducting seminars for other coops.
 - Contributing/sharing experiences in various fora/meetings (local/regional/national levels).
 - Strategic alliances with secondary/apex organizations.
8. Modeling a 5-Year "Total Community Development Plan" through launching of Agrarian Reform Community (ARC) in Barangay Ligas comprising of 7 identified poor farming barangays in the City of Malolos, in partnership with DAR and various support agencies, to pioneer a "Model ARC within a City".
 - Playing as major catalyst for development as chosen People's Organization (PO) in the conceptualization and implementation of ARC Development Plan for ARC Ligas (Bgys. Ligas, Bungahan, Sumapang Bata, Sumapang Matanda, Dakila, Tikay, Barihan) where LKBP emanated and where the coop has major concentrations of farmer members.
 - Integrating into the ARC Development Plan the coop's own Development Plan around the LKBP Montessori School and other coop enterprises within the area, to yield a good model for "total community development".
 - Developing an "integrated organic farm" in the area modeling a windmill, an inland fishpond, organic vegetable farm to serve as demo farm for the farmers.
 - Launching the establishment of a Farmers' Training, Information and Marketing Center to serve the needs of the farmers and rural entrepreneurs in convergence with other support agencies.
 - Including in the Development Plan, establishment of a model Senior Citizens Park which shall serve not only as convergence area for the seniors but also to protect the irrigation canals and the environment through greening of the casements/waterways.
 - Visioning through the ARC Ligas Development Plan a model integrated Agrarian Reform Community (ARC) of empowered Agrarian Reform Beneficiaries (ARBs) and other community stakeholders managing optimum agricultural productivity, responsible utilization of natural resources and protection of the environment towards sustainable socio-economic development leading to genuine progress and better quality of life.
9. Development of a new Medium-Term Plan for CY 2016-2020, sustaining the gains of CY 2011-2015 Medium-Term Plan in furtherance of LKBP's expanding and more holistic New Vision, Mission and Goals.

DIRECTORY OF OFFICERS

2002-2017

<p>LUPONG PATNUGUTAN (2017)</p> <p>Pangulo Loida Hilario Pang. Pangulo Lucila Punongbayan Mga Patnugot Remedios Gregorio Lourdes Arceo Filomena Balagtas Cecilia Reyes Rebecca De Jesus Rosalie Milan Ingat-Yaman Eliza Aquino Kalihim</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Benjamin Tolosa Kalihim Concepcion Tagadtag Kagawad Cecilia Leoncio</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Marilou Ocampo Kagawad Olivia Panilag</p> <p>LUPON SA HALALAN</p> <p>Pangulo Ma. Asuncion Calayag Kalihim Wilfredo Dayao Kagawad Perla Laxa</p>	<p>LUPONG PATNUGUTAN (2016)</p> <p>Pangulo Loida Hilario Pang. Pangulo Lucila Punongbayan Mga Patnugot Filomena Balagtas Remedios Gregorio Lourdes Arceo Cecilia Reyes Rebecca De Jesus Julita Nazar Rosalie Milan Ingat-Yaman Kalihim</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Benjamin Tolosa Kalihim Concepcion Tagadtag Kagawad Cecilia Leoncio</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Olivia Panilag Kagawad Rommel Dela Cruz</p> <p>LUPON SA HALALAN</p> <p>Pangulo Ma. Asuncion Calayag Kalihim Wilfredo Dayao Kagawad Elvie Laxamana</p>	<p>LUPONG PATNUGUTAN (2015)</p> <p>Pangulo Loida Hilario Pang. Pangulo Filomena Balagtas Kalihim Remedios Gregorio Mga Patnugot Lucila Punongbayan Lourdes Arceo Cecilia Reyes Erlinda Sava</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Benjamin Tolosa Kalihim Concepcion Tagadtag Kagawad Cecilia Leoncio</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Olivia Panilag Kagawad Ma. Nora Fajardo</p> <p>LUPON SA HALALAN</p> <p>Pangulo Rebecca De Jesus Kalihim Antonina Fuentes Kagawad Marietta Villanueva</p>	<p>LUPONG PATNUGUTAN (2014)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Loida Hilario Ingat-Yaman Julita Nazar Mga Patnugot Remedios Gregorio Lourdes Arceo Filomena Balagtas Cecilia Reyes Erlinda Sava</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Benjamin Tolosa Kalihim Concepcion Tagadtag Kagawad Cecilia Leoncio</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Olivia Panilag Kagawad Juliet Villanueva</p> <p>LUPON SA HALALAN</p> <p>Pangulo Rebecca De Jesus Kalihim Antonina Fuentes Kagawad Marietta Villanueva</p>
<p>LUPONG PATNUGUTAN (2013)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Loida Hilario Ingat-Yaman John Jonathan De Robles Kalihim Remedios Gregorio Mga Patnugot Lourdes Arceo Filomena Balagtas Cecilia Reyes Erlinda Sava</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Benjamin Tolosa Kalihim Concepcion Tagadtag Kagawad Cecilia Leoncio</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Olivia Panilag Kagawad Juliet Villanueva</p> <p>LUPON SA HALALAN</p> <p>Pangulo Rebecca De Jesus Kalihim Antonina Fuentes Kagawad Marietta Villanueva</p>	<p>LUPONG PATNUGUTAN (2012)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Loida Hilario Ingat-Yaman John Jonathan De Robles Kalihim Remedios Gregorio Mga Patnugot Lourdes Arceo Filomena Balagtas Benjamin Tolosa Engr. Menandro Mendoza</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Cecilia Leoncio Kalihim Cecilia Reyes Kagawad Erlinda Sava</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Ma. Victoria Santos Kagawad Antonina Fuentes</p> <p>LUPON SA HALALAN</p> <p>Pangulo Angelita Dimalanta Kalihim Marietta Villanueva Kagawad Perla Laxa</p>	<p>LUPONG PATNUGUTAN (2011)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Loida Hilario Ingat-Yaman Julita Nazar Kalihim Evelyn Batin Mga Patnugot Remedios Gregorio Lourdes Arceo Filomena Balagtas Benjamin Tolosa Engr. Menandro Mendoza</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Cecilia Leoncio Kalihim Cecilia Reyes Kagawad Erlinda Sava</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Benjamin Tolosa Kagawad Arbendorf Rivera</p> <p>LUPON SA HALALAN</p> <p>Pangulo Violeta Tonog Kalihim Arbendorf Rivera Kagawad Maribeth Gallardo</p>	<p>LUPONG PATNUGUTAN (2010)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Doroteo Tenorio Ingat-Yaman Julita Nazar Kalihim Remedios Gregorio Mga Patnugot Loida Hilario Lourdes Arceo Filomena Balagtas Engr. Leonardo Gonzales</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Cecilia Leoncio Kalihim Cecilia Reyes Kagawad Erlinda Sava</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Benjamin Tolosa Kagawad Arbendorf Rivera</p> <p>LUPON SA HALALAN</p> <p>Pangulo Angelita Dimalanta Kalihim Rolando Cudia Kagawad Antonina Fuentes</p>
<p>LUPONG PATNUGUTAN (2009)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Doroteo Tenorio Ingat-Yaman Fabian Clemente Kalihim Remedios Gregorio Mga Patnugot Loida Hilario Lourdes Arceo Engr. Leonardo Gonzales Ernesto Batin</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Benjamin Tolosa Kalihim Cecilia Leoncio Kagawad Arlene Apacible</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Antonina Fuentes Kagawad Wilfredo Santos</p> <p>LUPON SA HALALAN</p> <p>Pangulo Emilia Pascual Kalihim Virgilio Columna Kagawad Dra. Nancy Candelaria</p>	<p>LUPONG PATNUGUTAN (2008)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Doroteo Tenorio Ingat-Yaman Fabian Clemente Kalihim Remedios Gregorio Mga Patnugot Loida Hilario Lourdes Arceo Engr. Leonardo Gonzales Deogracias Daus</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Arlene Apacible Kalihim Cecilia Leoncio Kagawad Erlinda Sava</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Ernesto Batin Kagawad Celia Clemente</p> <p>LUPON SA HALALAN</p> <p>Pangulo Filomena Balagtas Kalihim Virgilio Columna Kagawad Felicidad Mercado</p>	<p>LUPONG PATNUGUTAN (2007)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Doroteo Tenorio Kalihim Remedios Gregorio Mga Patnugot Loida Hilario Filomena Balagtas Lourdes Arceo Engr. Leonardo Gonzales Deogracias Daus</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Arlene Apacible Kalihim Cecilia Leoncio Kagawad Erlinda Sava</p> <p>LUPONG TAGASURI</p> <p>Pangulo Ma. Remedios Caringal Kalihim Ernesto Batin Kagawad Bakante</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cezar Gonzales Kalihim Anicia Castro Kagawad Felicidad Mercado</p>	<p>LUPONG PATNUGUTAN (2006)</p> <p>Pangulo Lucila Punongbayan Pang. Pangulo Doroteo Tenorio Kalihim Remedios Gregorio Mga Patnugot Emilia Pascual Filomena Balagtas Lourdes Arceo Vicente Santiago Engr. Leonardo Gonzales</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Loida Hilario Kalihim Claudia Santiago Kagawad Cecilia Leoncio</p> <p>LUPONG TAGASURI</p> <p>Pangulo Vergie Garcia Kalihim Ma. Remedios Caringal Mga Kagawad Evangeline Villanueva Concepcion Tagadtag</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cezar Gonzales Kalihim Anicia Castro Kagawad Felicidad Mercado</p>
<p>LUPONG PATNUGUTAN (2005)</p> <p>Pangulo Doroteo Tenorio Pang. Pangulo Crisanto Hilario Ingat-Yaman Alberto Dela Cruz Kalihim Remedios Gregorio Mga Patnugot Emilia Pascual Filomena Balagtas Ma. Laarni Bitamor Vicente Santiago Engr. Leonardo Gonzales</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Loida Hilario Kalihim Lourdes Arceo Kagawad Cecilia Leoncio</p> <p>LUPONG TAGASURI</p> <p>Pangulo Julio Medrano Kalihim Rogelio Hilario Kagawad Vergie Garcia</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cezar Gonzales Kalihim Martiniano Dayao Kagawad Anicia Castro</p>	<p>LUPONG PATNUGUTAN (2004)</p> <p>Pangulo Alberto Dela Cruz Pang. Pangulo Crisanto Hilario Ingat-Yaman Doroteo Tenorio Kalihim Remedios Gregorio Mga Patnugot Emilia Pascual Filomena Balagtas Ma. Laarni Bitamor Vicente Santiago Florentino Ventura</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Loida Hilario Kalihim Lourdes Arceo Kagawad Evelyn Batin</p> <p>LUPONG TAGASURI</p> <p>Pangulo Bakante Kalihim Vicente Santiago Kagawad Bakante</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cezar Gonzales Kalihim Anicia Castro Kagawad Bartolome Eusebio</p>	<p>LUPONG PATNUGUTAN (2003)</p> <p>Pangulo Doroteo Tenorio Pang. Pangulo Alberto Dela Cruz Ingat-Yaman Danilo De Leon Kalihim Remedios Gregorio Mga Patnugot Engr. Leonardo Gonzales Florentino Ventura Emilia Pascual Crisanto Hilario</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Filomena Balagtas Kalihim Loida Hilario Kagawad Lourdes Arceo</p> <p>LUPONG TAGASURI</p> <p>Pangulo Florentina Espinola Kalihim Ma. Laarni Bitamor Kagawad Ciudadia Santiago</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cezar Gonzales Kalihim Anicia Castro Kagawad Bartolome Eusebio Bakante</p>	<p>LUPONG PATNUGUTAN (2002)</p> <p>Pangulo Doroteo Tenorio Pang. Pangulo Danilo De Leon Ingat-Yaman Alberto dela Cruz Kalihim Remedios Gregorio Mga Patnugot Florentino Ventura Crisanto Hilario Vicente Santiago Engr. Leonardo Gonzales</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Filomena Balagtas Kalihim Loida Hilario Kagawad Claudia Santiago</p> <p>LUPONG TAGASURI</p> <p>Pangulo Florentina Espinola Kalihim Ma. Laarni Bernardino Kagawad Emilia Pascual</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cezar Gonzales Kalihim Anicia Castro Kagawad Lourdes Arceo Bakante</p>

DIRECTORY OF OFFICERS

1986-2001

<p>LUPONG PATNUGUTAN (2001)</p> <p>Pangulo Doroteo Tenorio Pang. Pangulo Danilo De Leon Ingat-Yaman Alberto Dela Cruz Kalihim Remedios Gregorio Mga Patnugot Florentino Ventura Catalina Santiago Marina Dionisio Engr. Leonardo Gonzales</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Filomena Balagtas Kalihim Loida Hilario Kagawad Evelyn Batin</p> <p>LUPONG TAGASURI</p> <p>Pangulo Florentina Espinola Kalihim Emilia Pascual Kagawad Ma. Laarni Bernardino</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cesar Gonzales Kalihim Anicia Castro Kagawad Jose Santos</p>	<p>LUPONG PATNUGUTAN (2000)</p> <p>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 MariNa Dionisio Wilfredo Santos Alma Bella Santiago</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Emilia Pascual Kalihim Filomena Balagtas Kagawad Loida Hilario</p> <p>LUPONG TAGASURI</p> <p>Pangulo Florentina Espinola Kalihim Christine Lynn Hankins Kagawad Loida Hilario</p> <p>LUPON SA HALALAN</p> <p>Pangulo Claudia Santiago Kalihim Anicia Castro Kagawad Glicerio Santiago</p>	<p>LUPONG PATNUGUTAN (1999)</p> <p>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</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Emilia Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins</p> <p>LUPONG TAGASURI</p> <p>Pangulo Florentina Espinola Kalihim Evelyn Batin Kagawad Loida Hilario</p> <p>LUPON SA HALALAN</p> <p>Pangulo Glicerio Garcia Kalihim Claudia Santiago Kagawad Anicia Castro</p>	<p>LUPONG PATNUGUTAN (1998)</p> <p>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</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Emilia Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins</p> <p>LUPONG TAGASURI</p> <p>Pangulo Remedios Gregorio Kalihim Evelyn Batin Kagawad Vilma Bulaong</p> <p>LUPON SA HALALAN</p> <p>Pangulo Glicerio Garcia Kalihim Loida Hilario Kagawad Prisco Hernandez</p>
<p>LUPONG PATNUGUTAN (1997)</p> <p>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</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Emilia Pascual Kalihim Filomena balagtas Kagawad Christine Lynn Hankins</p> <p>LUPONG TAGASURI</p> <p>Pangulo Rogelio Camacho Kalihim Susana Francisco Kagawad Remedios Gregorio</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cesar Gonzales Kalihim Evelyn Aduna Kagawad Loida Hilario</p>	<p>LUPONG PATNUGUTAN (1996)</p> <p>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</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Emilia Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins</p> <p>LUPONG TAGASURI</p> <p>Pangulo Rogelio Camacho Kalihim Susana Francisco Kagawad Remedios Gregorio</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cesar Gonzales Kalihim Evelyn Aduna Kagawad Loida Hilario</p>	<p>LUPONG PATNUGUTAN (1995)</p> <p>Pangulo Danilo Hilario Pang. Pangulo Manolo Pascual Ingat-Yaman Remedios Manalili Kalihim Fidela Ventura Mga Patnugot Maria Ocampo Roberto Francisco Engr. Florencio Dionisio</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Emilia Pascual Kalihim Filomena Balagtas Kagawad Christine Lynn Hankins</p> <p>LUPONG TAGASURI</p> <p>Pangulo Rogelio Camacho Kalihim Elena Manalad Kagawad Julian Bernardinos</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cecilio Santiago Kalihim Lorena Varella Kagawad Corazon Dionisio</p>	<p>LUPONG PATNUGUTAN (1994)</p> <p>Pangulo Danilo Hilario Pang. Pangulo Manolo Pascual Ingat-Yaman Malou Santos Kalihim Remedios Manalili Mga Patnugot Fidela Ventura Maria Ocampo Roberto Francisco Melencio Bantolino</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Cecilio Santiago Kalihim Lorena Varella Kagawad Corazon Dionisio</p> <p>LUPONG TAGASURI</p> <p>Pangulo Rogelio Camacho Kalihim Elena Manalad Kagawad Julian Bernardino</p> <p>LUPON SA HALALAN</p> <p>Pangulo Manolo Pascual Kalihim Remedios Manalili Kagawad Vicente Santiago</p>
<p>LUPONG PATNUGUTAN (1993)</p> <p>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</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Emilia Pascual Kalihim Filomena balagtas Kagawad Christine Lynn Hankins</p> <p>LUPONG TAGASURI</p> <p>Pangulo Remedios Gregorio Kalihim Evelyn Batin Kagawad Vilma Bulaong</p> <p>LUPON SA HALALAN</p> <p>Pangulo Glicerio Garcia Kalihim Loida Hilario Kagawad Prisco Hernandez</p>	<p>LUPONG PATNUGUTAN (1992)</p> <p>Pangulo Catalina Santiago Pang. Pangulo Doroteo Tenorio Ingat-Yaman Narciso Pagapulangan Kalihim Felix Mariano Mga Patnugot Julio Reyes Rafael Dela Rama Hipolito Delos Santos</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Alberto Dela Cruz Kalihim Claudia Santiago Kagawad Flordeliza Angeles</p> <p>LUPONG TAGASURI</p> <p>Pangulo Flordeliza Calero Kalihim Amalia Pascual Kagawad Elena Manalad</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cecilio Santiago Kalihim Maria Santtiago Kagawad Bakante</p>	<p>LUPONG PATNUGUTAN (1991)</p> <p>Pangulo Engr. Leonardo Gonzales Pang. Pangulo Florentino Ventura Ingat-Yaman Estanislao Dela Cruz Kalihim Carina Nepomuceno Mga Patnugot Domingo Clemente Felix Domingo, Sr. Antonio Rondolos</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Monica Lagasca Kalihim Temis Dela Rama Kagawad Emilia Pascual</p> <p>LUPONG TAGASURI</p> <p>Pangulo Felix Mariano Kalihim Alberto Dela Cruz Kagawad Amalia Santiago</p> <p>LUPON SA HALALAN</p> <p>Pangulo Hipolito Delos Santos Kalihim Cecilio Santiago Kagawad Anicia Castro</p>	<p>LUPONG PATNUGUTAN (1990)</p> <p>Pangulo Engr. Leonardo Gonzales Pang. Pangulo Doroteo Tenorio Ingat-Yaman Lydia Rondolos Kalihim Narciso Pagapulangan Mga Patnugot Hipolito Delos Santos Florentino Ventura</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Monica Lagasca Kalihim Temis Dela Rama Kagawad Lourdes Hankins</p> <p>LUPONG TAGASURI</p> <p>Pangulo Felix Mariano Kalihim Catalina Santiago Kagawad Alberto Dela Cruz</p> <p>LUPON SA HALALAN</p> <p>Pangulo Asuncion Cabantog Kalihim Anicia Castro Kagawad Maria Santiago</p>
<p>LUPONG PATNUGUTAN (1989)</p> <p>Pangulo Felix Mariano Pang. Pangulo Doroteo Tenorio Ingat-Yaman Narciso Pagapulangan Kalihim Engr. Leonardo Gonzales Mga Patnugot Domingo Clemente Hipolito Delos Santos Placido Anig</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Engr. Matias Santos, Jr. Kalihim Monica Lagasca Kagawad Temis Dela Rama</p> <p>LUPONG TAGASURI</p> <p>Pangulo Alberto Dela Cruz Kalihim Ma. Lourdes Santos Kagawad Anicia Castro</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cecilio Santiago Kalihim Maria Santiago Kagawad Bakante</p>	<p>LUPONG PATNUGUTAN (1988)</p> <p>Pangulo Julio Reyes Pang. Pangulo Domingo Clemente Ingat-Yaman Daniel Dionisio Kalihim Doroteo Tenorio Mga Patnugot Engr. Leonardo Gonzales Narciso Pagapulangan Hipolito Delos Santos</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Engr. Matias Santos, Jr. Kalihim Monica Lagasca Kagawad Bakante</p> <p>LUPONG TAGASURI</p> <p>Pangulo Felix Mariano Kalihim Ma. Lourdes Santos Kagawad Anicia Castro</p> <p>LUPON SA HALALAN</p> <p>Pangulo Cecilio Santiago Kalihim Melchor Dayao Kagawad Bakante</p>	<p>LUPONG PATNUGUTAN (1987)</p> <p>Pangulo Julio Reyes Pang. Pangulo Domingo Clemente Ingat-Yaman Estanislao Dela Cruz Kalihim Doroteo Tenorio Mga Patnugot Engr. Leonardo Gonzales Catalina Santiago Narciso Pagapulangan Gregorio Pascual Isidro Surio</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Hipolito Delos Santos Kalihim Cecilio Santiago Kagawad Engr. Matias Santos, Jr.</p> <p>LUPONG TAGASURI</p> <p>Pangulo Felix Mariano Kalihim Alberto Dela Cruz Kagawad Daniel Dionisio</p> <p>LUPON SA HALALAN</p> <p>Pangulo Melchor Dayao Kalihim Crisostomo Dayao Kagawad Esteban Santiago</p>	<p>LUPONG PATNUGUTAN (1986)</p> <p>Pangulo Julio Reyes Pang. Pangulo Domingo Clemente Ingat-Yaman Estanislao Dela Cruz Kalihim Pascual Carangan Mga Patnugot Engr. Leonardo Gonzales Catalina Santiago Fabian Clemente Narciso Pagapulangan Doroteo Tenorio</p> <p>LUPON SA PAGPAPAUTANG</p> <p>Pangulo Cecilio Santiago Kalihim Hipolito Delos Santos Kagawad Ernesto Sta. Ana</p> <p>LUPONG TAGASURI</p> <p>Pangulo Daniel Dionisio Kalihim Rafael Dela Rama Kagawad Felix Mariano</p> <p>LUPON SA HALALAN</p> <p>Pangulo Crising Dayao Kalihim Esteban Santiago Kagawad Melchor Dayao</p>

KATITIKAN NG IKA-31 TAUNANG PANGKALAHATANG PAGPUPULONG NG KASAPIAN NG LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD NA GINANAP NOONG IKA-22 NG ABRIL, 2017 SA MALolos SPORTS AND CONVENTION CENTER, CITY OF MALolos, BULACAN.

Theme: "Vision: Global LKBP by 2020 [MTDP: 2016-2020]"

MGA NAUNANG KAUGNAY NA PANGYAYARI

Marso 11-Abril 8, 2017 – Pagdaraos ng "Ownership Meeting" at "Election of Officers" sa iba't-ibang sangay ng LKBP.

Pebrero 25, 2017 – Pagdaraos ng "Traditional Annual Medical Mission" sa pamamagitan ng ADD Kamanggagawa Foundation, Inc. kaagapay ang UNTV sa LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan.

Marso 1, 2017 – Paghahandog ng "Thanksgiving Mass" para sa ika-31 Taon na Pagkakatatag ng LKBP.

ABRIL 22, 2017 – ARAW NG PANGKALAHATANG PULONG

I. UNANG BAHAGI: PRELIMINARIES – 10:00 N.U.-2:00 N.T.

- sa ganap na ika-10:00 n.u. ay nagsimula ang Trade Fair ng iba't-ibang produkto ng mga miyembro ng LKBP.
- sa ganap na ika-11:00 n.u. ay pinasimulan ang pagpapatala ng mga miyembro at pagpapamahagi ng ulat at souvenir items.
- sinimulan ang palatuntunan ng mga naging emcees na sina Gng. Eliza Aquino, Gng. May Espiritu at G. Anthony Sese.
- sa pamamagitan ng AVP ay sama-samang inusal ang Cooperative Prayer kasunod ang pag-awit ng Pambansang Awit sa pangunguna ni Gng. Marjorie Jane Cacho at ang Cooperative Pledge.
- ipinahayag at pinasalamatan ang pagdating ng mga panauhin at miyembro ng LKBP.
- pagpapakilala sa Panauhing Pandangal na si Dir. Loida Hilario ang kanyang Pagtanggap na Pananalita.
- nagkaroon ng parangal para sa mga Natatanging Kasapi sa pangunguna ng Awards Committee and Management.
- naghandog ng mga pampasiglang bilang ang mga mag-aaral ng LKBP Integrated School, Inc.
- nagpahayag ng Inspirational Message ang Regional Director ng CDA Region III na si Dir. Marietta P. Hwang.
- pagpapakilala sa Panauhing Pandangal na ginampanan ng Pangalawang Tagapangulo ng LKBP, Gng. Lucila Punongbayan.
- ang Keynote Speech ng Panauhing Pandangal na si Hon. Atty. Christian D. Natividad, City Mayor ng Malolos, Bulacan ay ginampanan ng kanyang naging kinatawan na si Hon. Gilbert T. Gatchalian, Vice-Mayor ng City of Malolos, Bulacan.
- paggagawad ng Tokens of Appreciation sa mga panauhin na ginampanan ng Lupong Patnugutan at Tagapangasiwa ng LKBP.
- pagpapaliwanag ni Gng. Eliza Aquino ukol sa programang Kasapi Plus upang mapalawak pa ang kasapian ng LKBP.
- pagpapakita ng AVP ng OKS Program ng LKBP para sa mga Overseas Filipinos at kanilang pamilya.
- pagbibigay ng mensahe ukol sa Financial Literacy for Overseas Filipinos ng kinatawan ng ACCESS Advisory na si Gng. Connie G. Hina.
- pagbibigay ng mensahe ukol sa Gender and Development (GAD) ni Gng. Maria M. Dabu, Acting Chief ng Department of Agrarian Reform.
- pagkakaroon ng mga raffle draws at papremyo.

- Natatanging Kasapi 2016:

- | | |
|--|--|
| 1. Benilda I. Hilario - Main Branch | 6. Reynaldo C. Galang, Sr. - San Miguel Branch |
| 2. Cristina P. Mabuti - Main Branch | 7. Desiree D. Vitug - Dinalupihan Branch |
| 3. Marieson E. Delos Santos - Cruz Branch | 8. Reynaldo C. Manalili - Balanga Branch |
| 4. Ma. Evelyn G. Abella - Cabanas Branch | 9. Romeo S. Reyes - Gapan Branch |
| 5. Jesus Sebastian P. Manarang II - Baliuag Branch | |

- Mensahe ng mga Panauhin:

• **Dir. Marieta P. Hwang - Regional Director, CDA Region III**

Ipinahayag ni Dir. Marieta Hwang na sa pagkakabuo ng Republic Act 9520 o Philippine Cooperative Code of 2008 ay lalo pang naging matatag ang kilusang Kooperatiba. Napapaloob dito ang pagtupad sa obligasyon at pagtalima sa itinatakdang batas. Ang Rehiyon III ay nangungunang rehiyon na luklukan ng mga Kooperatiba na kung saan ang Bulacan ay itinuturing na "Cooperative Capital of the Philippines". Nangunguna ang Bulacan sa larangan ng Kooperatiba na kinabibilangan ng LKBP na isang bilyonaryong Kooperatiba. Ang mga miyembro ay mapapalad at hindi nagkamali ng pagpili ng pagsapi dito. Sapagkat ito ay mayroong plano kaugnay ng theme na Global LKBP by 2020 ay matutugunan nito ang mga pangangailangan ng mga kasapi. Sa pagsasakatuparan ng nilalaman ng Medium-Term Development Plan ay maiangat ang antas ng kabuhayan ng mga mahihirap at maaabot ang kinalalagyan ng mga nakaaangat na mamamayan ng bansa.

• **Hon. Atty. Christian D. Natividad - City Mayor, Malolos, Bulacan**

Bilang kinatawan ni Mayor Christian Natividad ng Lungsod ng Malolos na hindi nakadalo sa pagtitipon dahil sa mahalagang gawaing ginampanan sa ibang bansa ay ipinahayag ni Vice-Mayor Gilbert Gatchalian ang kanyang pagbati sa mga kasapi ng LKBP na mula sa iba't-ibang lalawigan ng Pilipinas. Ginunita din niya ang pagkakatatag nito noong 1986 na binuo ng 30 katao sa pamamagitan ng saping puhunan na ₱15,800.00 subalit ngayon ay mayroong ari-arian na ₱1.3 Billion at may magandang pananaw o vision sa hinaharap. Para sa kanya ay may apat na mahalagang bagay na dapat taglayin ang isang Kooperatiba upang ito ay maging globally competitive – V-ision, A-ssets, T-rack record, at S-trength. Ang tagumpay ng Kooperatiba ay tagumpay ng kasapian.

• **Gng. Connie G. Hina - Co-Founder and Chief Technical Director, ACCESS Advisory**

Inilahad ni Gng. Connie Hina na ang LKBP ay napili ng ACCESS Advisory na maging program partner dahil sa katatagan nito. Ang layunin ay maturan ang mga nagtatrabaho sa ibang bansa na mag-invest upang pagbalik sa Pilipinas ay mayroong naipon na magagamit sa pangangailangan, pahalagahan ang kanilang kinita sa ibang bansa, mapalago ito, maprotektahan at magamit sa wealth building. Ibinahagi niya ang mga karanasan ng mga Pilipinong nasa ibang bansa, kung gaano kahirap at dumaranas ng hamon sa buhay. Hangad nila na tulungan ang mga Overseas Filipinos (OF) at ka-pamilya nila na nasa Pilipinas. Nagsisimula na ang LKBP sa pagiging globally competitive gaya ng isinasaad sa vision nito. Hangad ng ACCESS Advisory na maisama ang LKBP sa mga proyektong pang Overseas Filipinos.

• **Gng. Maria M. Dabu - Acting Chief, Department of Agrarian Reform**

Nagbigay ng pahayag si Gng. Maria Dabu ukol sa gender and development, equality of men and women, protection of women against violence, equal rights to marriage, at magna carta for women. Ang kanilang ahensiya ay nagbibigay ng mga libreng pagsasanay para sa mga gawaing pangkababaihan na maaaring pagkakitaan.

- Mga Nanalo sa Raffle:

- | | | |
|--|--------------------|---------------------|
| Grand Prizes: 2 lucky winners of ₱50,000.00 each | - Melody Mangahas | - San Miguel Branch |
| | - Primitiva Castro | - Main Branch |

Major Prizes:	3 lucky winners of ₱20,000.00 each	- Ruby Calayag	- Main Branch
		- Domingo Leoncio	- Cruz Branch
		- Marlyn Martinez	- Cruz Branch
	4 lucky winners of ₱15,000.00 each	- Dante Villanueva	- Cruz Branch
		- Eileen Jei Santiago	- Main Branch
		- Ernest Esguerra	- Main Branch
		- Ernesto Leoncio	- Main Branch
Minor Prizes:	3 lucky winners of ₱10,000.00 each	- Julianita Trinidad	- Apalit Branch
		- Jose Verastigue	- Cruz Branch
		- Faustina O. Reyes	- Marilao Branch

iba't-iba pang mga pa-premyo (cash and items)

II. IKALAWANG BAHAGI: PANGKALAHATANG PULONG NG KASAPIAN – 2:00-5:30 N.H.

1. Pagsisimula ng Pulong (Call to Order)

Ang Pangkalahatang Pulong ng kasapiyan ay pormal na simulan ng Tagapangulo ng Lupong Patnugutan, Dir. Loida Hilario sa ganap na ika-4:00 ng hapon.

2. Katunayan ng Pagpapadala ng Paanyaya/Pagkakaroon ng Sapat na Bilang (Proof of Due Notice/Declaration of Quorum)

Ipinahayag ng Kalihim Gng. Rosalie Milan ang pagkakaroon ng katunayan ng pagpapadala ng paanyaya sa mga kasapi at pagkakaroon ng sapat na quorum. May kabuuang 1,500 na kasaping "members in good standing" (MIGS) at 1,340 na aktibong kasapi ang nagpatala kung kaya't sa kabuuang 2,840 ay mayroong quorum na katumbas ng 55% ng kabuuang MIGS.

3. Pagpapatibay sa Agenda ng Pulong

Inilahad ng Tagapangulo Dir. Loida Hilario ang agenda ng pulong at ito ay sinang-ayunan ng kasapiyan.

KAPASYAHAN BLG. GA 2017-001: Pagpapatibay ng kapulungan sa nilalaman ng Agenda ng Pulong.

4. Pagbasa at Pagpapatibay sa Katitikan ng Nakaraang Pangkalahatang Pulong

Binasa ng Kalihim Gng. Rosalie Milan ang katitikan ng nakaraang Pangkalahatang Pulong na ginanap noong ika-9 ng Abril, 2016. 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. Filomena Balagtas na ito ay pagtibayin, pinangalawahan ni Dir. Cecilia Reyes, walang tumutol, buong pagkakaisang pinagtibay ng kapulungan.

KAPASYAHAN BLG. GA 2017-002: Pagpapatibay ng kapulungan sa katitikan ng Pangkalahatang Pulong ng kasapiyan na ginanap noong ika-9 ng Abril, 2016 sa New LKBP Multi-Purpose Activity Center, LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan.

5. Paglalahad ng Operational Highlights and Vision 2020

Inilahad ng dating Tagapangasiwa Bb. Catalina Santiago ang mga naisakatuparan ng pamunuan at pangasiwaan:

- pagkakaroon ng labing-isang (11) sangay sa kasalukuyan
- pagkakaroon ng mga pasilidad na nalaan sa mga pangangailangan ng mga kasapi katulad ng training center, gym, resort and recreation center, parking garden at demo farm
- pagpapatuloy ng garments at printing industry katuwang ang Department of Trade and Industry
- pagkakaroon ng Senior High School curriculum ng LKBP Integrated School, Inc.
- patuloy na pagtugon sa mga social responsibilities sa pamamagitan ng Ligas KBP Foundation, Inc.
- pagpapabuti sa sistema ng pagpapautang sa mga kasapi
- pagkakaroon ng programa para sa mga Overseas Filipinos

Kaugnay ng New Vision at MTDP 2016-2020 na gabay sa tatahaking mga taon, hinahangad na makapagbukas pa ng mga karagdagang sangay upang mailapit ang serbisyo ng LKBP sa mga kasapi sa ibang bayan, lalawigan, gayundin sa NCR at maging sa ibang bansa; maisakatuparan ang pagtatatag ng bangko, coopville at ospital; marating ang pinansiyal na kalagayan na itinatakdang ng MTDP baw't taon; at maging financially capable na hindi na kakailanganin pa na humanap na pondo mula sa labas ng Kooperatiba.

Hiniling niya ang tapat na pakikiisa ng mga kasapi, mapalago ang kanilang pinaghirapan upang mapakinabangan ng mga susunod na henerasyon sa darating na panahon; sama-samang manalig sa kakayahan ng baw't isa at magtulong-tulong upang mangyari ang itinatakdang ng MTDP 2016-2020.

6. Pag-uulat ng Pamunuan at Pangasiwaan

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

- malugod na pagbati at papuri sa mga miyembro at mga kaagapay ng Kooperatiba ngayong narating ang ika-31 taon ng pagkakatatag
- pagpapahayag ng kasiyahan na matagumpay na napagdaanan ang tatlong dekada ng maayos na operasyon at paglilingkod
- paglaki ng total assets ng LKBP na umabot sa ₱1.367 Billion sa taong 2016, tumaas ng 26.53% kumpara sa nakaraang taon
- nakapagtala ng ₱218.418 Million total capital build-up na nagpataas sa members' total equity na ₱273.866 Million, tumaas ng 26.48%
- pagtaas ng loan portfolio na umabot sa ₱926.065 Million na tumugon sa mga pangangailangang pinansiyal ng mga kasapi
- kumita ng ₱39.193 Million sa 2016, mas mataas ng 22.77% kumpara sa kinita na ₱31.923 Million noong 2015
- pagtatakdang ng 70% bahagi ng kinita para sa dividend at patronage refund ng mga kasapi na may kabuuang ₱27.435 Million
- pagkakaloob ng pinakamataas na porsiyento ng kinita ng puhunan ng mga kasapi - 14% dividend at 6% patronage refund
- nalagpasan ang mga pagsubok dulot ng mga pagbabago at repormang isinagawa upang mapabuti ang sistema at operasyon
- matagumpay na natapos ang dalawang serye ng Medium-Term Development Plan (MTDP) at pagsasakatuparan sa ikatlong serye nito
- sa panahon ng panunungkulan ng dating Tagapangasiwa ay naiangat ang ₱54.8 Million na pag-aari nito noong 2004 na umabot sa ₱1.367 Billion sa pagtatapos ng taong 2016 na naging daan ng pagkakaroon ng sapat na panustos sa pangangailangan ng mga kasapi
- ang pagiging bahagi sa NEDA-RDC 3 Full Council ay nagbigay ng pagkakataon upang masubaybayan ang kalagayang pang-ekonomiya ng bansa at magkaroon ng mga katuwang at kaagapay na ahensiya sa pagsasakatuparan ng mga mithiin para sa ikaunlad ng sektor ng Kooperatiba
- ang pagtatayo ng Center for Co-op Studies and Rural Entrepreneurship sa LKBP Compound ay magbibigay daan para sa patuloy na pananaliksik at pag-aaral sa larangan ng Kooperatiba bilang modelong pangkabuhayan na mag-aangat sa mga mamamayan ng bansa
- pagkakaroon ng mga pag-unlad sa mga barangay na magpapalakas sa kakayahang pangkabuhayan ng mga ito
- pagkakaloob sa mga kasapi ng mga kaalamang pang-pinansiyal, pangkabuhayan at pangkalinangan
- maipapabot sa kamalayan ng mga Pilipino na nasa ibang bansa ang mga oportunidad na maipagkakaloob sa kanila ng Kooperatiba
- pagkakaroon ng mga pagpapalano at paghahanda sa mga tagapagpaganap na silang magpapatuloy ng adhikain ng Kooperatiba sa kinabukasan at darating pang panahon
- pagpapabuti at pagpapatatag sa liderato ng mga namumuno upang maging sandigan ng tagumpay
- pagpapakilala sa kapulungan sa mga hinirang na Key Officers ng LKBP

7. Pagpapatibay ng mga Kapasyahan

KAPASYAHAN BLG. GA 2017-003: Pagpapatibay sa ulat ng Kalagayang Pananalapi para sa taong 2016.

Ito ay batay sa nilalaman ng ulat na nakalathala sa Annual Report 2016 na ang ilang tala ay ang mga sumusunod:

	2016	2015
At Year End (In Million Pesos):		
Total Assets	P1,367.46	P1,080.77
Loans Receivable, Net	951.14	877.20
Deposit Liabilities	246.24	303.46
Members' Share Capital	218.42	167.35
For the Year Ended (In Million Pesos):		
Gross Revenues	159.14	131.69
Gross Expenses	120.96	99.77
Net Surplus	39.19	31.92
Distributed as follows:		
Reserve Fund	3.92	7.98
CETF-Local	1.96	0.80
CETF-Apex	1.96	0.80
Optional Fund	2.74	2.23
Community Development Fund	1.18	2.23
Interest on Share Capital/Patronage Refund	27.44	17.88
Net Surplus as Distributed	39.19	31.92
Dividends-Common/Preferred Shares	14%	9%
Dividends-Redeemable Preferred Shares	7%	-
Patronage Refund	6%	6%

KAPASYAHAN BLG. GA 2017-004: Pagpapatibay sa 2017 Budget ng LKBP.

KAPASYAHAN BLG. GA 2017-005: Pagpapatibay sa mga Plano at Balakin ng LKBP.

KAPASYAHAN BLG. GA 2017-006: Pagpapatibay sa iba't-ibang ulat ng mga Committee ng LKBP.

KAPASYAHAN BLG. GA 2017-007: Pagpapatibay sa paggamit ng mga Credit Facilities ng mga katuwang na bangko.

KAPASYAHAN BLG. GA 2017-008: Pagpapatibay sa pangkalahatang kapasyahan ng Tulungan Program survey.

8. Pagpapahayag ng Resulta ng Halalan/Pagtatalaga ng mga Nanalong Kandidato

Sa pangunguna ng Tagapangulo ng Lupon ng Halalan, Gng. Ma. Asuncion Calayag ay ipinahayag ang naging resulta ng Halalan ng Pamunuan na ginanap sa iba't-ibang sangay ng LKBP kaalinsabay ng Ownership Meeting. Ang mga nanalong kandidato ay ang mga sumusunod na itinalaga din sa kani-kanilang posisyon sa araw na ito:

<u>Mga Kandidato</u>	<u>Bilang ng Boto</u>	<u>Mga Nanalo at Itinalaga sa Posisyon</u>
a. Lupon Patnugutan		
1. Loida D. Hilario	1,019	1
2. Mariano C. De Jesus	999	*
3. Cecilia C. Reyes	778	2
4. Rebecca G. De Jesus	740	3
5. Menandro E. Mendoza	707	4
b. Lupon sa Pagsusuri at Imbentaryo		
1. Marilou B. Ocampo	1,330	1
2. Oliva N. Panilag	1,086	2
c. Lupon sa Halalan		
1. Ma. Asuncion H. Calayag	1,083	1
2. Perla B. Laxa	811	2
3. Elvie G. Laxamana	794	

Si G. Mariano De Jesus ay hindi nakatupad sa itinakdang panuntunan ng halalan.

KAPASYAHAN BLG. GA 2017-009: Pagpapatibay sa resulta ng halalan at pagtatalaga ng mga nanalong kandidato.

9. Malayang Talakayan

Sa bahaging ito na ginampanan ni Dir. Cecilia Reyes, miyembro ng Lupon Patnugutan ay binigyan kasagutan ang mga sumusunod na katanungan:

- "Isa akong depositor, kasali ba kami sa raffle? Kung kasali, bakit wala kaming stub?"*
Ipinaliwanag ni Dir. Cecilia Reyes na sapagka't ang nagtanong ay depositor o associate member kaya't hindi siya makakasali sa raffle draw na para lamang sa mga regular na kasapi na may saping puhunan sa LKBP. Hiniling niya na siya ay maging regular na kasapi upang makasali sa iba pang gawain ng Kooperatiba.
- "Bakit ang savings deposit namin ay nakakaltasan ng wala kaming pahintulot?"*
Ipinaliwanag din ni Dir. Cecilia Reyes na ito ay dahil sa alituntunin ng Tulungan Program upang mapanatili na updated ang contribution at membership ng mga kasapi at hindi maapektuhan ang kanilang benepisyo sa samahan.
- "Saan napupunta ang dividendo ng mga miyembro?"*
Ipinaliwanag ng Tagapangasiwa Gng. Julita Nazar na ang dividendo matapos awasin ang mga bayarin ng kasapi tulad ng tulungan, health care at anumang pagkakautang o bayarin sa Kooperatiba ay idinadagdag ang natirang halaga sa saping puhunan ng mga kasapi. Ito ay upang mapalaki ang kanilang bahagi sa Kooperatiba at patatagin ang capitalization nito.
- "Puwede bang mangutang ang 61 taong gulang na ngayon pa lang mag-uumpisang magnegosyo?"*
Ipinaliwanag din ni Gng. Julita Nazar na kung dati ng kasapi ay maaari pa ding makautang kahit pa 61 taong gulang na at kung nagnanais pa lang sumapi ay mangyaring humirang ng sinumang miyembro ng pamilya na maaaring maging kasapi at makautang sa Kooperatiba.
- "Mayroon bang tanggapan ang LKBP na makatutulong sa pag-aapply ng trabaho sa abroad tulad ng Dubai, Taiwan o Japan?"*
Ipinaliwanag ni Gng. Eliza Aquino, Head ng Skills Training and Manpower Placement Services ng LKBP na ang nasasaklaw nila ay local employment lamang subali't maaari silang magrekumenda sa mga ahensiya na nakapagbibigay ng trabaho sa ibang bansa.

10. Pagtitindig ng Pulong

Sapagka't wala ng paksang pag-uusapan pa, ang pulong ay itinindig sa ganap na ika-5:30 ng hapon.

SGD. ROSALIE S. MILAN
Kalihim

SGD. LOIDA D. HILARIO
Tagapangulo

CRISTINA DELA CRUZ-SALAZAR

Certified Public Accountant

#2429 Villarica Homes, Lolomboy, Bocaue, Bulacan

Mobile # 0906-3449528

REPORT OF INDEPENDENT AUDITOR

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

Report on the Audit of Financial Statements

Opinion

We have audited the accompanying financial statements of **LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**, which comprise the statements of financial condition as of December 31, 2017 and 2016, and the statements of operations, statements of changes in equity and statements of cash flows for the years then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD** as of December 31, 2017 and 2016, and of its financial performance and its cash flows for the years then ended in accordance with Financial Reporting Frameworks for Cooperatives.

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSAs) and the Standard Audit System for Cooperatives (SASC). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Cooperative in accordance with the Code of Ethics for Professional Accountants in the Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Philippine Financial Reporting Framework for Cooperatives, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Cooperative's financial reporting process.

Auditor's responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with PSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Cooperative's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Cooperative to cease to continue as a going concern.

We communicate with those charged with governance, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on the Supplementary Information Required Under Revenue Regulations 15-2010

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on taxes, duties and license fees in notes to financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in our audit of the basic financial statements. In our opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

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 December 12, 2019

BIR Accreditation – In Process

PTR No. 0005692 issued January 08, 2018

Malolos City, Bulacan

February 27, 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, 2017 and 2016
 (Amounts in Philippine Pesos)

	Notes	2017	2016
<u>ASSETS</u>			
Current Assets			
Cash and Cash Equivalents	4,7	259,672,456.24	205,387,706.75
Loans Receivable, net	4,8	1,029,550,829.24	951,142,004.10
Trade and Non-Trade Receivables	4,9	48,513,326.84	25,501,153.49
Other Current Assets	4,10	4,508,892.73	5,787,408.45
Total Current Assets		1,342,245,505.05	1,187,818,272.79
Non-Current Assets			
Investment in Non-Marketable Equity Securities	4,11	96,060,888.29	108,477,916.50
Property and Equipment, net	4,12	59,907,035.31	62,701,082.01
Other Non-Current Assets	4,13	12,201,092.85	8,466,352.18
Total Non-Current Assets		168,169,016.45	179,645,350.69
TOTAL ASSETS		1,510,414,521.50	1,367,463,623.48
<u>LIABILITIES</u>			
Current Liabilities			
Deposit Liabilities	4,14	219,238,817.50	201,823,181.05
Trade, Non-Trade and Other Payables	4,15	81,730,614.86	51,026,038.26
Short-Term Loans Payable	4,16	674,322,552.11	647,448,999.94
Total Current Liabilities		975,291,984.47	900,298,219.25
Non-Current Liabilities			
Long-Term Deposits	4,17	61,272,841.39	44,418,332.81
Long-Term Loans Payable	4,18	155,049,873.77	132,003,217.01
Guaranty Deposits	4,19	500,000.00	500,000.00
Other Non-Current Liabilities	4,20	23,452,951.81	16,377,414.02
Total Non-Current Liabilities		240,275,666.97	193,298,963.84
Total Liabilities		1,215,567,651.44	1,093,597,183.09
<u>EQUITY</u>			
Members' Equity			
Paid-up Share Capital	4,21	200,000,000.00	200,000,000.00
Deposit for Share Capital Subscription	4,22	27,514,734.00	18,418,575.56
Donations/Grants	4,23	25,199,172.22	26,212,718.84
Statutory Funds	4,24	42,132,963.84	29,235,145.99
Total Equity		294,846,870.06	273,866,440.39
TOTAL LIABILITIES AND EQUITY		1,510,414,521.50	1,367,463,623.48

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, 2017 and 2016
 (Amounts in Philippine Pesos)

	Notes	2017	2016
Revenues			
Interest Income from Loans		128,941,785.67	127,858,264.57
Membership Fees		398,150.00	453,700.00
Miscellaneous Income	4,25	28,274,952.24	30,825,257.49
Gross Revenues		157,614,887.91	159,137,222.06
Less: Operating Expenses	4,26	113,883,144.23	120,957,800.70
NET SURPLUS Before Other Items		43,731,743.68	38,179,421.36
Add: Other Items			
Donation and Grant Subsidy		1,013,546.62	1,013,546.62
NET SURPLUS (For Allocation)		44,745,290.30	39,192,967.98
Net Surplus Allocation			
Reserve Fund		5,369,434.84	3,919,296.80
Coop Education and Training Fund-local		1,118,632.26	1,959,648.40
Due to CETF-Apex		1,118,632.26	1,959,648.40
Optional Fund		3,132,170.32	2,743,507.76
Community Development Fund		4,474,529.03	1,175,789.04
Interest on Share Capital		20,081,686.29	19,204,554.31
Patronage Refund		9,450,205.30	8,230,523.27
Net Surplus As Allocated		44,745,290.30	39,192,967.98

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, 2017 and 2016
 (Amounts in Philippine Pesos)

	Notes	2017	2016
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	150,000,000.00
Less: Subscription Receivable		-	-
Paid-Up Share Capital, Common		150,000,000.00	150,000,000.00
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	50,000,000.00
Total Share Capital	4,21	200,000,000.00	200,000,000.00
Deposit for Share Capital Subscription			
Beginning balance	4,22	18,418,575.56	5,133,621.52
Add/(Less) Additions		9,096,158.44	13,284,954.04
Ending Balance		27,514,734.00	18,418,575.56
Donations/Grants			
Beginning balance	4,23	26,212,718.84	27,226,265.46
Add/(Less) Additions		(1,013,546.62)	(1,013,546.62)
Ending Balance		25,199,172.22	26,212,718.84
Statutory Funds			
Reserve Fund			
Beginning balance	4,24	20,600,214.25	16,680,917.45
Add: Credits - Share in Net Surplus from Operations		5,369,434.84	3,919,296.80
Ending Balance		25,969,649.09	20,600,214.25
Coop Education and Training Fund			
Beginning balance	4,24	1,959,648.40	798,072.55
Add: Credits - Share in Net Surplus from Operations		1,118,632.26	1,959,648.40
Less: Deductions/Utilization		(154,740.35)	(798,072.55)
Ending Balance		2,923,540.31	1,959,648.40
Optional Fund			
Beginning balance	4,24	3,264,891.16	2,234,603.14
Add: Credits - Share in Net Surplus from Operations		3,132,170.32	2,743,507.76
Less: Deductions/Utilization		(1,042,208.25)	(1,713,219.74)
Ending Balance		5,354,853.23	3,264,891.16
Community Development Fund			
Beginning balance	4,24	3,410,392.18	2,234,603.14
Add: Credits - Share in Net Surplus from Operations		4,474,529.03	1,175,789.04
Ending Balance		7,884,921.21	3,410,392.18
Total Statutory Funds		42,132,963.84	29,235,145.99
Total Equity		294,846,870.06	273,866,440.39

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

STATEMENTS OF CASH FLOWS

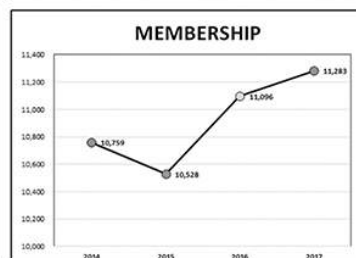
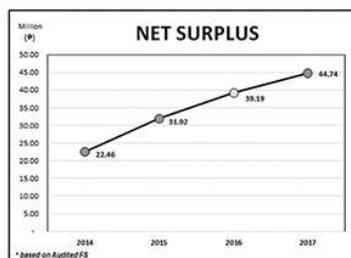
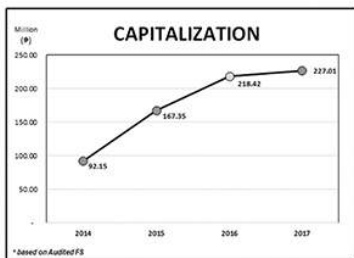
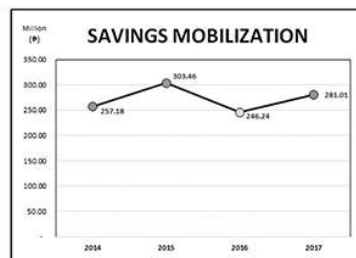
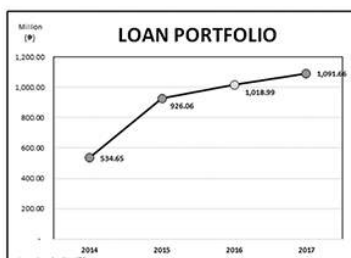
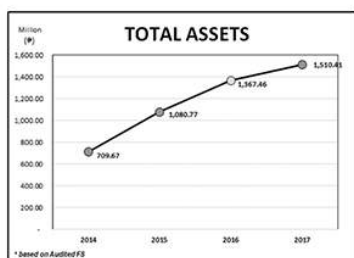
For the Years Ended December 31, 2017 and 2016
 (Amounts in Philippine Pesos)

	Notes	2017	2016
Cash Flows from Operating Activities:			
Cash Provided by Operations:			
Net Surplus		44,745,290.30	39,192,967.98
Adjustments to reconcile net surplus to net cash provided by operating activities			
Depreciation	4,26	4,789,103.17	4,543,425.97
Provision for Probable Losses on Loans	4,26	18,091,517.54	31,428,631.10
Provision for Probable Losses on Investment	4,26	3,063,754.51	-
Changes in Assets and Liabilities			
(Increase)Decrease in:			
Loans Receivable	4,8	(99,564,097.19)	(105,374,983.06)
Trade and Other Receivables	4,9	(23,012,173.35)	(3,872,564.39)
Other Current Assets	4,10	1,278,515.72	(293,494.61)
Increase(Decrease) in:			
Deposit Liabilities	4,14	17,415,636.45	(49,116,307.20)
Trade, Non-Trade and Other Payables	4,15	27,489,130.33	7,087,525.16
Net Cash Provided by Operating Activities		(5,703,322.52)	(76,404,799.05)
Cash Flows from Investing Activities:			
Increase(Decrease) in:			
Investments	4,11	12,417,028.21	(84,876,554.00)
Short Term Loans Payable	4,16	26,873,552.17	229,532,333.28
Property and Equipment	4,12	(1,995,056.47)	(1,325,210.88)
Other Non-Current Assets	4,13	(3,734,740.67)	2,063,195.67
Net Cash Provided by Investing Activities		33,560,783.24	145,393,764.07
Cash Flows from Financing Activities:			
Increase(Decrease) in:			
Other Non-Current Liabilities	4,20	7,075,537.79	6,842,450.81
Long Term Deposits	4,17	16,854,508.58	(8,104,145.93)
Share Capital	4,21	-	37,786,000.00
Deposit for Share Capital Subscription	4,22	9,096,158.44	13,284,954.04
Long-Term Loans Payable	4,18	23,046,656.76	31,589,718.02
Donations/Grants	4,23	(1,013,546.62)	(1,013,546.62)
Statutory Funds	4,24	(1,196,948.60)	(2,511,292.29)
Distribution of Int. on Share Capital/Patronage Refund		(27,435,077.58)	(17,876,825.13)
Net Cash Provided by Financing Activities		26,427,288.77	59,997,312.90
Net Increase (Decrease) in Cash and Cash Equivalents		54,284,749.49	128,986,277.92
Cash and Cash Equivalents, beginning		205,387,706.75	76,401,428.83
Cash and Cash Equivalents, End	4,7	259,672,456.24	205,387,706.75

FINANCIAL HIGHLIGHTS

As of December 31, 2017 and 2016

	CY 2017	CY 2016	INC. (DEC.)
At Year-End (In Million Pesos):			
Total Assets	1,510.41	1,367.46	142.95
Loans Receivable	1,091.66	1,018.99	72.68
Deposit Liabilities	280.51	246.24	34.27
Members' Share Capital	227.51	218.42	9.09
For the Year Ended (In Million Pesos):			
Gross Revenues	157.61	159.14	(1.53)
Gross Expenses	112.87	119.94	(7.07)
Net Surplus	44.74	39.19	5.55
Distributed as follows:			
Reserve Fund	5.37	3.92	1.45
CETF - Local	1.12	1.96	(0.84)
CETF - Apex	1.12	1.96	(0.84)
Optional Fund	3.13	2.74	0.39
Community Development Fund	4.47	1.18	3.29
Interest on Share Capital	20.08	19.20	0.88
Patronage Refund	9.45	8.23	1.22
Net Surplus as Distributed	44.74	39.19	5.55
Rates:			
Dividends - Common/Preferred Shares	14%	14%	0%
Dividends - Redeemable Preferred Shares	7%	7%	0%
Patronage Refund	7%	6%	1%





ICAI KOOPERATIBA NG BAYAN SA TIGAPUNYAN
31st ANNUAL GENERAL ASSEMBLY
Vision: Growth, Prosperity and Progress

ICAI DENTAL AND...
...and...
...STON

Ika-31st Filipino Savings

32 years

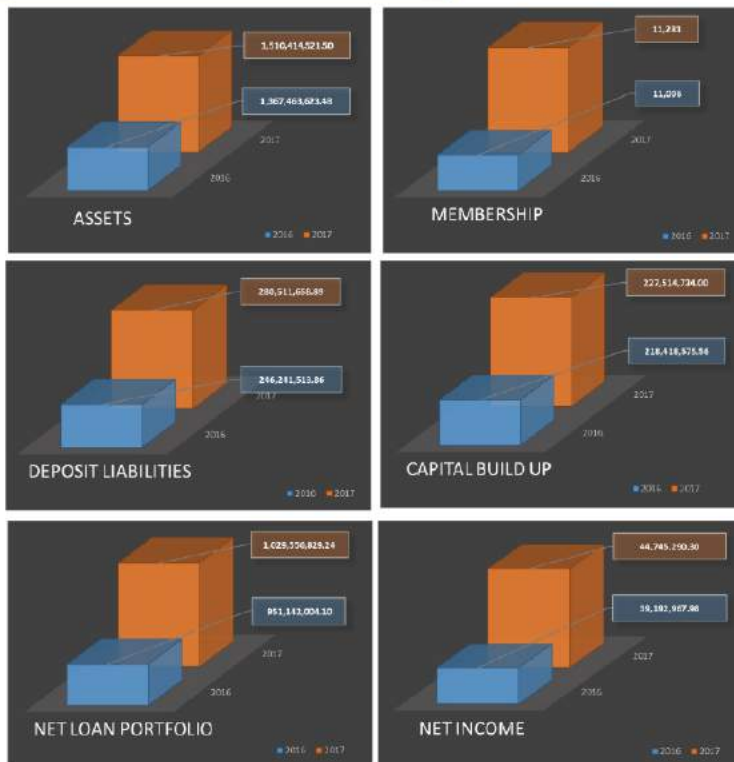
VISION: GLOBAL LKBP BY 2020



JOINT BOARD AND MANAGEMENT REPORT

It is not only with joy, but indeed with pride and emotion that we are submitting LKBP's Annual Report on this 32nd year of its existence. Fiscal year ending December 31, 2017, was a challenging year for your new set of management team yet very rewarding. We were able to go over all facets of our operations, integrate a new set of policies to better safeguard LKBP's resources, and move ahead with strict implementation of plans and services leading us to a more productive and fruitful 2017.

OUR NUMBERS HUMBLY SPEAKS



2017 LKBP volume of assets recorded at P1,510,414,521.50, a 10.45% increase over last year. It affords us the opportunity to provide a wide range of both financial and non-financial products and services to meet the growing needs of its 11,283 members and nearby communities as well.

A modest growth of 4.16% on capital reached to P227,514,734.00. As members' awareness on the importance of savings intensified, level of mobilized deposits amounted to P280,511,658.89 or 12.22% growth over last year.

With all these sources of funds and thru the support of its program partners, the loan portfolio rose to P1,029,550,829.24 or 8.24% growth supporting 3,519 members' financial requirements last year. It admits the

development of their business capital structure to maximize their earnings, providential and other emergency needs.

An undivided net surplus of P44,745,290.30 from P39,192,967.98 of the year 2016 was reached establishing 12.41% gain. This year we are projecting to share the undivided surplus through a member dividend distribution of P20,081,686.29 and patronage refund of P9,450,205.30 with the rate of 14% and 7% respectively as approved by the Board of Directors. All this tangible demonstration has proven that LKBP through a midst of many challenges and issues on cooperatives, we are ready to battle for the attainment of its ultimate mission and that is **to bring a higher quality of life to members and communities.**

OUR PEOPLE GOALS

Behind this particular performance is our people. To date, we have **153** working officers and management staff. Their consistent efforts, openness to the many changes in how we do things, and their commitment to delivering quality and accessible services really make a difference. Best efforts were put forward throughout the year to support all program initiatives of LKBP.

Aside from establishing a good bottom figure each year, uplifting those unserved parts of the society is one noble task that we would like to continuously engage in. As a matter of fact, LKBP together with the

Agreement. The program aims to empower Indigenous People Families (IP Families) by adopting an indigenous people's family to support their livelihood activities leading to sustain their day-to-day essentials and preserving their tribal heritage.

We also take pride in support for Gender Responsive Economic Actions for Transformation of Women (GREAT Women Project) of NATCCO Network as implementing program partner. The project aims to mold an entrepreneurial mindset and value among LKBP's women. Enhancing their capabilities thru various training activities such as product development, financial literacy, technology transfer and innovation, marketing and sustainability. The program also promotes equal opportunities among men and women of LKBP as they engage themselves in entrepreneurship activity.

Relative to the above project, LKBP has joined the Shared Service Facility (SFF) program of the Department of Trade and Industry (DTI) to assist our members in acquiring tools and equipment necessary for their trade business. Various livelihood training activities were held and different trade fair activities from local to nationwide were actively participated by our members to showcase their local products. Likewise, LKBP as a conduit, facilitated the financial program assistance to give the SMES sector easy access on funding thru "Pondo sa Pagbabago at Pag-asenso" or P3 program of our government.

Alike, a program for Overseas Filipino Workers and their families in partnership with World Bank-IFAD/ACCESS are continuously carried out. LKBP provides financial literacy program, advocating generation of savings and other investment portfolios for them to create a vision and hope for the end goal.

Along with all these financial and social programs supported by its subsidiaries and allied services, LKBP continuously investing in its human capital. Various capability training and program are instituted to continuously harness their knowledge and capabilities for a more effective and satisfying delivery of its programs and services.

As LKBP grow, it is our goal that our people grow as well. Setting reflection of its contribution to sustainable countryside development and marching toward our vision to go global and participate in ASEAN economic community growth.

OUR FINAL WORD

From your Board of Directors, Officers and Management Team, our deepest appreciation and congratulations to all members, stakeholders, and partners of LKBP as we celebrate our 32nd Founding Anniversary and General Assembly. With God's help and guided by the principle of sound and prudent management, LKBP will remain deeply committed ensuring growth, productivity, and empowerment of people today and for generations to come.

God bless the cooperative movement. God bless LKBP. God bless us all.

SGD. LOIDAD. HILARIO
CHAIRPERSON

SGD. LUCILA J. PUNONGBAYAN
VICE CHAIRPERSON

SGD. REMEDIOS C. GREGORIO
DIRECTOR

SGD. LOURDES S. ARCEO
DIRECTOR

SGD. FILOMENA P. BALAGTAS
DIRECTOR

SGD. REBECCA G. DE JESUS
DIRECTOR

SGD. CECILIA C. REYES
DIRECTOR

SGD. ROSALIE S. MILAN
BOARD TREASURER

SGD. ELIZA S. AQUINO
BOARD SECRETARY

SGD. JULITA D. NAZAR
GENERAL MANAGER

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Projected Statement of Financial Condition
As of December 31, 2018
(With Comparative Figures as of December 31, 2017 Actual)
(Amounts in Philippine Pesos)

	PROJECTED CY 2018	ACTUAL CY 2017	INC. (DEC.) %
ASSETS			
CURRENT ASSETS			
Cash and Cash Equivalents	359,693,316.71	259,672,456.24	
Loans Receivable, Net	1,338,416,078.01	1,029,550,829.24	
Trade and Non-Trade Receivables	58,215,992.21	48,513,326.84	
Other Current Assets	5,410,671.28	4,508,892.73	
Total Current Assets	1,761,736,058.22	1,342,245,505.05	31.25%
NON-CURRENT ASSETS			
Investment in Non-Marketable Equity Securities	115,273,065.95	96,060,888.29	
Property and Equipment, Net	71,888,442.37	59,907,035.31	
Other Non-Current Assets	14,641,311.42	12,201,092.85	
Total Non-Current Assets	201,802,819.74	168,169,016.45	20.00%
TOTAL ASSETS	1,963,538,877.97	1,510,414,521.50	30.00%
LIABILITIES AND EQUITY			
CURRENT LIABILITIES			
Deposit Liabilities	285,010,462.75	219,238,817.50	
Trade, Non-Trade and Other Payables	90,511,448.17	78,705,607.10	
Short-Term Loans Payable	696,430,159.68	674,322,552.11	
Total Current Liabilities	1,071,952,070.59	972,266,976.71	10.25%
NON-CURRENT LIABILITIES			
Long-Term Deposits	80,304,693.81	61,772,841.39	
Long-Term Loans Payable	387,624,684.43	155,049,873.77	
Guarantee Deposits	500,000.00	500,000.00	
Other Non-Current Liabilities	30,449,653.52	26,477,959.58	
Total Non-Current Liabilities	498,879,031.75	243,800,674.74	104.63%
TOTAL LIABILITIES	1,570,831,102.34	1,216,067,651.45	29.17%
EQUITY			
Paid-up Share Capital	248,000,000.00	200,000,000.00	
Deposit for Share Capital Subscripton	59,524,571.77	27,014,734.00	
Donation/Grants	24,185,625.60	25,199,172.22	
Statutory Funds	60,997,578.22	42,132,963.83	
TOTAL EQUITY	392,707,775.59	294,346,870.05	33.42%
TOTAL LIABILITIES AND EQUITY	1,963,538,877.93	1,510,414,521.50	30.00%

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Projected Statement of Operations
For the Year Ended December 31, 2018
(With Comparative Figures for the Year Ended December 31, 2017 Actual)
(Amounts in Philippine Pesos)

	PROJECTED CY 2018	ACTUAL CY 2017	INC. (DEC.) %
REVENUES			
Interest Income from Loans	154,730,142.80	128,941,785.67	
Service Fees and Other Charges	12,497,441.88	10,414,534.90	
Income from Investment	5,250,219.20	4,375,182.67	
Fines/Penalties	3,876,095.77	3,230,079.81	
Membership Fees	477,780.00	398,150.00	
Other Income	12,306,185.83	10,255,154.86	
Gross Revenues	189,137,865.50	157,614,887.91	20.00%
EXPENSES			
Financing Costs			
Interest on Borrowings	34,462,190.42	28,718,492.02	
Interest on Deposits	21,246,442.89	16,372,781.94	
Total Financing Costs	55,708,633.31	45,091,273.96	23.55%
Administrative Costs			
Cash Outlay Accounts	49,361,448.91	42,922,999.05	
Non-cash Accounts			
Provision for Losses	24,328,562.86	21,155,272.05	
Depreciation/Amortization	4,255,060.43	3,700,052.55	
Total Administrative Costs	77,945,072.20	67,778,323.65	15.00%
Total Expenses	133,653,705.51	112,869,597.61	18.41%
NET SURPLUS	55,484,159.98	44,745,290.30	24.00%
SURPLUS DISTRIBUTION			
Reserve Fund	6,658,099.20	5,369,434.84	
Coop Education and Training Fund - Local	1,387,104.00	1,118,632.26	
Due to CETF - Apex	1,387,104.00	1,118,632.26	
Optional Fund	3,883,891.20	3,132,170.32	
Community Development Fund	5,548,416.00	4,474,529.03	
Interest on Share Capital/Patronage Refund	36,619,545.57	29,531,891.59	
Total	55,484,159.96	44,745,290.30	

MGA PILING KAPASYAHAN NA PINAGTIBAY NG LUPONG PATNUGUTAN SA TAONG 2017

- 2017-001-01-A Pinagtibay ang mga katitikan ng mga nakaraang pulong.
- 2017-002 Pagtatakda ng porsiyento ng paghahati sa kinita ng taong 2017.
- 2017-003 Pagpili sa credit facility na pagkukunan ng pondo para sa proyekto ng LKBP.
- 2017-005 Pinagtibay ang retirement ng Pangkalahatang Tagapangasiwa ng LKBP.
- 2017-007 Pinahintulutan ang paglalagak ng deposito sa NATCCO.
- 2017-008-09 Pinagtibay ang kahilingan ng mga kasapi sa pagbabayad ng utang sa LKBP.
- 2017-014-15 Pinagtibay ang paraan ng pagbabayad ng utang ng mga kasapi sa LKBP.
- 2017-016-18 Pagtanggap ng mga bagong empleyado at pagtatalaga sa tungkulin.
- 2017-019 Paghirang sa mga key officers ng LKBP.
- 2017-020 Pinagtibay ang kahilingan ng dating kawani na mabili ang lumang motorsiklo ng LKBP.
- 2017-021 Pagdaragdag sa retainer fee ng X-ray Radio Technician.
- 2017-022 Pinagtibay ng pagbili ng mga motorsiklo para sa mga field staff ng LKBP.
- 2017-023 Pagpapahaba sa deadline ng Amnesty Program ng LKBP.
- 2017-024 Pinagtibay ng pagtatakda ng 10% service fee ng AMG mula sa koleksiyon ng HVS Credit.
- 2017-025 Paghahain ng small claims at legal actions sa mga kasaping hindi nagbabayad ng utang.
- 2017-035 Pinagtibay ang offsetting ng mga hindi nababayaranang pagkakautang.
- 2017-036 Pinagtibay ang pagtiwalag sa Tulungan Program ng mga di-aktibong kasapi.
- 2017-037 Pinagtibay ang financial projection ng operation group.
- 2017-038 Pinagtibay ang mga patakaran sa paggamit ng operating expenses ng mga sangay ng LKBP.
- 2017-042-43 Pagkakaloob ng Loyalty Service Award sa ilang empleyado at opisyaes ng LKBP.
- 2017-044-50 Pagtatakda ng panibagong salary structure and benefits para sa mga empleyado.
- 2017-052 Pinagtibay ang pagpapalit sa airconditioning unit ng IT Department.
- 2017-058 Pagpapasa sa HVS Credit ng mga pagkakautang ng mga kasapi na kanilang sisingilin.
- 2017-061 Pinagtibay ang pagbabayad ng kaukulang consultant's fee.
- 2017-065 Pinagtibay ang termination ng lease contract sa puwestong inookupa ng sangay ng LKBP.
- 2017-066-68 Pagsusog at pagdaragdag sa mga itinatakda ng bagong Credit Manual.
- 2017-069 Pagsasagawa ng survey ukol sa Tulungan Program sa araw ng Pangkalahatang Pulong ng kasapian.
- 2017-073 Pinagtibay ng presyo para sa pagpapalimbag ng Annual Report ng LKBP.
- 2017-074 Pagkakaloob ng Loyalty Service Award sa mga miyembro ng komite ng LKBP.
- 2017-075 Pagpapadalo ng mga opisyaes at empleyado sa iba't-ibang seminar na nakatakda.
- 2017-076 Pinahintulutan ang pagsali ng LKBP sa DOLE Productivity Olympics.
- 2017-077 Pinagtibay ang pagbabayad ng mga solicitations at advertisements.
- 2017-078 Pinagtibay ang pagre-remit ng kaukulang CETF sa NATCCO.
- 2017-080 Pagkakaloob ng panibagong uniporme sa mga empleyado at opisyaes ng LKBP.
- 2017-081-82 Pinagtibay ang paggamit ng credit facilities ng LKBP.
- 2017-083 Pagpaparehistro at pagsusumite ng mga kailangan impormasyon para sa CISA.
- 2017-085 Pagkumpirma sa ulat ng Internal Audit.
- 2017-086 Pinagtibay ang Team Building activities ng mga empleyado at opisyaes ng LKBP.
- 2017-092-93 Pinagtibay ang pagbebenta ng mga assets acquired ng LKBP.
- 2017-094 Pinagtibay ang pagkakaloob ng itinakdang halaga bilang suporta sa LKBPISI.
- 2017-098 Pinagtibay ang kaukulang halaga para sa legal fee ng abogado.
- 2017-100-104 Pagkakaloob ng mga benepisyo sa mga empleyado.
- 2017-106 Pagpapamahagi ng dividend at patronage refund sa mga kasapi ng LKBP.
- 2017-108-109 Pinagtibay ang pagpapadalo ng mga kinatawan sa Pangkalahatang Pulong ng MSCB at NATCCO.
- 2017-110 Paglulunsad ng programang Kasapi Plus sa Pangkalahatang Pulong ng kasapian.
- 2017-111 Pinagtibay ang kahilingan para sa Amnesty Program ng Cruz at Main branches.
- 2014-117 Pinagtibay ang paglilipat ng pondo sa LBP-Malolos na mula sa LBP-Apalit.
- 2017-121 Pagkumpirma sa bagong pamunuan at iba't-ibang komite at kinatawan ng LKBP.
- 2017-127 Pinagtibay ang pagdaragdag ng mga pagkakautang na sisingilin ng HVS Credit.
- 2017-128 Pinagtibay ang kahilingan ng kasaping may mabigat na karamdaman.
- 2017-129 Pinagtibay ang restructuring ng mga pagkakautang ng mga kasapi.
- 2017-132 Pinagtibay ang relocation allowance ng empleyado.
- 2017-134 Pinagtibay ang retainership agreement sa pagitan ng LKBP at bagong abogado.
- 2017-135 Pinagtibay ang pagpapadalo ng mga kinatawan sa Pangkalahatang Pulong ng BUFECO.
- 2017-140 Paglilipat ng pagmamay-ari ng delivery truck sa pangalan ng LKBP.

2017-144	Paghirang ng bagong Kalihim at Ingat-Yaman ng LKBP.
2017-146-148	Pinagtibay ang pagkakabit ng mga airconditioning units.
2017-152	Pinagtibay ang pagre-remit ng kaukulang CETF sa BUFEKO.
2017-166	Pinahintulutan ang kahilingan ng kasapi na mapatawad ang multa sa pagkakautang.
2017-174	Pinagtibay ang improvements ng mga CCTV camera ng LKBP.
2017-176	Pagkakaloob ng tulong-pinansiyal sa kasaping may karamdaman.
2017-183	Pinagtibay ang pagpapatupad ng LKBP branding para sa lahat ng tanggapan nito.
2017-191	Pinagtibay ang paggamit ng karagdagang deposit facility ng UCPB.
2017-192-194	Pagtatalaga ng mga empleyado para sa merging ng mga sangay sa Nueva Ecija.
2017-195	Pinagtibay ang pagbebenta sa mini loader ng LKBP Hardware.
2017-196	Pagsasaayos ng lahat ng permit at clearances para sa merging ng mga sangay sa Nueva Ecija.
2017-201	Pinagtibay ang inter-branch policy sa withdrawal ng deposito ng mga kasapi.
2017-202	Pinagtibay ang ilang pagbabago sa credit process ng LKBP.
2017-205	Pinagtibay ang updating ng mga signatories sa mga bangko ng LKBP.
2017-206-207	Pagkumpirma sa mga bagong kliyente ng LKBP Manpower.
2017-210	Pinagtibay ang budget para sa Annual Physical Exam ng mga empleyado.
2017-212	Pinagtibay ang pagkakaloob ng 3% commission sa makapagbebenta ng mga acquired assets ng LKBP.
2017-215	Pagpapatupad ng 30-day exit clearance para sa mga nagre-resign na empleyado.
2017-216	Pagkakaloob ng dalawang flat screen TV kaugnay ng Adopt a School Project ng LKBP at LKBPFI.
2017-225-230	Pinagtibay ang mga bagong panuntunan sa Tulungan Program.
2017-231-234	Pinagtibay ang administration fee ng mga kliyente ng LKBP Manpower.
2017-248	Pinagtibay ang pagkakaroon ng karagdagang bank facility para sa deposito ng LKBP.
2017-253	Pinagtibay ang renewal ng kontrata sa Security Agency ng LKBP.
2017-254	Pinagtibay ang lease contract ng San Miguel branch para sa bagong tanggapan.
2017-255	Pinahintulutan ang isasagawang Lakbay-Aral ng LBP Nueva Ecija branch sa LKBP.
2017-256	Pinahintulutan ang TransUnion na magamit ang ARC Hall para sa data mapping ng mga Kooperatiba.
2017-270-A	Pagkakaroon ng mga patakaran hinggil sa food allowance ng mga opisyales at empleyado.
2017-271	Pinagtibay ang pagbabago sa allowance/honorarium ng mga seminars/trainings/events.
2017-278	Pagtatakda ng mga kaukulang employees' fidelity bond.
2017-278-A	Pagkakaloob ng mga accessory supplies sa mga field staff ng LKBP.
2017-279-A	Paglilipat ng DOSRI loans ng mga empleyado sa Provident Fund.
2017-281	Paglalaan ng pondo ng mga sangay ng LKBP para sa patubo ng redeemable preferred shares.
2017-296-298	Pinagtibay ang Restructuring Program ng mga pautang ng LKBP.
2017-311	Pinagtibay ang pagkakaloob ng donasyon sa CDA-BAMATA Tribe Council.
2017-323	Pinahintulutan ang withdrawal ng cash bond sa Bayad Center.
2017-324	Paghirang ng signatories para sa kahilingan sa Meralco.
2017-357	Pagkakaloob ng 13 th month pay sa mga empleyado.
2017-358	Pagkakaloob ng financial assistance sa kawaning may karamdaman.
2017-359	Pinagtibay ang termination ng serbisyo ng Bayad Center.
2017-360	Pinagtibay ang pagkakabit ng karagdagang CCTV sa mga sangay ng LKBP.
2017-371	Pagpapatupad ng fire insurance para sa mga nakasanglang lote na may bahay o gusali.
2017-373	Pagpapatupad ng patakaran ukol sa financial reports ng malalaking pagkakautang ng mga kasapi.
2017-374	Pinagtibay ang pagpapaaral ng appraiser course para sa empleyado ng LKBP.
2017-379-380	Pinagtibay ang paglalagak ng pondo ng LKBP at Provident Fund sa NCCB.
2017-381	Pinagtibay ang paglagda sa MOA sa pagitan ng LKBP, NATCCO at LSE.
2017-382	Pagkakaloob ng Christmas give-aways sa mga kasapi.
2017-385	Pinagtibay ang pagpapapintura sa LKBP Tower at mga pasilidad nito.
2017-386	Pagkumpirma sa Christmas give-aways ng LKBP Manpower.
2017-401	Pagpapatupad sa write-off guidelines para sa mga namatay na miyembro.
2017-402-403	Pagkumpirma sa Winback at Restructuring Program ng LKBP.
2017-415	Pinagtibay ang commutation ng leave ng mga empleyado.
2017-430-432	Pinagtibay ang pagkakaloob ng financial assistance sa mga empleyado at opisyales ng LKBP.
2017-433-434	Pinagtibay ang mga gawain ng Technical Services Group.
2017-440	Pinagtibay ang pagpapalit ng Christmas/New Year's holidays ng mga tanggapan ng LKBP.
2017-011-13, 26-34, 54-57-A, 62-64, 87-91, 96-97, 114-116	Pinagtibay ang mga kahilingan sa pag-utang
2017-118-120, 126, 137-137-A, 149-151, 155-162, 243-246	ng mga miyembro mula sa iba't-ibang
2017-282-294, 325-331, 394-400-D, 419-423, 424-427, 435-439	sangay ng LKBP.

ULAT NG LUPON NG PAGSUSURI AT IMBENTARYO

Una po sa lahat, isang malugod at taos-pusong pagbati para sa ating mga minamahal na buong kasapian ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad, gayundin sa aming mga kapwa opisyaes at sa lahat ng ating mga masisipag na kawani para sa ating ika-32 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. Muli, 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
10. Monitoring other policies if properly implemented by the branches
11. Foresee and attend to other Branch concerns necessary for discussion

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 | 6. Marilao Branch - Abangan Sur, Marilao, Bulacan |
| 2. Cruz Branch - Poblacion, Guiguinto, Bulacan | 7. Apalit Branch - San Vicente, Apalit, Pampanga |
| 3. Baliuag Branch - Tangos, Baliuag, Bulacan | 8. Balanga Branch - Ibayo, Balanga City, Nueva Ecija |
| 4. San Miguel Branch - Salangan, San Miguel, Bulacan | 9. Dinalupihan Branch - San Ramon, Dinalupihan, Bataan |
| 5. Cabanas Branch - Longos, Malolos City, Bulacan | 10. Gapan Branch - San Vicente, Gapan City, Nueva Ecija |

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

- | | |
|--|--------------------------------------|
| 1. Skills Training and Manpower Placement Services | 6. IMS Health Care Program |
| 2. Tower and Business Centre | 7. LKBP Integrated School, Inc. |
| 3. Hardware and Construction Supply | 8. Ligas KBP Foundation, Inc. |
| 4. Tulungan Program | 9. Multi-Purpose and Activity Center |
| 5. Cooperative Assurance Center | 10. Resort and Recreation Center |

Kami po ng aking mga kasamang opisyaes 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 kasapian 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 kasapian.

Patuloy po ang aming dalangin na sana lahat tayo ay magkaroon ng tama, matuwid at maka-Diyos na mithiin 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. MARILOU B. OCAMPO
Kalihim

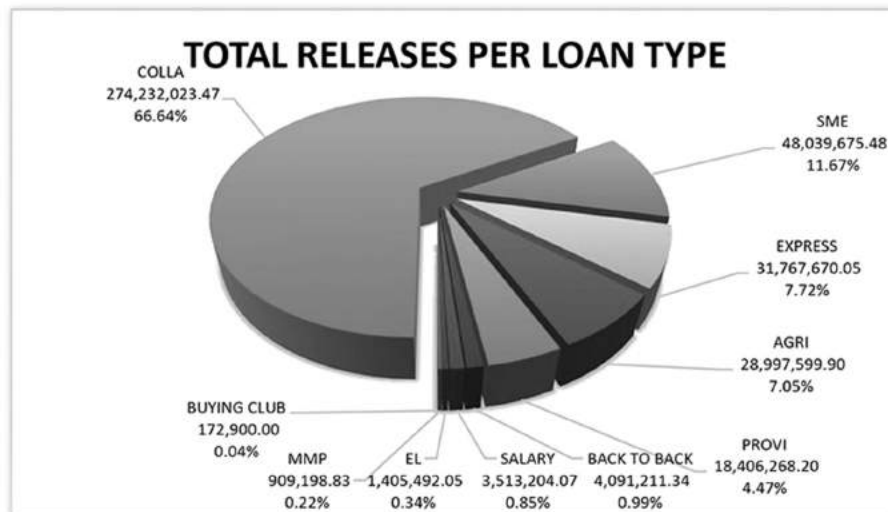
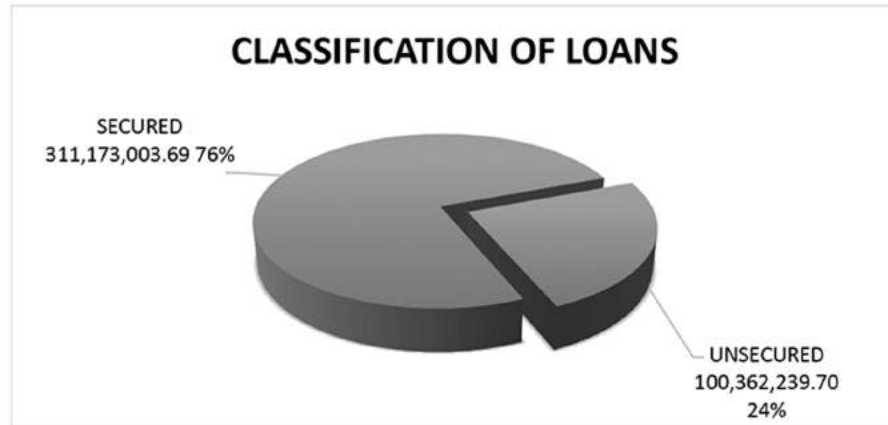
SGD. OLIVIA N. PANILAG
Kagawad

ULAT NG LUPON SA PAGPAPAUTANG

Ang LKBP ay patuloy na nagkakaloob ng pautang sa mga kasaping nangangailangan ng serbisyong pang-pinansiyal para sa kanilang kabuhayan. Sa taong 2017 ay may kabuuang halaga na ₱411.54M ang naipautang para sa 3,519 kahilingan sa pag-utang na may iba't-ibang pinaggamitan ng mga kasapi mula sa sampung (10) sangay sa lalawigan ng Bulacan, Pampanga, Bataan at Nueva Ecija. May kabuuang ₱1.09B ang loan portfolio sa pagtatapos ng taon.

Upang higit na makatulong ay patuloy na ipinatupad sa taong 2017 ang pagpapababa ng bayarin sa patubo sa pamamagitan ng "interest on diminishing balance" kaugnay ng inilunsad na "system migration" batay sa pinagtibay na bagong "credit policy manual" na may layuning mapabuti ang sistema ng pagpapautang ng kooperatiba at maingat ang antas ng kalidad ng iba't-ibang pautang at serbisyo nito.

Ang tala ng pautang sa taong 2017 ay batay sa mga sumusunod:



Muli ay pinatunayan ng LKBP ang adhikaing maging "Sandigan sa Kagipitan, Katuwang sa Kabuhayan". Ito ay naisakatuparan sa pamamagitan ng pondong ipinagkatiwala ng mga kasapi bilang kanilang saping puhunan at depository. Malaki din ang naitulong ng mga financial institutions na patuloy na sumusuporta sa pangangailangang pang-pinansiyal ng kooperatiba upang matugunan ang lumalaking pangangailangan ng mga kasapi.

Hangad ng LKBP ang pag-angat ng pamumuhay ng bawa't kasapi tungo sa maunlad na komunidad at mayamang bansa.

SGD. BENJAMIN P. TOLOSA
Tagapangulo

SGD. CONCEPCION D. TAGADTAD
Kalihim

SGD. CECILIA S. LEONCIO
Kagawad

ULAT NG LUPON SA EDUKASYON AT PAGSASANAY

Ang Lupon ng Edukasyon at Kasapian ay patuloy na naglilingkod upang higit pang mapalaganap ang kasapian 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 2017 ay may kabuuang bilang na 11,283 ang kasapian ng LKBP mula sa sampung (10) sangay nito sa iba't-ibang bayan sa lalawigan ng Bulacan, Pampanga, Bataan at Nueva Ecija, na ang tala ay batay sa sumusunod:

Blg.	Sangay	Regular na Kasapi (Regular Member)	Katulong na Kasapi (Associates)	Kabuuhan
1	MAIN	2,453	1,916	4,369
2	CRUZ	721	907	1,628
3	SAN MIGUEL	562	544	1,106
4	NUEVA ECIJA	698	407	1,105
5	BALIUAG	474	273	747
6	BALANGA	406	237	643
7	CABANAS	483	104	587
8	APALIT	261	182	443
9	MARILAO	237	91	328
10	DINALUPIHAN	238	89	327
	Kabuuhan	6,533	4,750	11,283

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 kasapian. 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 kasapian. Ang talaan ng mga dinaluhang pagsasanay, seminar at iba pang mga gawaing pang-kooperatiba sa taong 2017 ay ayon sa sumusunod:

TRAININGS / SEMINARS / OTHER ACTIVITIES ATTENDED FOR THE YEAR 2017

Date	Tranings / Seminars / Other Activities Conducted By / Venue	Participants
January 23-24, 2017	National Managers and Leaders Congress NATCCO / Richmond Hotel, Eastwood, Quezon City	Julita D. Nazar / Melody M. Pineda Anthony S. Sese / Rosalie S. Milan
March 30, 2017	Disruptive HR Innovations and Best Practices PMAP / Balagtas Hall, Hiyas Convention, City of Malolos, Bulacan	Abbygale O. Baron Marjorie Jane D. Cacho
April 18, 2017	Annual General Assembly BCHFLU / Greenery, Plaridel, Bulacan	Doroteo M. Tenorio Redentor S. Laquindanum
April 20, 2017	Thrusts and Obligations of Cooperatives in Enabling R.A. 9510 CMCDC / La Consolacion University, City of Malolos, Bulacan	May V. Espiritu Redentor S. Laquindanum
April 26-28, 2017	Women Entrepreneurship and Small Enterprise Development PCW / Royce Hotel, Clark Freeport, Pampanga	Manolito M. Pascual Sharon M. Santos / Marjorie Jane D. Cacho
May 5, 2017	Lean Management DOLE / Red Mix Cabanas, City of Malolos, Bulacan	Eliza S. Aquino Abbygale O. Baron / Agnes R. Campos
May 6, 2017	Annual General Assembly MSCB / CCP Complex, Pasay City	Rebecca G. De Jesus
May 8, 2017	Provincial Stakeholders Consultation on the Development of Jobsfit 2022 DOLE / Red Mix Cabanas, City of Malolos, Bulacan	Christopher G. Ganelo
May 17-18, 2017	Financial Management DAR / GMACC, Guiguinto, Bulacan	Apple R. Navarro Ma. Catleya DC. Hendive
May 24, 2017	Comprehensive Land Use Plan Office of the City Mayor / DJ Paradise Resort, City of Malolos, Bulacan	Filomena P. Balagtas Lourdes S. Arceo
May 24, 2017	Laboratory Containment of Polioviruses in Region 3 DOH / Century Hotel, Balibago, Angeles City, Pampanga	Mary Richelle V. Mendoza
May 24-25, 2017	Managers' Congress NATCCO / Crowne Plaza, Ortigas, Pasig City	Julita D. Nazar Melody M. Pineda
May 24-25, 2017	Cooperative Management and Governance CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Ma. Remedios S. Caringal Marilou B. Ocampo
May 26, 2017	40th Annual General Assembly NATCCO / Crowne Plaza, Ortigas, Pasig City	Loida D. Hilario Lucila J. Punongbayan / Cecilia C. Reyes Remedios C. Gregorio / Rebecca G. De Jesus
May 31, 2017	29th Annual General Assembly BUFECO / Club Royale, City of Malolos, Bulacan	Loida D. Hilario Julita D. Nazar / Anthony S. Sese
May 31, 2017	Pondo sa Pagbabago at Pag-asenso (P3) Program DTI / Graceland Hotel, City of San Fernando, Pampanga	Julita D. Nazar Rosalie S. Milan / Marjorie Jane D. Cacho

Date	Tranings / Seminars / Other Activities Conducted By / Venue	Participants
June 3, 2017	3rd Annual General Assembly NCCB / Harolds Hotel, Cebu City	Loida D. Hilario Julita D. Nazar / Rosalie S. Milan
June 13-14, 2017	Basic Accounting for Non-Accountants DAR / Municipality of Guiguinto, Bulacan	Agnes R. Campos Christopher G. Ganelo
June 15-16, 2017	Policy Development CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Remedios C. Gregorio Rodolfo G. Cruz / Rodrigo G. Mendoza
June 21, 2017	DO 174 and Updates on Labor Laws and Latest Jurisprudence DOLE / Klir Waterpark Resort, Sta. Rita, Guiguinto, Bulacan	Abbygale O. Baron
June 22-23, 2017	Revised Standard Chart of Accounts DAR / Municipality of Guiguinto, Bulacan	Michael M. Santiago Monica S. Ventura / Apple R. Navarro
June 23, 2017	CISA Law / TransUnion CDA / Royce Hotel, Clark Freeport, Pampanga	Julita D. Nazar Rosalie S. Milan / Redentor S. Laquindanum
June 23-24, 2017	Capitalization and Accounting Procedures of Cooperative CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Olga D. Suatengco Clarita E. Milana / Ma. Lourdes A. Narciso
June 29, 2017	Cooperative Tax Forum CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Clarissa P. Taganas Annie P. Balagtas / Clarita E. Milana
July 5, 2017	Walkthrough of CIC Data Submission Process TransUnion / Manatal MPC, Pandi, Bulacan	Julita D. Nazar Rosalie S. Milan / Redentor S. Laquindanum
July 7-8, 2017	Diaspora Project Mid-term Review ACCESS Advisory / Bayview Park Hotel, Roxas Boulevard, Manila	May V. Espiritu Olga D. Suatengco / Ma. Catleya DC. Hendive
July 11, 2017	Farm Tourism Development DAR / Casa Virginia, Brgy. Consuelo Norte, San Narciso, Zambales	Alvino C. Cacho
July 13-14, 2017	Gender and Development CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Irennee N. Santiago Maricar B. Mendoza
July 25, 2017	Comprehensive Land Use Plan Office of the City Mayor / DJ Paradise Resort, City of Malolos, Bulacan	Filomena P. Balagtas Lourdes S. Arceo
July 27-28 2017	Leadership and Values Reorientation CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Rebecca G. De Jesus Ma. Asuncion H. Calayag
August 10-11, 2017	Basic Accounting for Non-Accountants CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Kamile Bianca Nikki B. Dela Cruz Josefino S. Pingol / Maricar B. Mendoza
August 16-18, 2017	Great Women Planning Workshop NATCCO / BSA Twin Tower, Ortigas, Pasig City	Julita D. Nazar Rodolfo C. Cruz / Marjorie Jane D. Cacho
August 18, 2017	48th General Membership Meeting / Updates on Labor Issues PMAP / Hiyas Convention, City of Malolos, Bulacan	Irennee N. Santiago
August 23, 2017	One Town One Product Next Generation Product Development DTI / Club Royale, City of Malolos, Bulacan	Celestina P. Del Mundo Leoncia J. Dela Peña
August 24, 2017	Updates of Regulation / Licensing of Laboratory Facilities DOH / Century Hotel, Balibago, Angeles City, Pampanga	Mary Richelle V. Mendoza
August 24, 2017	Explore and Experience PLDT / PLDT Clarktel, Clark Freeport, Pampanga	Redentor S. Laquindanum / Alexander G. Pol Reymark A. Hernandez / Norman S. Bautista
August 24-25, 2017	Financial Management CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Remedios C. Gregorio Rodrigo G. Mendoza / Alvino C. Cacho
August 28-31, 2017	Training of Trainers of the Women and ICT Frontier Initiative NATCCO / PICC, Roxas Boulevard, Manila	Marjorie Jane D. Cacho
August 31, 2017	Cooperative Information Registry System and Financial Inclusion Facility CDA / Fontana Leisure Parks, Clark Freeport, Pampanga	Julita D. Nazar Rosalie S. Milan
August 31, 2017	Owner's Forum CISP / Club Royale, City of Malolos, Bulacan	Melody M. Pineda Eliza S. Aquino
September 4, 2017	Shared Service Facilities Operations Management DTI / Club Royale, City of Malolos, Bulacan	Remedios C. Gregorio Celestina P. Del Mundo
September 23, 2017	Cooperative Laws and Legal Documentation BCHFLU / Manatal MPC, Pandi, Bulacan	Jocelyn J. Mapoy Darlene S. Maniego / Brenda R. Bantiles Manolito M. Dela Cruz / Marciano C. Dela Cruz
September 25, 2017	Philhealth Updates PHIC / Cabanas Complex, City of Malolos, Bulacan	Rosalie S. Milan Irennee N. Santiago
September 26, 2017	Simple Record Keeping DTI / Club Royale, City of Malolos, Bulacan	Agnes R. Campos Mary Rose C. Flores
September 26, 2017	Simple Record Keeping DTI / Club Royale, City of Malolos, Bulacan	Agnes R. Campos Mary Rose C. Flores
September 26-27, 2017	Food Safety Management PCW / Century Hotel Balibago, Angeles City, Pampanga	Marjorie Jane D. Cacho
September 27, 2017	Best Practices in Peripheral Blood Smear and Bone Marrow Staining DOH / Clark Hotel, Pampanga	Mary Richelle V. Mendoza
September 29, 2017	Credit Management CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Jocelyn J. Mapoy / Jennifer C. Tiqui Monica S. Ventura / Billy Joel A. Siliano
October 4, 2017	ASEAN Agricultural Summit SMX Convention Center, Pasay City	Alvino C. Cacho

Date	Tranings / Seminars / Other Activities Conducted By / Venue	Participants
October 5-6, 2017	Reflexology Seminar CTECO / LKBP-ARC Training Center, Ligas, City of Malolos, Bulacan	Members & Employees
October 20, 2017	General Membership Meeting NATCCO / GMA-7 Employees MPC, Diliman, Quezon City	Loida D. Hilario Julita D. Nazar
October 26, 2017	Risk Management CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Jennifer C. Tiqui / Mary Grace M. Elizon Manolito M. Pascual / Marvin S. Cundangan
November 3, 2017	Annual General Assembly CMCDC / Malolos Training Center, City of Malolos, Bulacan	Rebecca G. De Jesus Julita D. Nazar
November 6-7, 2017	Quality Assurance Program in the Clinical Laboratory DOH / Icon Hotel, Quezon City	Mary Richelle V. Mendoza
November 7-8, 2017	Gender Analysis and Planning GERC / Hive Hotel, Quezon City	Marjorie Jane D. Cacho Manolito M. Pascual
November 16, 20, & 21, 2017	Planning Workshop for Local and Regional Economic Development Office of the City Mayor / DJ Paradise Resort, City of Malolos, Bulacan	Rebecca G. De Jesus
November 21, 2017	Social Media Marketing BCMLI / Club Royale, City of Malolos, Bulacan	Redentor S. Laquindanum Abbygale O. Baron / Reymark A. Hernandez
November 28-29, 2017	Orientation on Administrative Order 16 Series of 2012 and RA10847 DSWD, Azurro Hotel, Pampanga	Marjorie Jane D. Cacho
November 29, 2017	4th Chapter Assembly Philippine Red Cross / Hiyas Convention Center, City of Malolos, Bulacan	Loida D. Hilario
November 29, 2017	Regional Shared Service Facilities Summit DTI / Royce Hotel, Clark Freeport, Pampanga	Remedios C. Gregorio Irennee N. Santiago / Agnes R. Campos
December 1, 2017	Diaspora Year-End Partners Meeting ACCESS Advisory / Bayview Park Hotel, Roxas Boulevard, Manila	Julita D. Nazar Olga D. Suatengco
December 4, 2017	49th General Membership Meeting / Bulacan Academe and Partners PMAP / Hiyas Convention Center, City of Malolos, Bulacan	Abbygale O. Baron Marjorie Jane D. Cacho
December 12, 2017	Bulacan SSF Forum and Action Planning DTI / Club Royale, City of Malolos, Bulacan	Remedios C. Gregorio Celestina P. Del Mundo
December 14, 2017	Farm Tourism Development Diaspora Farm Resort / Sta. Barbara, Bacolor, Pampanga	Alvino C. Cacho

LUPON SA EDUKASYON AT PAGSASANAY

SGD. LUCILA J. PUNONGBAYAN
Tagapangulo

SGD. LOURDES S. ARCEO
Kalihim

SGD. REMEDIOS C. GREGORIO
Kagawad



MEMBERS' BENEFITS

TULUNGAN BENEFITS 2017

No.	Name	Branch	Amount (P)
1	ADRIANO, LIBRADA A.	Main	89,000.00
2	AGUSTIN, ZENAIDA J.	Main	89,000.00
3	ALCORIZA, EDITHA V.	Main	71,000.00
4	BUÑING, BENITO A.	Main	69,000.00
5	CRUZ, GLORIA H.	Main	94,000.00
6	DELA CRUZ, ROBERTO V.	Main	104,000.00
7	GRAN, VICTORIA L.	Main	104,000.00
8	HILARIO, ROSITA DL.	Main	64,666.67
9	MARQUEZ, MELANIO, JR. M.	Main	62,333.33
10	PAGSANJAN, SANTIAGO S.	Main	104,000.00
11	RAMOS, PEDRO M.	Main	94,666.67
12	SAN JOSE, ERLINDA L.	Main	74,000.00
13	SANOY, FELIXBERTO A.	Main	73,000.00
14	SANTIAGO, AURORA H.	Main	104,000.00
15	SANTIAGO, CELESTINA S.	Main	89,000.00
16	ALMERON, GENIE G.	San Miguel	75,000.00
17	CAPERLAC, REMEDIOS V.	San Miguel	42,000.00
18	LIGON, JULITA P.	San Miguel	79,000.00
19	ORTEGA, MICHELLE A.	San Miguel	59,000.00
20	REYES, LAURO R.	San Miguel	55,000.00
21	REYES, MELINDA S.	San Miguel	94,000.00
22	MANAGBANAG, CIRIACO G.	Cabanas	84,000.00
23	NAVARRO, MILAGROS E.	Cabanas	79,000.00
24	DE GUZMAN, CATALINA S.	Nueva Ecija	69,000.00
25	DEPALAC, NENITA A.	Nueva Ecija	79,000.00
26	DE GUZMAN, ANTONIO B.	Cruz	77,333.33
27	SILLANO, DELIA D.	Cruz	67,750.68
28	BARTOLO, VERNABETH O.	Dinalupihan	79,000.00
29	MACARAIG, ROMEO D.	Dinalupihan	60,666.67
30	FERRER, LAILANIE U.	Baliuag	69,000.00
Total			2,354,417.35

TULUNGAN COMMITTEE

SGD. CECILIA C. REYES
Chairperson

SGD. BRENDA R. BANTILES
Secretary

SGD. CECILIA S. LEONCIO
Member

TULUNGAN CLAIMS 2017

No.	Branch	Number of Beneficiaries	Amount (P)
1	MAIN	15	1,285,666.67
2	SAN MIGUEL	6	404,000.00
3	CABANAS	2	163,000.00
4	NUEVA ECIIJA	2	148,000.00
5	CRUZ	2	145,084.01
6	DINALUPIHAN	2	139,666.67
7	BALIUG	1	69,000.00
Total		30	2,354,417.35

UPGRADED BENEFITS OF TULUNGAN PROGRAM

DEATH AID	P26,666.67 - 70,000.00
TULUNGAN PLUS	15,000.00
EDUCATIONAL BENEFIT	15,000.00
FUNERAL BOUQUET	2,000.00
RICE	2,000.00
(MAXIMUM BENEFIT OF P104,000.00)	

COOP ASSURANCE CENTER/ HEALTH CARE PROGRAM

Benefits	Number of Claims in 2017	Amount (P)
LOAN PROTECTION PLAN	11	701,901.30
ACCIDENT INSURANCE	27	95,324.48
STUDENT ACCIDENT INSURANCE	6	16,977.00
HOSPITAL REIMBURSEMENTS	6	90,150.00

PANALANGIN NG KOOPERATIBA

Panginoong Makapangyarihan sa sanlibutan,
nagpapasalamat kami sa lahat ng
pagpapalang iyong iginawad sa samin;
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 inyong 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 ng kaisipang nagnanais na
paniwalaan sa kanilang daigdig at ayaw tanggapin ang
kooperatiba bilang hakbanging pangkabuhayan;
mga namumuhunang aagaw at
magsasamantala sa ari-arian nito.
Tulungan mo itong makapaghatid ng kabutihan,
maglingkod ukol sa kapakinabangan ng kanilang
mga kasapi nang hindi naman tatampalasan sa mga
karaparatan 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

COOPERATIVE PLEDGE

As a Filipino,
I am and I believe in the Cooperative,
Alone I am weak,
But with others I am strong.

So I commit myself to work, to cooperate
For all to be prosperous.
Harmony, industry I will value.
Cooperative affairs I will attend.
Responsibilities I will assume.

The Cooperative philosophy I will live.
One vision, one belief, one feeling.

In Cooperativism,
My life I pledge, so help me God.



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

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Email: lkbpi@yahoo.com

Website: www.ligascoop.org

BRANCHES:

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LKBP Cruz Branch

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LKBP Marilao Branch

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BATAAN:

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