



# LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

*"Sandigan sa Kagipitan, Katuwang sa Kabuhayan"*

# 33<sup>rd</sup> ANNUAL GENERAL ASSEMBLY

Moving forward on sustainable future  
touching both economic and social piece.

March 30, 2019 (Saturday)  
Bulacan Capitol Gymnasium (KB Gym)  
Mac Arthur Highway, City of Malolos, Bulacan

**ANNUAL REPORT 2018**

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

PROGRAMME OF ACTIVITIES

33<sup>rd</sup> 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 Members and Guests ..... Emcees
6. Welcome Address ..... Ms. Lucila J. Punongbayan  
Chairperson, LKBP Board of Directors
7. Awarding of Outstanding Members ..... Awards Committee
8. Intermission Number ..... LKBP Integrated School Students
9. Solidarity Messages ..... Mr. Ravenal S. Ramos  
City Coop Development Officer, Malolos, Bulacan  
Ms. Marieta P. Hwang  
Regional Director, CDA Region III
10. Intermission Number ..... LKBP Integrated School Students
11. Inspirational Message ..... Hon. Benjie S. Oliva  
Board of Administrators, CDA Central Office
12. Introduction of Guest Speaker ..... Ms. Loida D. Hilario  
Vice-Chairperson, LKBP Board of Directors
13. Keynote Speech ..... Hon. Atty. Christian D. Natividad  
City Mayor, Malolos, Bulacan
14. Awarding of Tokens of Appreciation ..... LKBP BODs and General Manager
15. Products Presentation  
• with RAFFLE DRAWS

PART II • ANNUAL GENERAL ASSEMBLY PROPER

1. Call to Order ..... Ms. Lucila J. Punongbayan  
Chairperson, LKBP Board of Directors
2. Proof of Due Notice/Declaration of Quorum ..... Ms. Rosalie S. Milan  
Secretary, LKBP Board of Directors 2018-2019
3. Approval of the Agenda
4. Reading and Approval of the Minutes of Previous Annual General Assembly ..... Ms. Eliza S. Aquino  
Secretary, LKBP Board of Directors 2017-2018
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. Lucila J. Punongbayan  
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 ..... Mr. Wilfredo D. Dayao  
Vice-Chairperson, LKBP Election Committee
10. Other Matters ..... Ms. Cecilia C. Reyes  
Member, LKBP Board of Directors
11. Adjournment ..... Ms. Lucila J. Punongbayan  
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
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  - 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
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  - XIII. Other Matters
  - XIV. Adjournment
- 





# Message



My warmest greetings to **Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP)** as it holds its **33rd Annual General Assembly**.

Over the years, LKBP has consistently responded to the needs of its members by improving its financial products and services. Its transition from being a small credit cooperative with just 30 members and an initial capital of only Php15,800 to a billion-peso multi-purpose cooperative with almost 12,000 members is truly noteworthy.

As you mark this milestone with an **Annual Report**, I call on to you to continue pursuing innovative solutions that will improve the quality of life of your members. Use this occasion to reflect on the challenges you have encountered in managing your pooled resources, and seize opportunities by which greater community participation can help you achieve your development goals.

This government relies on institutions like LKBP in pursuing our shared vision of inclusive and sustainable development throughout the nation. Together, let us pursue this aspiration of every Filipino.

I wish you success in all your endeavors.

**SGD. RODRIGO ROA DUTERTE**  
PRESIDENT OF THE PHILIPPINES

**MANILA**  
30 March 2019





# Message



Greetings to Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) as you hold your 33rd Annual General Assembly.

For more than three decades, LKBP has been reaching out for fellow Filipinos, helping to improve their quality of life. We are fortunate to have you as an ally in taking care of our people under our shared principles of public service, inclusiveness, and unity.

We hope that as you come together and welcome another year of public service, you are able to lead more families towards progress and even reach out to those outside your city. Through your efforts, we are confident that more than inspiring other cooperatives to follow in your footsteps, you will help spark hope that a brighter future is in store for those in the margins of society.

May you have a productive assembly.

Mabuhay kayong lahat!

**SGD. LENI ROBREDO**  
Vice President

# Message



Greetings and welcome to the 33rd Annual General Assembly of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

Thirty-three years is no small feat, and for Ligas Kooperatiba to not only have lasted but flourished for this long is testament to its foundational presence in the community of Bulacan. The growth of the cooperative has been remarkable: from just fifteen people, membership has been swelled to over eleven thousand, with a resource accrual of over a billion pesos. These numbers are inspiring, but the fruits even more so—in its bid towards holistic sustainability, the cooperative has made sure to return its successes to the community through social initiatives such as LKBP Montessori School.

Going forward, I am hopeful that Ligas Kooperatiba will continue to find innovative and inclusive approaches to sustainable development. Together, we can help the Filipino people help themselves.

I look forward to the fruits of this assembly, and you can trust that you have in me an ally in your continued work toward better communities, and a better Philippines.

**SGD. JUAN MIGUEL F. ZUBIRI**  
Senator



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



## Message

Passion, purpose and progress. These are the key traits to success and prosperity; traits that you all hold so good and dear. A heartfelt congratulations to Ligas Kooperatiba ng Bayan sa Pagpapaunlad on celebrating your 33rd Annual General Assembly!

With all these years geared with solicitude, unity and resilience, the Ligas Kooperatiba has truly been an inspiration to the communities in the city of Malolos. The steady encouragement and support of the members, as well as the perseverance of your leaders has been your fundamental characteristic in sustainability and growth and I firmly believe that it will continue to grow in the years to come.

Know that I have always been proud of your cooperative as you have continued to be resilient and ultimately flourished amidst the challenges that you have faced in the last year. Your desire to deliver quality services to the community will always bring forth good fortune and unlimited blessings to the members and your leaders, as well as the community you serve.

It is evident that this Representation will remain your partner for development. I pray for hope and strength among all of our brothers and sisters in the cooperative movement so that we will have wisdom and strength in carrying out our mandates and responsibilities.

More power!

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





## Message

Warm Cooperative Greetings!

My profound congratulations to Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on your 33rd Annual General Assembly.

This is indeed another year of success. May this celebration serve as your benchmark to create more innovations and programs as well as strengthens your advocacy to reach out and empower more people towards achieving secured and quality life, sustainable and inclusive economic growth and social justice.

Through the years, LKBP has been raising the bar of excellence to serve as a model for growth and sustainability to the increasing number of cooperatives in the country. Your organization has been a living testament of how the Cooperative model can be a viable business, where the pursuit of economic ends can be achieved without sacrificing social responsibility.

With the spirit of Cooperativism, a liberating force in advancing social justice and economic development, being members-owned, value-based and sustainable that dwells among your members, I am confident that the LKBP will further grow significantly in terms of assets, income generation and population.

In the same manner, the Cooperative Development Authority (CDA) and its 16 Regional Offices, commits to deliver our strong resolve to give voice to the cooperative sector, especially the ordinary workers and the community, whether they be in private sector or in the government, by providing a model of services and social enterprise that adhere to the universally accepted principles of Cooperativism.

Together, let us spearhead in advancing Cooperativism to empower people, to help reduce if not eliminate poverty and to contribute to nation building. With our unity, we can truly advance Cooperativism for **people**, **planet**, **prosperity** and **peace**.

Mabuhay and kooperatiba! Mabuhay ang Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

**SGD. ORLANDO R. RAVANERA**  
Chairman



## Message

It is my pleasure to convey my warm greetings to all Officers and Members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad on the occasion of your 33rd Annual General Assembly!

With your 11,875 members (as of 2018) and your total resources of Php1.66B your spirit of cooperativism holds firm with numerous awards from different Government Offices, particularly the Information Technology Enabled Maturity Assessment (ITEMA) from the Department of Agrarian Reform. You stand your ground thru the challenges and you have enriched the quality of life, growth and development of each of your members. I strongly applaud and acknowledge all your effort in uniting members of your cooperative to participate and unite in all endeavors.

May this special occasion bring forth success and inspirations to all Cooperatives in our Region. Congratulations once again and God bless!

**SGD. MARIETA P. HWANG**  
Regional Director



**LANDBANK**  
WE HELP YOU GROW.



## Message

Warmest regards to the men and women of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) as you come together for your 33rd Annual General Assembly this 2019.

Apart from the reliable products and services you are able to provide your members and their loved ones, your active presence has played a crucial part in helping uplift the overall development of rural communities in and around Bulacan and Region 3.

Not only are these people and places able to rise above their immediate poverty, they are also given the opportunity to expand on their prospects for better quality of living and sustainable change for future generations. Nothing compares to helping create a sense of self-worth and self-reliance in people who have felt the most difficult of situations on a daily basis. Such is the kind of service that your cooperative is able to give to others, highlighting your significance in the lives of others in need.

It is our hope that LKBP never ceases to pursue more avenues to help its members, and to provide the same level of opportunities for its own people who have been working hard for more than three decades, overcoming challenges and helping bring success to the cooperative.

LANDBANK is confident in your ability to reach out to more people in remote areas, and lead them toward socio-economic stability to fulfil their goals in life. We look forward to your future endeavors and wish you more blessings in the coming years, side by side with other like-minded institutions whose goal is to always help the country grow.

Congratulations once again to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad and more power.

**SGD. ALEX V. BUENAVENTURA**  
LANDBANK, President and CEO





## Message



In behalf of the Development Bank of the Philippines (DBP) family, may I convey my warmest greetings to the officers, staff, and members of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad as you commemorate another milestone year.

For more than three decades already, LKBP has successfully delivered on its commitment to provide responsive and quality financial services and social programs for the benefit of both individual members and the larger community. Your deepening involvement in the agri-sector and rural enterprises, through interlinked businesses and social projects has helped uplift the lives of countryside workers. In doing so, your organization has taken impressive strides towards becoming a “world-class cooperative” with sustained investments in long-term social enterprises and programs.

Cooperatives such as yours form the strongest support and mutual aid network that fosters entrepreneurship and industry. We in DBP salute LKBP as it forges on with its dynamic role in enhancing incomes, securing livelihoods, and making a positive impact on more individuals, families, and communities. May you continue with your noble mission that has defined your organization and cemented its legacy in the cooperative sector.

Congratulations and more power to LKBP.

**SGD. CECILIA C. BORROMELO**  
President and Chief Executive Officer



## Message

*Greetings!*

*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 hard work 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 fueled 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.*

Tungo rito, ang pagiging huwarang kooperatiba ay hindi lamang nasusukat sa kakayahan nitong makapagpahiram ng kapital o pondo sa mga miyembro nito, kung hindi maging sa uri ng mga programang inilulunsad nito na may layuning gawing produktibo ang kanyang mga miyembro sa larangan ng kalakalan, sa pamamagitan ng pagbabahagi ng angkop na kaalaman at kasanayan sa mga naghahangad mamuhunan. Sapagkat, ang pagkakaroon ng sapat na kaalaman at kasanayan ang magdadala sa ating ekonomiya sa higit na mataas na antas. Gayundin, ang mga taong marunong sa pakikipagkalakalan ay may kakayahang harapin ang anumang hamon sa nagbabagong panahon. Kung higit na maraming mga Bulakenyo ang magiging ganito ang pananaw sa buhay, hindi maglalaon, sa pamamagitan ng ating mga kooperatiba ay matatawag na tayong **COOP Capital of the Philippines** na mas magiging higit na maunlad and ating lalawigan nang higit pa sa ating inaasahan.

Taimtim pong binabati ng iyong lingkod ang pamunuan at lahat ng kasapi ng **Ligas Kooperatiba ng Bayan sa Pagpapaunlad** sa pagdaraos ng inyong ika-33 na Taunang Pangkalahatang Pagtitipon at nawa'y patuloy pang yumabong ang inyong kooperatiba sa mga darating pang panahon.

Ipagpatuloy ninyo ang inyong pagiging isang mapagkakatiwalaang samahang maaaring makapagdulot ng pagbabago sa ating mga mamamayan at sa buong Lalawigan ng Bulacan.

Maraming Salamat po.

Mabuhay ang **Ligas Kooperatiba ng Bayan sa Pagpapaunlad!**

SGD. WILHELMO M. SY-ALVARADO  
Governor



# Message



My warmest greetings to the **Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP)** as you hold your **33rd Annual General Assembly**.

We all know that LKBP plays a vital role and cornerstone in forging a progressive and dynamic countryside plus bringing a brighter future to the families and communities not only of its members but for the Filipinos as a whole.

I am happy to learn that LKBP is one of the leading and dynamic cooperatives that bring higher quality of life to its members and the communities. You complement efforts to channel the resources of LKBP to areas they are most needed.

As your Kabalen from the nearby Province of Pampanga, we are pleased to know that LKBP is now envisioning 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.

From the way it's going, I believe you are just a step away from it.

In fact, what you have achieved in a span of more than three decades - from 1986 to 2019 is truly impressive.

LKBP has grown from a mere 30 incorporators into an 11,875 strong with total resources of Php1.66 Billion. Indeed, it is a best practice that everybody must emulate.

Of course, there is a lesson that we can learn from your experience, it is that there are no shortcuts to success.

I believe that so long as you keep the faith in each other, and remain united under the banner of honesty and integrity in all your actions, you will further realize your dreams as well as your New Vision, Mission and you will achieve your goals and aspirations as a rising cooperative.

Lastly, let me extend my wish of a productive and joyful assembly.

Thank you and more power

**SGD. LILIA G. PINEDA**  
Governor







## Message

Warm greetings from Bataan!

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 33rd Founding Anniversary and Annual General Assembly this coming March 30.

Just like the years prior to this, your organization marks another milestone in its reason for being and at the same time sends a clear message to the general public, especially to the sectors that you serve, that you are indeed on the right track towards a more progressive and sustainable future.

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 Province will have the lowest poverty incidence resulting from quality growth attaining top level human development index in the Philippines.

Rest assured that Bataan is one with you in your quest into becoming a leading and dynamic cooperative, touching people's lives, as you bring higher quality of life to your clients and 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.

**SGD. ALBERT S. GARCIA**  
Governor



## Message

Pagbati ng pagpapala sa Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

Ikinararantal ko pong palaging maging bahagi ng inyong makasaysayang taunang Pangkalahatang Asembleya ngayong Marso 30, 2019.

**LKBP** is an epitome of success. Nagsimula sa maliit na komunidad ng Ligas, sa Lungsod ng Malolos, sa pagsisinop at pagsisikap ang Ligas sa ngayon ang isa sa pinakamaunlad na primary cooperative sa buong bansa. Sa aming mahal na lalawigan ng Nueva Ecija, mayroon na pong sangay ang **LKBP**. Ang inyong kaunlaran ay malugod ninyong binabahagi maging sa mga Novo Ecijanos. Maraming salamat po.

Nagpupugay po ako sa lahat nang kawani at manggagawa sa Kilusang Kooperatiba. Hangad ko po ang patuloy ninyong tagumpay. Ipagpatuloy po natin ang Misyong pagbibigay kapangyarihan sa mga mamamayan sa pamamagitan ng pag-angat ng antas ng kanilang kabuhayan. Wala na pong pinakamahalaga sa lahat kundi ang kagalingan ng maraming walang gaanong kakayahang makipagkompetisyon sa ekonomiya. Habang buhay ang kilusang kooperatiba, at hangga't buhay ang mga kooperatibang tulad ng Ligas, ang mga maliliit nating kapatid ay palaging may kakamping mapagkakanlungan.

Sa amin 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 that lights the road of hope for the least of our brothers and sisters.

Isabuhay po natin ang **MALASAKIT** at hindi tayo mabibigo. Mabuhay ang **LKBP**!

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

**SGD. CZARINA D. UMALI**  
Punong Lalawigan



## Message

Congratulation on your 33<sup>rd</sup> Annual General Assembly. I am proud to say that your dedication and human dignity is contributing to our global solidarity. Cooperatives truly build a better world.

Having you here in the City of Malolos truly helped our fellow Maloleños. It is not measured by amount but by the kind of cooperation you have shared with them that they treasured most. I am sure if you continue doing so, your success will inspire other to dream more, learn more and do more.

This glaring truth is lived by members and officers of Ligas Kooperatiba ng Bayan Sa Pagpapaunlad. Your success is precious to our city.

You are growing not only as a community based institution but also in terms of financial viability. Your accomplishments show how an ideal Cooperative is. You have proven that great learning happens in group that cooperation is what makes you stronger.

God bless you all!

**SGD. ATTY. CHRISTIAN D. NATIVIDAD**  
City Mayor

# Message



Maligayang pagbati sa ika-33 Pangkalahatang Taunang Pagpupulong ng mga Kasapi ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad.

Nakatutuwang malaman na sa taong ito ay sari-saring programa ang inyong hinalayhay upang hindi lamang maging masaya kundi maging kapaki-pakibang pa sa inyong mga kasapi ang anibersaryo ng pagkakatatag ng inyong kooperatiba. Tunay na nagsanga-sanga na ang kaunlarang tinatamasa ninyo sa diwa ng bayanihan. Ang dating masasabing baryang pautang ay lumago na sa milyong pamumuhunan.

Sa ngayon ay lumalaki pa at patuloy lumalawig ang inyong samahan hindi lamang sa Lungsod ng Malolos kundi maging sa iba't-ibang bahagi ng Gitnang Luzon. Inukit na ng panahon ang mabuti at wasto ninyong gampanin sa higit pang ika-aangat ng kabuhayan ng mga kasapi ng kooperatiba. Malaki ang inyong nai-aambag sa ekonomiya ng ating bansa dahil na rin sa maingat ninyong pangangasiwa sa tiwalang ibinibigay ng mga kasapi.

Nawa ay patuloy pang pag-unlad ang inyong matamasa at kayo ang patunay na kapag sama-sama ay tunay na kayang-kaya.

Mabuhay ang LKBP!

**SGD. AMBROSIO "BOY" C. CRUZ, JR.**  
Punong Bayan



## Message



I enjoin you in the celebration of LKBP's 33rd year Founding Anniversary. Your commitment and dedication in uplifting the lives of many Filipinos is very commendable. This not only transcend to the building of a strong family, but is also a contributing factor in building a better nation.

In behalf of Dinalupiheños, I would like to congratulate the Boards, Officers, Management, Staff and Members of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on your contributions and selfless commitment to the cooperative sector of our society.

**GOD BLESS US ALL!**

**SGD. MARIA ANGELA S. GARCIA**  
Municipal Mayor

***Vision:*** "By 2022, DINALUPIHAN is the model Agropolis in CENTRAL LUZON"

***Mission:*** To uplift the quality of life of DINALUPIHEÑOS by practicing GOOD GOVERNANCE that will result to ENHANCED MUNICIPAL SERVICES and sound policies that create a BUSINESS FRIENDLY and ECO FRIENDLY environment.

***Core Values:*** Respect, Responsiveness, Integrity, Courage, Excellence



## Message

The true test of strength of any organization is its ability to stand the test of time despite all challenges.

You are now on your 33rd year, no small feat for a cooperative which started out with only thirty members and a few thousand pesos in capital. The work you have done is to be commended, especially as it raises the quality of life of your members and spurs economic growth and development in your communities.

Your cooperative is living proof that progress and sustainability can be attained by pooling resources and working together for a common goal even with minimum government support.

City of Balanga shares in your mission to bring about human, economic and social development.

Congratulations! Keep up the good work, and may the LORD'S blessings continue to pour upon your various services!

**SGD. HON. FRANCIS ANTHONY S. GARCIA**  
City Mayor



## Message



Greetings!

Let me extend my best wishes and sincerest greetings on the occasion of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP)'s 33rd founding Anniversary. 33 years is not an easy feat to begin with, but your noble values and glorious past have made you survive through the years.

The 33 years of LKBP's existence speaks well of achieving its mission to bring about economic, human, and social development to individual members and the larger community, by providing fast, reliable, effective, and quality financial services and social programs.

May LKBP continue to promote development and transformation of communities through convergence of support with various non-governmental organizations, toward progress and greater countryside development, as you always have set as goal. This goal is really inspiring and worth adopting by other institutions who deliver the same or related line of service.

I'm confident that LKBP will continue to be resilient as it goes steadfast to face the challenging yet promising years ahead.

On Ligas Kooperatiba ng Bayan sa Pagpapaunlad's strong 33rd anniversary, may the Great Creator above continue to guide you as you proceed into the future!

**SGD. VIANCA LITA VENZON-GOZON**  
City Vice Mayor



# DIRECTORY OF LKBP OFFICES



**CORPORATE OFFICE**  
Ligas, City of Malolos, Bulacan



**MAIN BRANCH**  
Sta. Rita, Guiguinto, Bulacan

## BULACAN BRANCHES



**TUKTUKAN BRANCH**  
Tuktukan, Guiguinto



**BALIUAG BRANCH**  
Tangos, Baliuag



**SAN MIGUEL BRANCH**  
Salangan, San Miguel



**CABANAS BRANCH**  
Longos, City of Malolos



**MARILAO BRANCH**  
Abangan Norte, Marilao

## NUEVA ECIJA BRANCH



**GAPAN BRANCH**  
San Vicente, Gapan City

## BATAAN BRANCHES



**BALANGA BRANCH**  
Ibayo, Balanga City



**DINALUPIHAN BRANCH**  
San Ramon Highway, Dinalupihan

## PAMPANGA BRANCH



**APALIT BRANCH**  
San Vicente, Apalit

## 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.
  - > Pre-Elementary
  - > Elementary
  - > Junior High School
  - > Senior High School
- 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

**LUCILA J. PUNONGBAYAN**  
Chairperson

**LOURDES S. ARCEO**  
Member

**LOIDA D. HILARIO**  
Vice-Chairperson

**MA. REMEDIOS S. CARINGAL**  
Member

**REBECCA G. DE JESUS**  
Member

**MARIANO C. DE JESUS**  
Member

**CECILIA C. REYES**  
Member

**CATALINA DJ. SANTIAGO**  
Treasurer

**ROSALIE S. MILAN**  
Board Secretary

## COMMITTEES

**Audit and Inventory Committee**

**MARILOU B. OCAMPO**  
Chairperson  
**ESTRELLITA G. LAUNIO**  
Vice-Chairperson  
**OLIVIA N. PANILAG**  
Secretary

**Election Committee**

**MA. ASUNCION H. CALAYAG**  
Chairperson  
**WILFREDO D. DAYAO**  
Vice-Chairperson  
**ELVIE G. LAXAMANA**  
Secretary

**Credit Committee**

**BENJAMIN P. TOLOSA**  
Chairperson  
**FILOMENA P. BALAGTAS**  
Vice-Chairperson  
**RODOLFO C. CRUZ**  
Member

**Gender and Development Committee**

**ELIZA S. AQUINO**  
Chairperson  
**LOURDES S. ARCEO**  
Vice-Chairperson  
**MANOLITO M. PASCUAL**  
Secretary

**Ethics and Governance Committee**

**JULIANA S. TULLAO**  
Chairperson  
**EMILIA M. PASCUAL**  
Vice-Chairperson  
**CECILIA S. LEONCIO**  
Secretary

**Mediation and Conciliation Committee**

**ATTY. DARYL G. LIANGCO**  
Chairperson  
**MENANDRO E. MENDOZA**  
Vice-Chairperson  
**GADMER G. LAYSON**  
Secretary

**Education and Training Committee**

**LOIDA D. HILARIO**  
Chairperson  
**REMEDIOS C. GREGORIO**  
Vice-Chairperson  
**PERLA B. LAXA**  
Secretary  
**MARIANO C. DE JESUS**  
Member

**Technical Services Committee**

**MENANDRO E. MENDOZA**  
Chairperson  
**FILOMENA P. BALAGTAS**  
Vice-Chairperson  
**LOURDES S. ARCEO**  
Secretary  
**CATALINA DJ. SANTIAGO**  
Member  
**LUCILA J. PUNONGBAYAN**  
Member





**GENERAL MANAGER**



**LKBP MANAGEMENT COMMITTEE**

**LKBP MANAGEMENT STAFF**

**EXECUTIVE OFFICE**  
 JULITA D. NAZAR : General Manager  
 MELODY M. PINEDA : Assistant General Manager/  
 Group Head-Operations

**SUPPORT SERVICES**  
Administrative and General Services  
 ROSALIE S. MILAN  
 Group Head/Admin Head  
 ABBYGALE O. BARON : Administrative/HR Staff  
 IRENEE N. SANTIAGO : Administrative Staff  
 JOUREL A. SANTOS : Admin Staff/Multi-Media Artist  
 MARK ANTHONY T. DELA CRUZ : Driver  
 CHRISTOPHER P. JIMENEZ : Driver  
 JOEL A. BULLO : Utility

Internal Audit Department  
 ELSIE C. DE ROBLES  
 Head  
 MANOLITO M. PASCUAL : Internal Audit Officer  
 ANNIE P. BALAGTAS : Internal Audit Assistant

Accounting Department  
 MARILETTE A. AVENDAÑO  
 Head  
 LUZVIMINDA A. GUINA : Accounting Staff  
 CLARITA E. MILANA : Accounting Staff  
 MARIA LOURDES A. NARCISO : Accounting Staff

Central Fund Department  
 MONICA S. VENTURA : Central Fund Staff  
 MICHAEL M. SANTIAGO : Central Fund Staff

IT DEPARTMENT  
 REDENTOR S. LAQUINDANUM  
 Head  
 PRECIOUS JEWEL ANN R. REYES : IT Staff  
 CHRIS NORMAN S. BAUTISTA : Programmer  
 MICHAEL D. PAGSANJAN : IT Staff

Credit Department  
 JOCELYN J. MAPOY  
 Head  
 BRENDA R. BANTILES : Credit Specialist  
 SALUSTIANO B. ELPEDES, JR. : Loan Assistant/CI/BI  
 ROSITA L. CALMA : Loan Assistant  
 EILEEN JEI D. SANTIAGO : Loan Reviewer  
 MARIO V. GIMENO, JR. : Collection Staff/Appraiser  
 MARCIANO C. DELA CRUZ : Team Leader-Appraiser/CI/BI  
 BILLY JOEL A. SILLANO : Appraiser/CI/BI  
 ANNA CRISSEL MARZAN : Credit Staff

**SUBSIDIARIES**  
 ELIZA S. AQUINO  
 Group Head/Marketing Head

Skills Training and Manpower Placement Services  
 DARLENE S. MANIEGO  
 Acting Head  
 SUNSHINE O. MARIANO : Payroll Staff  
 RYAN E. GASPAS : Payroll Staff  
 REYMAR T. CASMIRO : Liaison Staff  
 JENNIFER L. GUTIERREZ : HR Coordinator  
 MA. DOROTHY JOY B. VILLAVERDE : HR Coordinator  
 ANDREA E. BONABON : HR Coordinator

Hardware and Construction Supplies  
 AUGUSTUS P. RONDOLOS  
 Acting Store Supervisor  
 JOCELYN C. CAYANAN : Storekeeper  
 ALVIN V. LITERAL : Helper  
 SEAN C. VIDAL : Helper  
 ROBERT V. AMIGABLE : Hollow Blocks Maker  
 BLAS M. DELA CRUZ : Driver

Cooperative Assurance Center/Clinic and Laboratory  
 JEAN ANGELICA SP. SANTOS : CAC Staff  
 ROSHELLE A. PANDATU : Nurse  
 FANE CRIA G. VILLAFUERTE : Laboratory Technician  
 PATRICK S. DELA PENIA, RMT : Medical Technologist  
 LYZEIL E. QUINONEZ, MD : Pediatrician  
 RICHARD THOMAS I. NAVARRO, MD : General Physician  
 JOSE RAYMUNDO R. CARLOS, MD : Internal Medicine  
 HARLEE P. ILAO, MD : Radiologist  
 RHODERICK M. CRUZ, MD : Pathologist  
 JOVAN S. MAMOLO, RRT : Radtech

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

**BRANCH OPERATIONS**  
Main Branch  
 OLGA D. SUATENGCO  
 Officer-in-Charge  
 ALEJANDRO D. RAMOS : Loan Officer  
 CONCEPCION D. TAGADTAD : Bookkeeper  
 PENAFRANCIA T. MARTIN : Loan Processor  
 CHRISTOPHER G. GANELO : Teller  
 RAZEL T. STA. ANA : New Accounts  
 ALEXIS V. LITERAL : Field Staff  
 ARIEL G. MADRELEJOS : Field Staff  
 JONATHAN C. DELA CRUZ : Utility

Tuktukan Branch  
 RODRIGO G. MENDOZA  
 Branch Manager  
 JOSE PERCIVAL E. VERASTIGUE : Loan Officer  
 GLAIZA P. TEODORO : Bookkeeper  
 MARY ROSE P. ESGUERRA : Teller  
 DANTE A. VILLANUEVA : Field Staff

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

San Miguel Branch  
 GRACE T. DELA CRUZ  
 Branch Manager  
 ELSA V. ADRIANO : Loan Officer  
 ANNABELL C. GATCHALIAN : Bookkeeper  
 KAZIELYN JOICE L. ALCANTARA : Teller  
 CONRADO DG. LABASAN : Field Staff

Cabanas Branch  
 EMMANUELLE DC. ROBLES  
 Officer-in-Charge  
 MA. CATLEYA DC. HENDIVE : Bookkeeper  
 ARNEL DJ. TENORIO : Teller  
 MARLON J. VALENCIA : Field Staff

Marilao Branch  
 MARY GRACE M. ELIZON  
 Branch Manager  
 LINDSEY U. NAVARRO : Bookkeeper  
 ABIGAIL B. LANDAYAN : Teller  
 JOWELL T. DELA CRUZ : Field Staff

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

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

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

Gapan Branch  
 GAYLORD S. LIM  
 Branch Manager  
 ALFREY S. GATBUNTON : Acting Loan Officer  
 PAUL AVIN P. CASUGA : Bookkeeper  
 STEPHANIE T. LEGASPI : Teller  
 ERWIN L. STA. MARIA : Field Staff

**AFFILIATES**  
Ligas KBP Foundation, Inc.  
 LOURDES S. ARCEO  
 President  
 MAY V. ESPIRITU : Project Officer/OKS Focal Person  
 ALVINO C. CACHO : Project Officer  
 MARIELA P. MONREAL : Foundation Staff  
 CELESTINA P. DEL MUNDO : Garments Sewer  
 MARY ROSE C. FLORES : Garments Sewer  
 LEONCIA J. DELA PENIA : Garments Sewer  
 RUFINO L. BATALLA : Gardener

LKBP Integrated School, Inc.  
 EMILIA M. PASCUAL  
 School Administrator  
 CECILIA S. LEONCIO : Registrar  
 JOSEFINO S. PINGOL : Focal Person  
 MARIAN D. JACINTO : Finance Officer  
 JAYSON B. SACLOLO : IT Personnel  
 KRISTINE GRACE G. MAGCAMIT : Guidance Counselor  
 JULIANA S. TULLAO : Teacher/Coordinator  
 NORMA S. DE GUZMAN : Teacher/Coordinator  
 AIBIE M. BAESA : Teacher  
 JOEMAR P. BALALA : Teacher  
 REZIE ANN T. BAUTISTA : Teacher  
 MARICRIS P. CANUEL : Teacher  
 LORNALYN D. CRUZ : Teacher  
 CARMINA R. DE GUZMAN : Teacher  
 ARDIE S. DOMINGO : Teacher  
 CZARINA S. ESPIRITU : Teacher  
 JONALYN S. JAVATE : Teacher  
 JENNILYN S. MALIGMAT : Teacher  
 ANGELICA C. MALINAY : Teacher  
 CHRISTOPHER JAMIL SP. MARASIGAN : Teacher  
 MARY ROSE T. MORACA : Teacher  
 LUDWIG T. PASCUAL : Teacher  
 TIM CLAUDE A. PINEDA : Teacher  
 CORNELIA S. SANTIAGO : Teacher  
 MYLENE C. SANTIAGO : Teacher  
 JAYPEE C. TORRES : Teacher  
 ERNESTO M. LEONCIO : Driver/Messenger  
 ALLAN F. SANTIAGO : Messenger/Utility  
 EDUARDO G. RAMOS : Utility  
 EDELIZA H. BATALLA : Lady Guard  
 MADEL S. SATURNINO : Canteen OIC  
 IMELDA S. AGRAMON : Canteen Helper  
 NERIZA S. SANDIL : Canteen Helper

Security Personnels  
 CHRISTOPHER P. JIMENEZ : Corporate Office  
 PORFERIO S. ANDRADA, JR. : Corporate Office  
 MELITON E. MACASPAC : Main Branch  
 ARMANDO J. MADAYAG : Main Branch  
 JOEL M. PARDIÑAS : Main Branch  
 MANSUETO N. INOG, III : Tuktukan Branch



## 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 Pagtangkilian Hall of Fame Awardee**  
(Bulacan Provincial Government)
- **Information Technology Enabled Maturity Assessment Award/ITEMA**  
(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 Cooperative Consolidated Bank)
- **Blood Partner Award**  
(Philippine Red Cross - Bulacan Chapter)
- **Top Producer Award**  
(Climbs Life and General Insurance Cooperative)





# NATATANGING KASAPI 2017



**MA. TERESA C. LABASAN**  
Main Branch



**CELESTINO S. CRUZ**  
Main Branch



**GONZALO F. BADILLA**  
Tuktukan Branch



**CONSOLACION R. IRAL**  
Baliuag Branch



**NORMA L. IGNACIO**  
San Miguel Branch



**RENAIDA V. ESPINEDA †**  
Cabanas Branch



**MARY JANE G. REYES**  
Marilao Branch



**ZOILO B. BENAVENTE**  
Gapan Branch



**LUISITA C. SAMSON**  
Balanga Branch



**ROSALINDA M. MACARAIG**  
Dinalupihan Branch



**FELICITAS P. MASANGKAY**  
Apalit Branch

# 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 Bulacan". It was given a recognition by the Department of Agrarian Reform (DAR) as Top Performing ARBO's Information Technology-Enabled Maturity Assessment (ITEMA) 2016 and 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 2003-2018

**LUPONG PATNUGUTAN (2018)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Loida Hilario  
 Mga Patnugot Lourdes Arceo  
 Ma. Remedios Caringal  
 Rebecca De Jesus  
 Cecilia Reyes  
 Mariano De Jesus  
 Catalina Santiago  
 Rosalie Milan  
 Ingat-Yaman  
 Kalihim

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Benjamin Tolosa  
 Pang. Tagapangulo Concepcion Tagadtag  
 Kalihim Rodolfo Cruz

**LUPON NG PAGSUSURI**  
 Tagapangulo Marilou Ocampo  
 Pang. Tagapangulo Estrellita Launio  
 Kalihim Olivia Panilag

**LUPON NG HALALAN**  
 Tagapangulo Ma. Asuncion Calayag  
 Pang. Tagapangulo Wilfredo Dayao  
 Kalihim Elvie Laxamana

**LUPONG PATNUGUTAN (2017)**  
 Tagapangulo Loida Hilario  
 Pang. Tagapangulo Lucila Punongbayan  
 Mga Patnugot Remedios Gregorio  
 Lourdes Arceo  
 Filomena Balagtas  
 Cecilia Reyes  
 Rebecca De Jesus  
 Rosalie Milan  
 Eliza Aquino  
 Ingat-Yaman  
 Kalihim

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Benjamin Tolosa  
 Pang. Tagapangulo Concepcion Tagadtag  
 Kalihim Cecilia Leoncio

**LUPON NG PAGSUSURI**  
 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Marilou Ocampo  
 Kalihim Olivia Panilag

**LUPON NG HALALAN**  
 Tagapangulo Ma. Asuncion Calayag  
 Pang. Tagapangulo Wilfredo Dayao  
 Kalihim Perla Laxa

**LUPONG PATNUGUTAN (2016)**  
 Tagapangulo Loida Hilario  
 Pang. Tagapangulo Lucila Punongbayan  
 Mga Patnugot Remedios Gregorio  
 Filomena Balagtas  
 Lourdes Arceo  
 Cecilia Reyes  
 Rebecca De Jesus  
 Julita Nazar  
 Rosalie Milan  
 Ingat-Yaman  
 Kalihim

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Benjamin Tolosa  
 Pang. Tagapangulo Concepcion Tagadtag  
 Kalihim Cecilia Leoncio

**LUPON NG PAGSUSURI**  
 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Olivia Panilag  
 Kalihim Rommel Dela Cruz

**LUPON NG HALALAN**  
 Tagapangulo Ma. Asuncion Calayag  
 Pang. Tagapangulo Wilfredo Dayao  
 Kalihim Elvie Laxamana

**LUPONG PATNUGUTAN (2015)**  
 Tagapangulo Loida Hilario  
 Pang. Pangulo Filomena Balagtas  
 Kalihim Remedios Gregorio  
 Mga Patnugot Lucila Punongbayan  
 Lourdes Arceo  
 Cecilia Reyes  
 Erlinda Sava

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Benjamin Tolosa  
 Pang. Tagapangulo Concepcion Tagadtag  
 Kalihim Cecilia Leoncio

**LUPON NG PAGSUSURI**  
 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Olivia Panilag  
 Kalihim Ma. Nora Fajardo

**LUPON NG HALALAN**  
 Tagapangulo Rebecca De Jesus  
 Pang. Tagapangulo Antonina Fuentes  
 Kalihim Marietta Villanueva

**LUPONG PATNUGUTAN (2014)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Loida Hilario  
 Ingat-Yaman Julita Nazar  
 Mga Patnugot Remedios Gregorio  
 Lourdes Arceo  
 Filomena Balagtas  
 Cecilia Reyes  
 Erlinda Sava

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Benjamin Tolosa  
 Pang. Tagapangulo Concepcion Tagadtag  
 Kalihim Cecilia Leoncio

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 Pang. Tagapangulo Olivia Panilag  
 Kalihim Juliet Villanueva

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 Tagapangulo Rebecca De Jesus  
 Pang. Tagapangulo Antonina Fuentes  
 Kalihim Marietta Villanueva

**LUPONG PATNUGUTAN (2013)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Loida Hilario  
 Ingat-Yaman John Jonathan De Robles  
 Kalihim Remedios Gregorio  
 Mga Patnugot Lourdes Arceo  
 Filomena Balagtas  
 Cecilia Reyes  
 Erlinda Sava

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Benjamin Tolosa  
 Pang. Tagapangulo Concepcion Tagadtag  
 Kalihim Cecilia Leoncio

**LUPON NG PAGSUSURI**  
 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Olivia Panilag  
 Kalihim Juliet Villanueva

**LUPON NG HALALAN**  
 Tagapangulo Rebecca De Jesus  
 Pang. Tagapangulo Antonina Fuentes  
 Kalihim Marietta Villanueva

**LUPONG PATNUGUTAN (2012)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Loida Hilario  
 Ingat-Yaman John Jonathan De Robles  
 Kalihim Remedios Gregorio  
 Mga Patnugot Lourdes Arceo  
 Filomena Balagtas  
 Benjamin Tolosa  
 Engr. Menandro Mendoza

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Cecilia Leoncio  
 Pang. Tagapangulo Cecilia Reyes  
 Kalihim Erlinda Sava

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 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Ma. Victoria Santos  
 Kalihim Antonina Fuentes

**LUPON NG HALALAN**  
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 Pang. Tagapangulo Marietta Villanueva  
 Kalihim Perla Laxa

**LUPONG PATNUGUTAN (2011)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Loida Hilario  
 Ingat-Yaman Julita Nazar  
 Kalihim Evelyn Batin  
 Mga Patnugot Remedios Gregorio  
 Lourdes Arceo  
 Filomena Balagtas  
 Benjamin Tolosa  
 Engr. Menandro Mendoza

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 Tagapangulo Cecilia Leoncio  
 Pang. Tagapangulo Cecilia Reyes  
 Kalihim Erlinda Sava

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 Pang. Tagapangulo Benjamin Tolosa  
 Kalihim Arberdorf Rivera

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 Pang. Tagapangulo Arberdorf Rivera  
 Kalihim Maribeth Gallardo

**LUPONG PATNUGUTAN (2010)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Doroteo Tenorio  
 Ingat-Yaman Julita Nazar  
 Kalihim Remedios Gregorio  
 Mga Patnugot Loida Hilario  
 Lourdes Arceo  
 Filomena Balagtas  
 Engr. Leonardo Gonzales

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Cecilia Leoncio  
 Pang. Tagapangulo Cecilia Reyes  
 Kalihim Erlinda Sava

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 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Benjamin Tolosa  
 Kalihim Arberdorf Rivera

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 Tagapangulo Angelita Dimalanta  
 Pang. Tagapangulo Rolando Cudia  
 Kalihim Antonina Fuentes

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 Pang. Tagapangulo Doroteo Tenorio  
 Ingat-Yaman Fabian Clemente  
 Kalihim Remedios Gregorio  
 Mga Patnugot Loida Hilario  
 Lourdes Arceo  
 Engr. Leonardo Gonzales  
 Ernesto Batin

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Benjamin Tolosa  
 Pang. Tagapangulo Cecilia Leoncio  
 Kalihim Arlene Apacible

**LUPON NG PAGSUSURI**  
 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Antonina Fuentes  
 Kalihim Wilfredo Santos

**LUPON NG HALALAN**  
 Tagapangulo Emilia Pascual  
 Pang. Tagapangulo Virgilio Columna  
 Kalihim Dra. Nancy Candelaria

**LUPONG PATNUGUTAN (2008)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Doroteo Tenorio  
 Ingat-Yaman Fabian Clemente  
 Kalihim Remedios Gregorio  
 Mga Patnugot Loida Hilario  
 Lourdes Arceo  
 Engr. Leonardo Gonzales  
 Deogracias Daus

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Arlene Apacible  
 Pang. Tagapangulo Cecilia Leoncio  
 Kalihim Erlinda Sava

**LUPON NG PAGSUSURI**  
 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Ernesto Batin  
 Kalihim Celia Clemente

**LUPON NG HALALAN**  
 Tagapangulo Filomena Balagtas  
 Pang. Tagapangulo Virgilio Columna  
 Kalihim Felicidad Mercado

**LUPONG PATNUGUTAN (2007)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Doroteo Tenorio  
 Kalihim Remedios Gregorio  
 Mga Patnugot Loida Hilario  
 Filomena Balagtas  
 Lourdes Arceo  
 Engr. Leonardo Gonzales  
 Deogracias Daus

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Arlene Apacible  
 Pang. Tagapangulo Cecilia Leoncio  
 Kalihim Erlinda Sava

**LUPON NG PAGSUSURI**  
 Tagapangulo Ma. Remedios Caringal  
 Pang. Tagapangulo Ernesto Batin

**LUPON NG HALALAN**  
 Tagapangulo Cezar Gonzales  
 Pang. Tagapangulo Anicia Castro  
 Kalihim Felicidad Mercado

**LUPONG PATNUGUTAN (2006)**  
 Tagapangulo Lucila Punongbayan  
 Pang. Tagapangulo Doroteo Tenorio  
 Kalihim Remedios Gregorio  
 Mga Patnugot Emilia Pascual  
 Filomena Balagtas  
 Lourdes Arceo  
 Vicente Santiago  
 Engr. Leonardo Gonzales

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Loida Hilario  
 Pang. Tagapangulo Claudia Santiago  
 Kalihim Cecilia Leoncio

**LUPON NG PAGSUSURI**  
 Tagapangulo Vergie Garcia  
 Pang. Tagapangulo Ma. Remedios Caringal  
 Kalihim Evangeline Villanueva  
 Kagawad Concepcion Tagadtag

**LUPON NG HALALAN**  
 Tagapangulo Cezar Gonzales  
 Pang. Tagapangulo Anicia Castro  
 Kalihim Felicidad Mercado

**LUPONG PATNUGUTAN (2005)**  
 Tagapangulo Doroteo Tenorio  
 Pang. Tagapangulo Crisanto Hilario  
 Ingat-Yaman Alberto Dela Cruz  
 Kalihim Remedios Gregorio  
 Mga Patnugot Emilia Pascual  
 Filomena Balagtas  
 Ma. Laarni Bitamor  
 Vicente Santiago  
 Engr. Leonardo Gonzales

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Loida Hilario  
 Pang. Tagapangulo Lourdes Arceo  
 Kalihim Cecilia Leoncio

**LUPON NG PAGSUSURI**  
 Tagapangulo Julio Medrano  
 Pang. Tagapangulo Rogelio Hilario  
 Kalihim Vergie Garcia

**LUPON NG HALALAN**  
 Tagapangulo Cezar Gonzales  
 Pang. Tagapangulo Martiniano Dayao  
 Kalihim Anicia Castro

**LUPONG PATNUGUTAN (2004)**  
 Tagapangulo Alberto Dela Cruz  
 Pang. Tagapangulo Crisanto Hilario  
 Ingat-Yaman Doroteo Tenorio  
 Kalihim Remedios Gregorio  
 Mga Patnugot Emilia Pascual  
 Filomena Balagtas  
 Ma. Laarni Bitamor  
 Vicente Santiago  
 Florentino Ventura

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Loida Hilario  
 Pang. Tagapangulo Lourdes Arceo  
 Kalihim Evelyn Batin

**LUPON NG PAGSUSURI**  
 Pang. Tagapangulo Vicente Santiago

**LUPON NG HALALAN**  
 Tagapangulo Cezar Gonzales  
 Pang. Tagapangulo Anicia Castro  
 Kalihim Bartolome Eusebio

**LUPONG PATNUGUTAN (2003)**  
 Tagapangulo Doroteo Tenorio  
 Pang. Tagapangulo Alberto Dela Cruz  
 Ingat-Yaman Danilo De Leon  
 Kalihim Remedios Gregorio  
 Mga Patnugot Engr. Leonardo Gonzales  
 Florentino Ventura  
 Emilia Pascual  
 Crisanto Hilario

**LUPON NG PAGPAPAUTANG**  
 Tagapangulo Filomena Balagtas  
 Pang. Tagapangulo Loida Hilario  
 Kalihim Lourdes Arceo

**LUPON NG PAGSUSURI**  
 Tagapangulo Florentina Espinola  
 Pang. Tagapangulo Ma. Laarni Bitamor  
 Kalihim Cluadia Santiago

**LUPON NG HALALAN**  
 Tagapangulo Cezar Gonzales  
 Pang. Tagapangulo Anicia Castro  
 Kalihim Bartolome Eusebio

# DIRECTORY OF OFFICERS 1986-2002

<b>LUPONG PATNUGUTAN (2002)</b>	
Tagapangulo	Doroteo Tenorio
Pang. Tagapangulo	Danilo De Leon
Ingat-Yaman	Alberto Dela Cruz
Kalihim	Remedios Gregorio
Mga Patnugot	Florentino Ventura Crisanto Hilario Vicente Santiago Engr. Leonardo Gonzales
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Filomena Balagtas
Pang. Tagapangulo	Loida Hilario
Kalihim	Claudia Santiago
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Florentina Espinola
Pang. Tagapangulo	Ma. Laarni Bernardino
Kalihim	Emilia Pascual
<b>LUPON NG HALALAN</b>	
Tagapangulo	Cezar Gonzales
Pang. Tagapangulo	Anicia Castro
Kalihim	Lourdes Arceo

<b>LUPONG PATNUGUTAN (2001)</b>	
Tagapangulo	Doroteo Tenorio
Pang. Tagapangulo	Danilo De Leon
Ingat-Yaman	Alberto Dela Cruz
Kalihim	Remedios Gregorio
Mga Patnugot	Florentino Ventura Catalina Santiago Marina Dionisio Engr. Leonardo Gonzales
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Filomena Balagtas
Pang. Tagapangulo	Loida Hilario
Kalihim	Evelyn Batin
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Florentina Espinola
Pang. Tagapangulo	Emilia Pascual
Kalihim	Ma. Laarni Bernardino
<b>LUPON NG HALALAN</b>	
Tagapangulo	Cezar Gonzales
Pang. Tagapangulo	Anicia Castro
Kalihim	Jose Santos

<b>LUPONG PATNUGUTAN (2000)</b>	
Tagapangulo	Dr. Romeo San Diego
Pang. Tagapangulo	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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena Balagtas
Kalihim	Loida Hilario
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Florentina Espinola
Pang. Tagapangulo	Christine Lynn Hankins
Kalihim	Loida Hilario
<b>LUPON NG HALALAN</b>	
Tagapangulo	Claudia Santiago
Pang. Tagapangulo	Anicia Castro
Kalihim	Glicerio Santiago

<b>LUPONG PATNUGUTAN (1999)</b>	
Tagapangulo	Dr. Romeo San Diego
Pang. Tagapangulo	Engr. Leonardo Gonzales
Ingat-Yaman	Alberto Dela Cruz
Kalihim	Remedios Gregorio
Mga Patnugot	Doroteo Tenorio Catalina Santiago Maria Ocampo Narciso Pagapulangan
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena Balagtas
Kalihim	Christine Lynn Hankins
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Florentina Espinola
Pang. Tagapangulo	Evelyn Batin
Kalihim	Loida Hilario
<b>LUPON NG HALALAN</b>	
Tagapangulo	Glicerio Garcia
Pang. Tagapangulo	Claudia Santiago
Kalihim	Anicia Castro

<b>LUPONG PATNUGUTAN (1998)</b>	
Tagapangulo	Catalina Santiago
Pang. Tagapangulo	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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena Balagtas
Kalihim	Christine Lynn Hankins
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Remedios Gregorio
Pang. Tagapangulo	Evelyn Batin
Kalihim	Wilma Bulaong
<b>LUPON NG HALALAN</b>	
Tagapangulo	Glicerio Garcia
Pang. Tagapangulo	Loida Hilario
Kalihim	Prisco Hernandez

<b>LUPONG PATNUGUTAN (1997)</b>	
Tagapangulo	Melencio Bantolino
Pang. Tagapangulo	Danilo Hilario
Ingat-Yaman	Florentina Espinola
Kalihim	Elenita Ribaya
Mga Patnugot	Manolo Pascual Remedios Manalili Maria Ocampo Hipolito Delos Santos Fernando Brofar
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena balagtas
Kalihim	Christine Lynn Hankins
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Rogelio Camacho
Pang. Tagapangulo	Susana Francisco
Kalihim	Remedios Gregorio
<b>LUPON NG HALALAN</b>	
Tagapangulo	Cezar Gonzales
Pang. Tagapangulo	Evelyn Aduna
Kalihim	Loida Hilario

<b>LUPONG PATNUGUTAN (1996)</b>	
Tagapangulo	Melencio Bantolino
Pang. Tagapangulo	Danilo Hilario
Ingat-Yaman	Florentina Espinola
Kalihim	Elenita Ribaya
Mga Patnugot	Manolo Pascual Remedios Manalili Maria Ocampo Hipolito Delos Santos Fernando Brofar
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena Balagtas
Kalihim	Christine Lynn Hankins
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Rogelio Camacho
Pang. Tagapangulo	Susana Francisco
Kalihim	Remedios Gregorio
<b>LUPON NG HALALAN</b>	
Tagapangulo	Cezar Gonzales
Pang. Tagapangulo	Evelyn Aduna
Kalihim	Loida Hilario

<b>LUPONG PATNUGUTAN (1995)</b>	
Tagapangulo	Danilo Hilario
Pang. Tagapangulo	Manolo Pascual
Ingat-Yaman	Remedios Manalili
Kalihim	Fidela Ventura
Mga Patnugot	Maria Ocampo Roberto Francisco Engr. Florencio Dionisio
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena Balagtas
Kalihim	Christine Lynn Hankins
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Rogelio Camacho
Pang. Tagapangulo	Elena Manalad
Kalihim	Julian Bernardinos
<b>LUPON NG HALALAN</b>	
Tagapangulo	Cecilio Santiago
Pang. Tagapangulo	Lorena Varella
Kalihim	Corazon Dionisio

<b>LUPONG PATNUGUTAN (1994)</b>	
Tagapangulo	Danilo Hilario
Pang. Tagapangulo	Manolo Pascual
Ingat-Yaman	Malou Santos
Kalihim	Remedios Manalili
Mga Patnugot	Fidela Ventura Maria Ocampo Roberto Francisco Melencio Bantolino
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Cecilio Santiago
Pang. Tagapangulo	Lorena Varella
Kalihim	Corazon Dionisio
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Rogelio Camacho
Pang. Tagapangulo	Elena Manalad
Kalihim	Julian Bernardino
<b>LUPON NG HALALAN</b>	
Tagapangulo	Manolo Pascual
Pang. Tagapangulo	Remedios Manalili
Kalihim	Vicente Santiago

<b>LUPONG PATNUGUTAN (1993)</b>	
Tagapangulo	Catalina Santiago
Pang. Tagapangulo	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
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena balagtas
Kalihim	Christine Lynn Hankins
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Remedios Gregorio
Pang. Tagapangulo	Evelyn Batin
Kalihim	Wilma Bulaong
<b>LUPON NG HALALAN</b>	
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Pang. Tagapangulo	Loida Hilario
Kalihim	Prisco Hernandez

<b>LUPONG PATNUGUTAN (1992)</b>	
Tagapangulo	Catalina Santiago
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Narciso Pagapulangan
Kalihim	Felix Mariano
Mga Patnugot	Julio Reyes Rafael Dela Rama Hipolito Delos Santos
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Tagapangulo	Alberto Dela Cruz
Pang. Tagapangulo	Claudia Santiago
Kalihim	Flordeliza Angeles
<b>LUPON NG PAGSUSURI</b>	
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Pang. Tagapangulo	Amalia Pascual
Kalihim	Elena Manalad
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Pang. Tagapangulo	Maria Santtiago

<b>LUPONG PATNUGUTAN (1991)</b>	
Tagapangulo	Engr. Leonardo Gonzales
Pang. Tagapangulo	Florentino Ventura
Ingat-Yaman	Estanislao Dela Cruz
Kalihim	Carina Nepomuceno
Mga Patnugot	Domingo Clemente Felix Domingo, Sr. Antonio Rondolos
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Tagapangulo	Monica Lagasca
Pang. Tagapangulo	Temis Dela Rama
Kalihim	Emilia Pascual
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Felix Mariano
Pang. Tagapangulo	Alberto Dela Cruz
Kalihim	Amalia Santiago
<b>LUPON NG HALALAN</b>	
Tagapangulo	Hipolito Delos Santos
Pang. Tagapangulo	Cecilio Santiago
Kalihim	Anicia Castro

<b>LUPONG PATNUGUTAN (1990)</b>	
Tagapangulo	Engr. Leonardo Gonzales
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Lydia Rondolos
Kalihim	Narciso Pagapulangan
Mga Patnugot	Hipolito Delos Santos Florentino Ventura
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Tagapangulo	Monica Lagasca
Pang. Tagapangulo	Temis Dela Rama
Kalihim	Lourdes Hankins
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Felix Mariano
Pang. Tagapangulo	Catalina Santiago
Kalihim	Alberto Dela Cruz
<b>LUPON NG HALALAN</b>	
Tagapangulo	Asuncion Cabantog
Pang. Tagapangulo	Anicia Castro
Kalihim	Maria Santiago

<b>LUPONG PATNUGUTAN (1989)</b>	
Tagapangulo	Felix Mariano
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Narciso Pagapulangan
Kalihim	Engr. Leonardo Gonzales
Mga Patnugot	Domingo Clemente Hipolito Delos Santos Placido Anig
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Engr. Matias Santos, Jr.
Pang. Tagapangulo	Monica Lagasca
Kalihim	Temis Dela Rama
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Alberto Dela Cruz
Pang. Tagapangulo	Ma. Lourdes Santos
Kalihim	Anicia Castro
<b>LUPON NG HALALAN</b>	
Tagapangulo	Cecilio Santiago
Pang. Tagapangulo	Maria Santiago

<b>LUPONG PATNUGUTAN (1988)</b>	
Tagapangulo	Julio Reyes
Pang. Tagapangulo	Domingo Clemente
Ingat-Yaman	Daniel Dionisio
Kalihim	Doroteo Tenorio
Mga Patnugot	Engr. Leonardo Gonzales Narciso Pagapulangan Hipolito Delos Santos
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Engr. Matias Santos, Jr.
Pang. Tagapangulo	Monica Lagasca
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Felix Mariano
Pang. Tagapangulo	Ma. Lourdes Santos
Kalihim	Anicia Castro
<b>LUPON NG HALALAN</b>	
Tagapangulo	Cecilio Santiago
Pang. Tagapangulo	Melchor Dayao

<b>LUPONG PATNUGUTAN (1987)</b>	
Tagapangulo	Julio Reyes
Pang. Tagapangulo	Domingo Clemente
Ingat-Yaman	Estanislao Dela Cruz
Kalihim	Doroteo Tenorio
Mga Patnugot	Engr. Leonardo Gonzales Catalina Santiago Narciso Pagapulangan Gregorio Pascual Isidro Surio
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Hipolito Delos Santos
Pang. Tagapangulo	Cecilio Santiago
Kalihim	Engr. Matias Santos, Jr.
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Felix Mariano
Pang. Tagapangulo	Alberto Dela Cruz
Kalihim	Daniel Dionisio
<b>LUPON NG HALALAN</b>	
Tagapangulo	Melchor Dayao
Pang. Tagapangulo	Crisostomo Dayao
Kalihim	Esteban Santiago

<b>LUPONG PATNUGUTAN (1986)</b>	
Tagapangulo	Julio Reyes
Pang. Tagapangulo	Domingo Clemente
Ingat-Yaman	Estanislao Dela Cruz
Kalihim	Pascual Carangan
Mga Patnugot	Engr. Leonardo Gonzales Catalina Santiago Fabian Clemente Narciso Pagapulangan Doroteo Tenorio
<b>LUPON NG PAGPAPAUTANG</b>	
Tagapangulo	Cecilio Santiago
Pang. Tagapangulo	Hipolito Delos Santos
Kalihim	Ernesto Sta. Ana
<b>LUPON NG PAGSUSURI</b>	
Tagapangulo	Daniel Dionisio
Pang. Tagapangulo	Rafael Dela Rama
Kalihim	Felix Mariano
<b>LUPON NG HALALAN</b>	
Tagapangulo	Crising Dayao
Pang. Tagapangulo	Esteban Santiago
Kalihim	Melchor Dayao



**KATITIKAN NG IKA-32 TAUNANG PANGKALAHATANG PAGPUPULONG NG KASAPIAN NG LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD NA GINANAP NOONG IKA-24 NG MARSO, 2018 SA BULACAN CAPITOL GYMNASIUM (KB GYM), BULACAN PROVINCIAL CAPITOL COMPOUND, CITY OF MALOLOS, BULACAN.**

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

**MGA NAUNANG KAUGNAY NA PANGYAYARI**

Pebrero 10-Marso 5, 2018 - Pagdaraos ng "Ownership Meeting" at "Election of Officers" sa iba't-ibang sangay ng LKBP.

Pebrero 24, 2018 - Pagdaraos ng "Traditional Annual Medical Mission" sa pamamagitan ng Ang Dating Daan Foundation International, Inc. (ADDFI) at Kamanggagawa Foundation, Inc. (KFI) kaagapay ang UNTV sa LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan.

Marso 2, 2018 - Pagbisita sa mga naging tagapagtatag o "Fundadores" at pagkakaloob ng tokens kaugnay ng Pagdiriwang ng ika-32 Taon na Pagkakatatag ng LKBP; paghahandog ng pamisa at pag-aalay sa simbahan; at pagkakaroon ng pagsasama-sama at munting salu-salu ng pamunuan at pangasiwaan.

Marso 18, 2018 - Paghahandog ng "Thanksgiving Mass" para sa ika-32 Taon na Pagkakatatag ng LKBP.

**MARSO 24, 2017 - ARAW NG PANGKALAHATANG PULONG**

**I. UNANG BAHAGI: PRELIMINARIES - 8:00 N.U.-3:00 N.T.**

- sa ganap na ika-8:00 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
- sa pamamagitan ng AVP ay ipinakita ang kalagayan ng LKBP, resulta ng operasyon, serbisyo at paglilingkod, at mga aktibidad ng kasapihan, pamunuan at pangasiwaan
- pagpapakita ng AVP ng ginawang pagbisita sa mga "Fundadores" bilang pagpupugay sa kanilang mahalagang bahagi sa pagkakatatag ng LKBP
- sa ganap na ika-1:00 n.h. ay sinimulan ang palatuntunan sa pagganap ng mga kawani bilang emcees na sina Gng. Eliza Aquino, Gng. May Espiritu at G. Redentor Laquindanum
- 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 pagsambit ng Cooperative Pledge
- binigyan-pugay ang pagdalo ng mga miyembro at panauhin ng LKBP
- ipinahayag ng Tagapangulo ng LKBP na si Dir. Loida Hilario ang kanyang Pagtanggap na Pananalita
- pagkakaloob ng parangal para sa mga Natatanging Kasapi sa pangunguna ng Awards Committee
- paghahandog ng mga pampasiglang bilang ng mga mag-aaral ng LKBP Integrated School, Inc.
- ang Solidarity Message ng Regional Director ng CDA Region III na si Dir. Marieta P. Hwang ay ginampanan ng kanyang kinatawan na si Gng. Eufrocina F. Yu, CDA Provincial Cooperative Development Specialist
- paggagawad ng Tokens of Appreciation sa mga panauhin na ginampanan ng Lupong Patnugutan at Tagapangasiwa ng LKBP
- pagpapaliwanag sa kasapihan ukol sa Financial Literacy for Overseas Filipino ni G. Edwin A. Peraz, Philippine Country Director, ACCESS Advisory
- pagpapakita ng AVP ng OKS Program ng LKBP para sa mga Overseas Filipinos at kanilang pamilya
- pagkakaroon ng mga raffle draws at papremyo

**- Natatanging Kasapi 2017:**

- |  |  |
|--|--|
| 1. Ma. Theresa C. Labasan - Main Branch  | 7. Mary Jane G. Reyes - Marilao Branch         |
| 2. Celestino S. Cruz - Main Branch       | 8. Zoilo B. Benavente - Gapan Branch           |
| 3. Gonzalo F. Badilla - Cruz Branch      | 9. Luisita C. Samson - Balanga Branch          |
| 4. Consolacion R. Iral - Baliuag Branch  | 10. Rosalinda M. Macaraig - Dinalupihan Branch |
| 5. Norma L. Ignacio - San Miguel Branch  | 11. Felicita P. Masangkay - Apalit Branch      |
| 6. Renaida V. Espineda* - Cabanas Branch |  |

**- Mensahe ng mga Panauhin:**

- **Dir. Marieta P. Hwang - Regional Director, CDA Region III**  
Ipinabot ni Gng. Eufrocina Yu, CDA Provincial Cooperative Development Specialist, ang pagbati ni Dir. Marieta Hwang sa ika-32 taong Anibersaryo ng LKBP. Ipinahayag niya ang pagpupugay sa narating na tagumpay ng ating Kooperatiba at hangad nila na lalo pa itong mapaunlad at makahikayat ng mas marami pang miyembro upang mas madami pa ang matulungan, patuloy na maiangat ang antas ng kabuhayan ng mga mahihirap at maabot ang kinalalagyan ng mga nakaaangat na mamamayan ng bansa. Binati niya ang LKBP bilang isa sa mga nangunguna sa Bulacan na isang bilyonaryong Kooperatiba, na ang mga miyembro ay mapapalad at hindi nagkamali ng pagpili ng pagsapi dito.
- **G. Edwin A. Peraz - Philippine Country Director, ACCESS Advisory**  
Inilahad ni G. Edwin Peraz na ang LKBP ay napili ng ACCESS Advisory na maging program partner dahil sa katatagan nito. Ang layunin ay maturuan ang mga nagtatrabaho sa ibang bansa na mag-invest upang pagbalik sa Pilipinas ay mayroong naipon na magagamit sa mga pangangailangan, matutong pahalagahan ang kanilang kinita sa ibang bansa, mapalago ito, maprotektahan at magamit sa wealth building. Ibinahagi niya ang mga naging karanasan ng mga Pilipinong nasa ibang bansa, kung gaano kahirap at dumanas ng hamon sa buhay. Hangad nila na matulungan ang mga Overseas Filipinos (OF) at ka-pamilya nila na nasa Pilipinas. Nagsimula 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. Nagkaroon siya ng maikling presentasyon at pagpapaliwanag hinggil sa programang ito.

**- Mga Nanalo sa Raffle:**

- |  |                       |               |
|--|-----------------------|---------------|
| Grand Prizes: 2 lucky winners of ₱50,000.00 each | - Catalina Santiago   | - Main Branch |
|  | - Luzviminda Bernardo | - Cruz Branch |

Major Prizes:	3 lucky winners of ₱20,000.00 each	- Merlito Osma	- Cruz Branch
		- Randy Montoya	- Baliuag Branch
	4 lucky winners of ₱15,000.00 each	- Eleanor Ramos	- Main Branch
		- Gigi Dalimpapas	- Marilao Branch
		- Juan Notarte	- Dinalupihan Branch
		- Juanito Dimapilis	- Main Branch
		- Beverly Feliciano	- San Miguel Branch
Minor Prizes:	3 lucky winners of ₱10,000.00 each	- Brigida Santos	- Main Branch
		- Cristina Dela Cruz	- Baliuag Branch
		- Rogelio Nolasco, Jr.	- Main Branch

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

## II. IKALAWANG BAHAGI: PANGKALAHATANG PULONG NG KASAPIAN - 3:00-5:30 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-3:00 ng hapon.

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

Ipinahayag ng Kalihim Gng. Eliza Aquino ang pagkakaroon ng katunayan ng pagpapadala ng paanyaya sa mga kasapi at pagkakaroon ng sapat na quorum. May kabuuang 1,551 na kasaping "members in good standing" (MIGS) at 1,335 na aktibong kasapi ang nagpatala kung kaya't sa kabuuang 2,886 ay mayroong quorum na katumbas ng 59% 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 2018-001:** Pagpapatibay ng kapulungan sa nilalaman ng Agenda ng Pulong.

### 4. Pagbasa at Pagpapatibay sa Katitikan ng Nakaraang Pangkalahatang Pulong

Binasa ng dating Kalihim Gng. Rosalie Milan ang katitikan ng nakaraang Pangkalahatang Pulong na ginanap noong ika-22 ng Abril, 2017. 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. Cecilia Reyes na ito ay pagtibayin, pinangalawahan ni Dir. Lucila Punongbayan, walang tumutol, buong pagkakaisang pinagtibay ng kapulungan.

**KAPASYAHAN BLG. GA 2018-002:** Pagpapatibay ng kapulungan sa katitikan ng Pangkalahatang Pulong ng kasapiyan na ginanap noong ika-22 ng Abril, 2017 sa Malolos Sports and Convention Center, City of Malolos, Bulacan.

### 5. 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 LKBP sa pagsapit ng ika-32 taon ng pagkakatatag
- pagpapahayag ng kasiyahan sapagka't naging maganda ang resulta ng operasyon ng LKBP sa taong 2017
- paglaki ng total assets ng LKBP na umabot sa ₱1.51 Billion sa taong 2017, tumaas ng 10% kumpara sa nakaraang taon
- nakapagtala ng ₱227.51 Million capital build-up na nagpataas sa members' equity na ₱280.51 Million, tumaas ng 12%
- pagtaas ng loan portfolio na umabot sa ₱1.03 Billion na tumugon sa mga pangangailangang pinansiyal ng mga kasapi, tumaas ng 8%
- kumita ng ₱44.75 Million sa 2017, mas mataas ng 12% kumpara sa kinita na ₱39.19 Million noong 2016
- pagkakaloob ng pinakamataas na porsiyento ng kinita ng puhunan ng mga kasapi-14% dividend na katumbas ng ₱20.08 Million at 7% patronage refund na katumbas ng ₱9.45 Million.
- pagpapahayag na ang pagkakaroon ng magandang resulta ng operasyon ay nagiging daan upang makatugon sa hangarin ng LKBP na makatulong sa pagpapataas ng antas ng pamumuhay sa mga kasapi at sa komunidad
- pagtukoy sa mahusay na pagganap sa tungkulin ng 153 bilang ng pamunuan at pangasiwaan
- pagpapaabot ng tulong sa mahihirap na pamilyang nabibilang sa sinaunang tribo upang magkaroon ng kabuhayan at mapangalagaan ang kanilang pamayanan na adhikain ng BAMATA Tribal Council katuwang ang CDA
- pagsuporta sa mga gawain at aktibidad bilang pagpapahalaga sa karapatan at gampanin ng mga kababaihan sa ating lipunan na katuwang ang NATCCO
- pagiging katuwang ng DTI sa pagpapaabot ng mga suportang pangkabuhayan para sa mga mamamayan na nais matulungan ng ating pamahalaan sa pamamagitan ng "Pondo sa Pagbabago at Pag-asenso o P3 program
- pagpapatuloy ng programa para sa mga Overseas Filipinos na naunang inilunsad ng World Bank-IFAD/ACCESS
- patuloy na pagpapabuti sa mga sistema sa operasyon, serbisyo at paglilingkod ng mga kawani at opisyal ng LKBP
- pagpapahayag ng lubos na pasasalamat sa lahat ng naging kabahagi ng LKBP upang marating ang tagumpay kalakip ang hangaring mapag-ibayo pa ito sa kasalukuyan at sa darating pang panahon

### 6. Pagpapatibay ng mga Kapasyahan

**KAPASYAHAN BLG. GA 2018-003:** Pagpapatibay sa ulat ng Kalagayang Pananalapi para sa taong 2017.

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



	<u>2017</u>	<u>2016</u>
<b>At Year End (In Million Pesos):</b>		
Total Assets	P1,510.41	P1,367.46
Loans Receivable, Net	1,091.66	1,018.99
Deposit Liabilities	280.51	246.24
Members' Share Capital	227.51	218.42
<b>For the Year Ended (In Million Pesos):</b>		
Gross Revenues	157.61	159.14
Gross Expenses	112.87	119.94
Net Surplus	44.74	39.19
<b>Distributed as follows:</b>		
Reserve Fund	5.37	3.92
CETF-Local	1.12	1.96
CETF-Apex	1.12	1.96
Optional Fund	3.13	2.74
Community Development Fund	4.47	1.18
Interest on Share Capital	20.08	19.20
Patronage Refund	9.45	8.23
Net Surplus as Distributed	44.74	39.19
Dividends-Common/Preferred Shares	14%	14%
Dividends-Redeemable Preferred Shares	7%	7%
Patronage Refund	7%	6%

**KAPASYAHAN BLG. GA 2018-004: Pagpapatibay sa 2018 Budget ng LKBP.**

**KAPASYAHAN BLG. GA 2018-005: Pagpapatibay sa mga Plano at Balakin ng LKBP.**

**KAPASYAHAN BLG. GA 2018-006: Pagpapatibay sa iba't-ibang ulat ng mga Committee ng LKBP.**

**KAPASYAHAN BLG. GA 2018-007: Pagpapatibay sa paggamit ng mga Credit Facilities ng mga katuwang na bangko.**

**KAPASYAHAN BLG. GA 2018-008: Pagpapatibay sa pangkalahatang kapasyahan ng Tulungan Program survey.**

**7. 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>
<b>a. Lupon Patnugutan</b>		
1. Ma. Remedios S. Caringal	1,048	1
2. Lucila J. Punongbayan	939	2
3. Mariano C. De Jesus	883	3
4. Lourdes S. Arceo	706	4
5. Filomena P. Balagtas	698	-
6. Benjamin P. Tolosa	695	-
7. Concepcion D. Tagadtad	438	-
8. Perla B. Laxa	435	-
<b>b. Lupon sa Pagsusuri at Imbentaryo</b>		
1. Estrellita G. Launio	1,052	1
2. Oliva N. Panilag	944	2
3. Mary Paz I. Mangilog	759	-
<b>c. Lupon sa Halalan</b>		
1. Wilfredo D. Dayao	942	1
2. Elvie G. Laxamana	774	2
3. Shella R. Enciso	752	-
4. Gadmer G. Layson	538	-

**KAPASYAHAN BLG. GA 2018-009: Pagpapatibay sa resulta ng halalan at pagtatalaga sa tungkulin ng mga nanalong kandidato.**

**8. Malayang Talakayan**

Walang anumang naging paglilinaw o katanungan mula sa kasapian kaya't ang bahaging ito na ginampanan ni Dir. Cecilia Reyes, miyembro ng Lupon Patnugutan ay dagliang natapos.

**9. Pagtitindig ng Pulong**

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

SGD. ELIZA S. AQUINO  
Kalihim

SGD. LOIDA D. HILARIO  
Tagapangulo

## MGA PILING KAPASYAHAN NA PINAGTIBAY NG LUPONG PATNUGUTAN SA TAONG 2018

- 2018-001-03 Pagpapatibay sa mga deposit transactions ng LKBP sa mga bangko.
- 2018-004-17 Pagpapatibay sa mga kahilingan sa pag-utang ng mga miyembro mula sa iba't-ibang sangay ng LKBP.
- 2018-019 Pagpapatibay sa mga priority projects na isasagawa ng Kooperatiba.
- 2018-020 Pagkakaloob ng cash incentive sa mga empleyado at opisyaes batay sa resulta ng operasyon ng taong 2018.
- 2018-021 Pagbili ng motorsiklo para sa Liaison Staff ng STMPS batay sa bagong Motorcycle Program.
- 2018-023 Pagbili ng bagong mixer para sa Hardware na kailangan sa paggawa ng hollow blocks.
- 2018-027-45 Pagpapatibay sa pagtanggap ng mga bagong kawani, sa pagtatalaga sa tungkulin at sa mga paksang nauukol sa mga empleyado.
- 2018-047 Pagkakaloob ng mga lumang makinang panahi na donasyon sa LKBP sa mga miyembrong maaaring pagbigyan nito upang muling magamit at mapakinabangan.
- 2018-048 Pagkakaroon ng pagpapalano hinggil sa palay trading na maaaring pagkakakitaan ng LKBP.
- 2018-053 Pagbibigay ng tamang palugit sa nangungupahan sa gusali ng LKBP Tower para sa pagbabayad ng rental.
- 2018-054/61A Pagkakaloob ng medical assistance sa maysakit na empleyado ng LKBP.
- 2018-061 Pagsasagawa ng Retirement Plan para sa mga empleyado at paglalaan ng kaukulang pondo.
- 2018-061B Pagtatalaga ng bagong Radiologist para sa klinika ng LKBP.
- 2018-061C-62 Pagkumpirma sa mga empleyado at opisyaes na tatanggap ng Loyalty Service Award sa taong 2018.
- 2018-063 Pagdalo ng pamunuan at mga empleyado sa mga pag-aaral, pagsasanay at ibang gawain na may kaugnayan sa kanilang tungkulin.
- 2018-064-067 Pagbabayad ng mga kaukulang membership fee sa mga samahang kinabibilangan ng LKBP.
- 2018-177 Pagtatalaga sa tungkulin ng bagong pamunuan ng LKBP para sa taong 2018-2019.
- 2018-215 Pagpapatibay sa ulat ng kalagayang pananalapi ng LKBP.
- 2018-236-239 Pagkakaloob ng diskwento sa multa ng mga hindi nababayarang pagkakautang ng mga kasapi.
- 2018-240 Pagtataas ng halaga ng unsecured loan sa ₱200,000.00 mula sa dating ₱100,000.00 na hindi na pagtitibayin ng Lupong Patnugutan sa halip ay sa Lupon ng Pagpapautang na lamang.
- 2018-241 Pagtataas ng halaga ng appraisal fees para sa mga collateral loans ng mga kasapi.
- 2018-244 Pagtatakda ng halaga ng parking fee sa LKBP Tower para sa nagnanais gumamit kapag walang opisina.
- 2018-245 Pagtatakda ng commission fee para sa mga acquired assets ng LKBP na maibebenta.
- 2018-246 Pagbebenta ng mga acquired assets ng Kooperatiba na nasa San Isidro, Nueva Ecija.
- 2018-254 Pagine-remit ng CETF contributions sa mga organisasyong pang-Kooperatiba na kinaaaniban ng LKBP.
- 2018-255 Pagtatalaga ng mga kinatawang opisyaes na dadalo sa mga pulong ng mga organisasyong kinaaaniban ng LKBP.
- 2018-256 Pagtanggap sa proposal ng NATCCO bilang program provider para sa implementasyon ng CISA law.
- 2018-257 Pagbebenta sa lumang service vehicle ng LKBP ayon sa pinakamataas na bidding price.
- 2018-258 Pagbili ng motorsiklo ng Marilao Branch para sa Field Staff batay sa bagong Motorcycle Program.
- 2018-259 Pagbili ng ID printer na gagamitin para sa mga miyembro, empleyado, pamunuan at estudyante.
- 2018-260 Pagkakaloob ng financial assistance sa empleyadong sumailalim ng maselang operasyon.
- 2018-262 Pagbibigay-pahintulot sa mga Kooperatibang nagnanais magsagawa ng lakbay-aral sa LKBP.
- 2018-263 Pagsasagawa ng Team Building activities ng pangasiwaan at pamanuan at paglalaan ng kaukulang budget.
- 2018-276-280 Pagdaragdag ng pondo at working capital para sa operasyon ng LKBP-STMPS.
- 2018-281-283 Paglulunsad ng mga programa ng LKBPFPI para sa edukasyon at social services at pagsasagawa ng mga fund raising activities.
- 2018-288 Pagpapatibay sa kahilingan ng tumiwalag na miyembro na makuha ang naiwang dibidendo.
- 2018-290 Renewal ng lease contract ng San Miguel Branch na may kaukulang pagtataas ng buwanang renta.
- 2018-291 Pagpapatibay sa Retirement Plan para sa mga empleyado at paglalaan ng kaukulang budget.
- 2018-292 Pagkakaroon ng pagbabago sa Longevity Pay benefit ng mga empleyado.
- 2018-293-295 Pagpapatibay sa medical, insurance at ibang benepisyong mga empleyado at pamunuan para sa taong 2018.
- 2018-298 Paglulunsad ng Overseas Filipino Coop-Pamilya Day at paglalaan ng kaukulang budget.
- 2018-301 Paghahain ng small claims at legal actions sa korte para sa mga kasaping hindi nagbabayad ng utang.
- 2018-308 Pagtatalaga ng opisyaes para sa nabakanteng posisyon sa Lupon ng Pagpapautang.
- 2018-311 Pagbabago sa patakaran ukol sa pagkakaloob ng commission fee ng CAC Unit ng LKBP.
- 2018-318-319 Pagpapatibay sa mga gawain at aktibidad ng LKBPFPI at paglalaan ng pondo mula sa LKBP bilang tagapagtaguyod ng cooperative social responsibilities nito.
- 2018-324 Pagpapatupad ng salary adjustment ng mga empleyado batay sa Wage Order No. RBIII-21 ng DOLE.

2018-325	Pagpapatibay sa pagbili at pagpapatahi ng bagong uniporme ng mga empleyado.
2018-328	Pagpapatupad ng bagong alituntunin hinggil sa honorarium ng pamunuan.
2018-331	Pagkakaloob ng donasyon para sa Outreach Program ng BCHFLU at pagpapalathala sa souvenir program ng BUFEKO.
2018-332	Pagbili ng bagong payroll program na gagamitin ng LKBP-STMPS.
2018-333	Pagpapatibay sa kontrata sa pagitan ng LKBP at NATCCO hinggil sa CISA law.
2018-337	Pagtatalaga ng empleyado na magiging kinatawan para sa assets foreclosure proceedings sa korte.
2018-340/379	Pag-i-issue ng second batch redeemable preferred shares para sa mga miyembro.
2018-341	Pagkakaloob ng bahaging pinansiyal ng LKBP para sa pagawaing gusali ng CDA.
2018-342	Consolidation ng saping puhunan ng ilang mga miyembro sa Central Fund Unit.
2018-343	Consolidation ng saping puhunan ng mga empleyado sa mga sangay ng LKBP na kung saan sila ay miyembro.
2018-355	Pagpapatibay sa naging karagdagang gastos kaugnay ng pagbebenta ng acquired asset sa San Isidro, Nueva Ecija.
2018-389	Pagbibigay-pahintulot sa automatic offsetting ng pagkakautang ng namatay na miyembro sa Main Branch.
2018-390	Pagtatakda ng porsiyento ng pondong ilalaan ng Central Fund para sa pangangailangn ng mga sangay ng LKBP.
2018-392	Pagpapasingil sa collection agency ng mga hindi nasisingil na pautang mula taong 2015 pababa.
2018-399	Pagsasagawa ng community assistance sa pamamagitan ng pamamahagi ng pagkain sa mga nasalanta ng bagyo at baha sa Balanga at Dinalupihan branches.
2018-400	Paglahok sa mga programa at gawain kaugnay ng pagdiriwang ng Buwan ng Kooperatiba sa Bulacan.
2018-403	Pagsasagawa ng Annual Physical Examination ng mga empleyado at opisyaes ng LKBP.
2018-404	Pagbabayad ng CETF at ibang bayarin sa BCHFLU na kinabibilangan ng LKBP.
2018-405-406	Pagbibigay-pahintulot sa mga isasagawang Lakbay-Aral sa Kooperatiba.
2018-407	Pagsasagawa ng in-house training para sa mga empleyado hinggil sa Collection Fundamentals.
2018-418	Paglilipat ng tanggapan ng Cruz Branch sa Tuktukan, Guiguinto, Bulacan.
2018-426/477	Pagpapatibay sa pagdiriwang ng Christmas Party kasama ang pamilya ng mga empleyado at pamunuan.
2018-427-428	Pagpapatibay sa mga benepisyo ng mga empleyado kaugnay ng Kapaskuhan.
2018-429	Pagkakaloob ng Christmas give-aways sa mga miyembro.
2018-432	Paglulunsad ng mga programa ng LKBP-Hardware upang magkaroon ng karagdagang kita.
2018-449-451	Pagpapatibay sa pagbebenta ng mga ari-ariang na-foreclosed mula sa mga miyembro.
2018-476	Pagkakaroon ng pagbabago sa oras ng serbisyo ng klinika ng LKBP.
2018-478-479	Pagpapatibay sa detalye ng 2019 General Assembly at mga kaugnay na okasyon at gawain.
2018-480	Pagpapatibay sa pagbabayad ng sick leave at vacation leave ng mga empleyado.
2018-481	Pagpapatibay sa mga magiging gastusin kaugnay ng paglilipat ng tanggapan ng Cruz Branch sa Tuktukan, Guiguinto, Bulacan.
2018-482	Pagpapatibay sa renewal ng kontrata para sa security service ng mga tanggapan ng LKBP.
2018-502	Pagpapatibay sa kahilingan ng miyembro hinggil sa hospitalization reimbursement.
2018-503	Pagpapatibay sa kahilingan ng miyembro hinggil sa redeemable preferred shares.
2018-520	Pagpapatibay sa mga remedial actions sa paniningil ng mga delingkwenteng pautang.
2018-524	Pagpapatibay sa re-alignment ng provision for retirement batay sa ginawang proposal.
2018-530	Pagpapatibay ng kaukulang budget para sa 2019 General Assembly.
2018-532	Pagpaparehistro ng manpower services ng LKBP sa SEC kaugnay ng expiration ng registration nito sa DOLE, pagpili ng magiging bagong pangalan, at pagtatalaga ng mga incorporators.
2018-266, 309-310, 338, 384	Pagpapatibay sa mga katitikan ng pulong na tinalakay ng Lupong Patnugutan ng LKBP.
2018-059-060, 68-70, 249-253, 261-264, 285-287, 305-307, 320-323	Pagpapatibay sa pagtanggap ng mga bagong kawani, sa pagtatalaga sa tungkulin at sa mga paksang nauukol sa mga empleyado.
2018-326, 343, 345, 348-350, 352, 393-398, 424-425, 471-475	
2018-490-496, 533-534	
2018-004-022, 25-26, 49-52, 55-58, 173-176, 216-235, 242-243	Pagpapatibay sa mga kahilingan sa pag-utang ng mga miyembro mula sa iba't-ibang sangay ng LKBP.
2018-247-248, 267-275, 312-317, 339, 348-350, 353-354, 361-378	
2018-385, 391, 411-416, 421-422, 433-448, 505-519, 522-523, 527-528	
2018-265, 289, 336-337, 360, 387-388, 420, 452-454, 455-470	Pagpapatibay sa mga kahilingan kaugnay ng paggamit ng LKBP sa credit at deposit facilities ng mga bangko.
2018-489, 501, 535-536	
2018-284, 327, 344, 346, 351, 356-358, 380, 382, 386, 401-402	Pagpapatibay sa mga pagawain, pagbili ng mga gamit sa opisina, at pagbabayad ng mga kaukulang gastusin.
2018-419, 483-484, 500, 526, 537	



## **CRISTINA DELA CRUZ-SALAZAR**

*Certified Public Accountant*

#2429 Villarica Homes, Lolomboy, Bocaue, Bulacan

Mobile # 09063449528

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### **INDEPENDENT AUDITOR' REPORT**

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

#### **Report on the Audit of the Financial Statements**

##### **Opinion**

I have audited the accompanying financial statements of **LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**, which comprise the statements of financial condition as at December 31, 2018 and 2017, 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 my opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD** as at December 31, 2018 and 2017, and of its financial performance and its cash flows for the years then ended in accordance with Philippine Financial Reporting Frameworks for Cooperatives.

##### **Basis for Opinion**

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

##### **Responsibilities of Management and Those Charged with Governance for the 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**

My 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 my 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, I exercise professional judgment and maintain professional skepticism throughout the audit. I 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 my 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 I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Cooperative to cease to continue as a going concern.

I 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 I identify during my audit.

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

My 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 the 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 my audit of the basic financial statements. In my 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, 2021

CDA Accredited – CDA-CEA 340 valid until December 12, 2019



BIR Accreditation No. 05-006016-001-2018 valid until December 31, 2021

PTR No. 1859823 issued January 09, 2019

Malolos City, Bulacan

February 25, 2019

Bocaue, Bulacan



**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, 2018 and 2017

(Amounts in Philippine Pesos)

	Notes	2018	2017
<b><u>ASSETS</u></b>			
<b>Current Assets</b>			
Cash and Cash Equivalents	4,7	<b>141,440,110.27</b>	259,672,456.24
Loans Receivable, net	4,8	<b>1,354,555,417.80</b>	1,029,550,829.24
Trade and Non-Trade Receivables	4,9	<b>50,444,326.38</b>	48,513,326.84
Other Current Assets	4,10	<b>4,498,363.35</b>	4,508,892.73
<b>Total Current Assets</b>		<b>1,550,938,217.80</b>	1,342,245,505.05
<b>Non-Current Assets</b>			
Investment in Non-Marketable Equity Securities	4,11	<b>41,294,602.20</b>	96,060,888.29
Property and Equipment, net	4,12	<b>56,226,960.53</b>	59,907,035.31
Other Non-Current Assets	4,13	<b>10,199,264.91</b>	12,201,092.85
<b>Total Non-Current Assets</b>		<b>107,720,827.64</b>	168,169,016.45
<b>TOTAL ASSETS</b>		<b>1,658,659,045.44</b>	1,510,414,521.50
<b><u>LIABILITIES</u></b>			
<b>Current Liabilities</b>			
Deposit Liabilities	4,14	<b>238,927,078.62</b>	219,238,817.50
Trade, Non-Trade and Other Payables	4,15	<b>96,675,520.24</b>	81,730,614.86
Short-Term Loans Payable	4,16	<b>726,049,942.97</b>	674,322,552.11
<b>Total Current Liabilities</b>		<b>1,061,652,541.83</b>	975,291,984.47
<b>Non-Current Liabilities</b>			
Long-Term Deposits	4,17	<b>89,019,362.48</b>	61,272,841.39
Long-Term Loans Payable	4,18	<b>116,246,781.87</b>	155,049,873.77
Guaranty Deposits	4,19	<b>500,000.00</b>	500,000.00
Other Non-Current Liabilities	4,20	<b>59,436,022.56</b>	23,452,951.81
<b>Total Non-Current Liabilities</b>		<b>265,202,166.91</b>	240,275,666.97
<b>Total Liabilities</b>		<b>1,326,854,708.74</b>	1,215,567,651.44
<b><u>EQUITY</u></b>			
<b>Members' Equity</b>			
Paid-up Share Capital	4,21	<b>220,000,000.00</b>	200,000,000.00
Deposit for Share Capital Subscription	4,22	<b>33,797,130.42</b>	27,514,734.00
Donations/Grants	4,23	<b>24,185,625.60</b>	25,199,172.22
Statutory Funds	4,24	<b>53,821,580.68</b>	42,132,963.84
<b>Total Equity</b>		<b>331,804,336.70</b>	294,846,870.06
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>1,658,659,045.44</b>	1,510,414,521.50



**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, 2018 and 2017  
 (Amounts in Philippine Pesos)

	Notes	2018	2017
<b>Revenues</b>			
Interest Income from Loans		158,031,376.31	128,941,785.67
Service Fee and Other Charges		23,226,870.88	17,020,829.12
Membership Fees		462,200.00	398,150.00
Miscellaneous Income	4,25	16,716,918.07	11,254,123.12
<b>Gross Revenues</b>		<b>198,437,365.26</b>	<b>157,614,887.91</b>
<b>Less: Operating Expenses</b>	4,26	<b>149,091,999.83</b>	<b>113,883,144.23</b>
<b>NET SURPLUS Before Other Items</b>		<b>49,345,365.43</b>	<b>43,731,743.68</b>
Add: Other Items			
Donation and Grant Subsidy		1,013,546.62	1,013,546.62
<b>NET SURPLUS (For Allocation)</b>		<b>50,358,912.05</b>	<b>44,745,290.30</b>
<b>Net Surplus Allocation</b>			
Reserve Fund		7,553,836.81	5,369,434.84
Coop Education and Training Fund-local		1,007,178.24	1,118,632.26
Due to CETF-Apex		1,007,178.24	1,118,632.26
Optional Fund		3,525,123.85	3,132,170.32
Community Development Fund		1,510,767.36	4,474,529.03
Interest on Share Capital		23,061,863.77	20,081,686.29
Patronage Refund		12,692,963.78	9,450,205.30
<b>Net Surplus As Allocated</b>		<b>50,358,912.05</b>	<b>44,745,290.30</b>

**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, 2018 and 2017  
 (Amounts in Philippine Pesos)

	Notes	2018	2017
<b>Share Capital</b>			
Authorized Common Shares, 150,000 shares at Php1,000.00 par value per share, Php150,000,000.00			
Subscribed Shares, Common		170,000,000.00	150,000,000.00
Less: Subscription Receivable		-	-
<b>Paid-Up Share Capital, Common</b>		<b>170,000,000.00</b>	<b>150,000,000.00</b>
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
<b>Total Share Capital</b>	4,21	<b>220,000,000.00</b>	<b>200,000,000.00</b>
<b>Deposit for Share Capital Subscription</b>	4,22		
Beginning balance		27,514,734.00	18,418,575.56
Add/(Less) Additions		6,282,396.42	9,096,158.44
<b>Ending Balance</b>		<b>33,797,130.42</b>	<b>27,514,734.00</b>
<b>Donations/Grants</b>	4,23		
Beginning balance		25,199,172.22	26,212,718.84
Add/(Less) Additions		(1,013,546.62)	(1,013,546.62)
<b>Ending Balance</b>		<b>24,185,625.60</b>	<b>25,199,172.22</b>
<b>Statutory Funds</b>			
<b>Reserve Fund</b>	4,24		
Beginning balance		25,969,649.09	20,600,214.25
Add: Credits - Share in Net Surplus from Operations		7,553,836.81	5,369,434.84
<b>Ending Balance</b>		<b>33,523,485.90</b>	<b>25,969,649.09</b>
<b>Coop Education and Training Fund</b>	4,24		
Beginning balance		2,923,540.31	1,959,648.40
Add: Credits - Share in Net Surplus from Operations		1,007,178.24	1,118,632.26
Less: Deductions/Utilization		(1,027,398.43)	(154,740.35)
<b>Ending Balance</b>		<b>2,903,320.12</b>	<b>2,923,540.31</b>
<b>Optional Fund</b>	4,24		
Beginning balance		5,354,853.23	3,264,891.16
Add: Credits - Share in Net Surplus from Operations		3,525,123.85	3,132,170.32
Less: Deductions/Utilization		(803,660.69)	(1,042,208.25)
<b>Ending Balance</b>		<b>8,076,316.39</b>	<b>5,354,853.23</b>
<b>Community Development Fund</b>	4,24		
Beginning balance		7,884,921.21	3,410,392.18
Add: Credits - Share in Net Surplus from Operations		1,510,767.36	4,474,529.03
Less: Deductions/Utilization		(77,230.30)	-
<b>Ending Balance</b>		<b>9,318,458.27</b>	<b>7,884,921.21</b>
<b>Total Statutory Funds</b>		<b>53,821,580.68</b>	<b>42,132,963.84</b>
<b>Total Equity</b>		<b>331,804,336.70</b>	<b>294,846,870.06</b>

**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, 2018 and 2017

(Amounts in Philippine Pesos)

	Notes	2018	2017
<b>Cash Flows from Operating Activities:</b>			
Cash Provided by Operations:			
Net Surplus		50,358,912.05	44,745,290.30
Adjustments to reconcile net surplus to net cash provided by operating activities			
Depreciation	4,26	3,347,259.76	4,789,103.17
Provision for Probable Losses on Loans	4,26	19,839,777.94	18,091,517.54
Provision for Probable Losses on Investment	4,26	6,800,000.00	3,063,754.51
Changes in Assets and Liabilities			
(Increase)Decrease in:			
Loans Receivable	4,8	(344,844,366.50)	(99,564,097.19)
Trade and Other Receivables	4,9	(1,930,999.54)	(23,012,173.35)
Other Current Assets	4,10	10,529.38	1,278,515.72
Increase(Decrease) in:			
Deposit Liabilities	4,14	19,688,261.12	17,415,636.45
Trade, Non-Trade and Other Payables	4,15	7,714,791.18	27,489,130.33
<b>Net Cash Provided by Operating Activities</b>		<b>(239,015,834.61)</b>	<b>(5,703,322.52)</b>
<b>Cash Flows from Investing Activities:</b>			
Increase(Decrease) in:			
Investments	4,11	47,966,286.09	12,417,028.21
Short Term Loans Payable	4,16	51,727,390.86	26,873,552.17
Property and Equipment	4,12	332,815.02	(1,995,056.47)
Other Non-Current Assets	4,13	2,001,827.94	(3,734,740.67)
<b>Net Cash Provided by Investing Activities</b>		<b>102,028,319.91</b>	<b>33,560,783.24</b>
<b>Cash Flows from Financing Activities:</b>			
Increase(Decrease) in:			
Other Non-Current Liabilities	4,20	35,983,070.75	7,075,537.79
Long Term Deposits	4,17	27,746,521.09	16,854,508.58
Share Capital	4,21	20,000,000.00	-
Deposit for Share Capital Subscription	4,22	6,282,396.42	9,096,158.44
Long-Term Loans Payable	4,18	(38,803,091.90)	23,046,656.76
Donations/Grants	4,23	(1,013,546.62)	(1,013,546.62)
Statutory Funds	4,24	(1,908,289.42)	(1,196,948.60)
Distribution of Int. on Share Capital/Patronage Re	4,15	(29,531,891.59)	(27,435,077.58)
<b>Net Cash Provided by Financing Activities</b>		<b>18,755,168.73</b>	<b>26,427,288.77</b>
<b>Net Increase (Decrease) in Cash and Cash Equivalents</b>		<b>(118,232,345.97)</b>	<b>54,284,749.49</b>
Cash and Cash Equivalents, beginning		259,672,456.24	205,387,706.75
<b>Cash and Cash Equivalents, End</b>	4,7	<b>141,440,110.27</b>	<b>259,672,456.24</b>



## FINANCIAL HIGHLIGHTS

As of December 31, 2018 and 2017

	CY 2018	CY 2017	INC. (DEC.)
<b>At Year-End (In Million Pesos):</b>			
Total Assets	1,658.66	1,510.41	148.25
Loans Receivable	1,435.04	1,091.66	343.38
Deposit Liabilities	327.95	280.51	47.44
Members' Share Capital	253.80	227.51	26.29
<b>For the Year Ended (In Million Pesos):</b>			
Gross Revenues	198.44	157.61	40.83
Gross Expenses	148.08	112.87	35.21
Net Surplus	50.36	44.74	5.62
<b>Distributed as follows:</b>			
Reserve Fund	7.55	5.37	2.18
CETF - Local	1.01	1.12	(0.11)
CETF - Apex	1.01	1.12	(0.11)
Optional Fund	3.53	3.13	0.40
Community Development Fund	1.51	4.47	(2.96)
Interest on Share Capital	23.06	20.08	2.98
Patronage Refund	12.69	9.45	3.24
Net Surplus as Distributed	50.36	44.74	5.62
<b>Rates:</b>			
Dividends - Common/Preferred Shares	14%	14%	0%
Dividends - Redeemable Preferred Shares	7%	7%	0%
Patronage Refund	8%	7%	1%



**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**  
**Projected Statement of Financial Condition**  
As of December 31, 2019  
(With Comparative Figures as of December 31, 2018 Actual)  
(Amounts in Philippine Pesos)

	PROJECTED CY 2019	ACTUAL CY 2018	INC. (DEC.) %
<b>ASSETS</b>			
<b>CURRENT ASSETS</b>			
Cash and Cash Equivalents	200,138,495.08	141,440,110.27	
Loans Receivable, Net	1,760,922,043.14	1,354,555,417.80	
Trade and Non-Trade Receivables	60,533,191.66	50,444,326.38	
Other Current Assets	5,398,036.02	4,498,363.35	
<b>Total Current Assets</b>	<b>2,026,991,765.90</b>	<b>1,550,938,217.80</b>	<b>30.69%</b>
<b>NON-CURRENT ASSETS</b>			
Investment in Non-Marketable Equity Securities	49,553,522.64	41,294,602.20	
Property and Equipment, Net	67,472,352.64	56,226,960.53	
Other Non-Current Assets	12,239,117.89	10,199,264.91	
<b>Total Non-Current Assets</b>	<b>129,264,993.17</b>	<b>107,720,827.64</b>	<b>20.00%</b>
<b>TOTAL ASSETS</b>	<b>2,156,256,759.07</b>	<b>1,658,659,045.44</b>	<b>30.00%</b>
<b>LIABILITIES AND EQUITY</b>			
<b>CURRENT LIABILITIES</b>			
Deposit Liabilities	310,605,202.21	238,927,078.62	
Trade, Non-Trade and Other Payables	111,176,848.28	96,675,520.24	
Short-Term Loans Payable	915,214,891.32	726,049,942.97	
<b>Total Current Liabilities</b>	<b>1,336,996,941.81</b>	<b>1,061,652,541.83</b>	<b>25.94%</b>
<b>NON-CURRENT LIABILITIES</b>			
Long-Term Deposits	115,725,171.22	89,019,362.48	
Long-Term Loans Payable	203,431,868.27	116,246,781.87	
Guarantee Deposits	500,000.00	500,000.00	
Other Non-Current Liabilities	68,351,425.96	59,436,022.56	
<b>Total Non-Current Liabilities</b>	<b>388,008,465.45</b>	<b>265,202,166.91</b>	<b>46.31%</b>
<b>TOTAL LIABILITIES</b>	<b>1,725,005,407.26</b>	<b>1,326,854,708.74</b>	<b>30.01%</b>
<b>EQUITY</b>			
Paid-up Share Capital	248,000,000.00	200,000,000.00	
Deposit for Share Capital Subscripion	88,732,790.76	53,797,130.42	
Donation/Grants	23,172,078.98	24,185,625.60	
Statutory Funds	71,346,482.07	53,821,580.68	
<b>TOTAL EQUITY</b>	<b>431,251,351.81</b>	<b>331,804,336.70</b>	<b>29.97%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>2,156,256,759.07</b>	<b>1,658,659,045.44</b>	<b>30.00%</b>

**LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**  
**Projected Statement of Operations**  
For the Year Ended December 31, 2019  
(With Comparative Figures for the Year Ended December 31, 2018 Actual)  
(Amounts in Philippine Pesos)

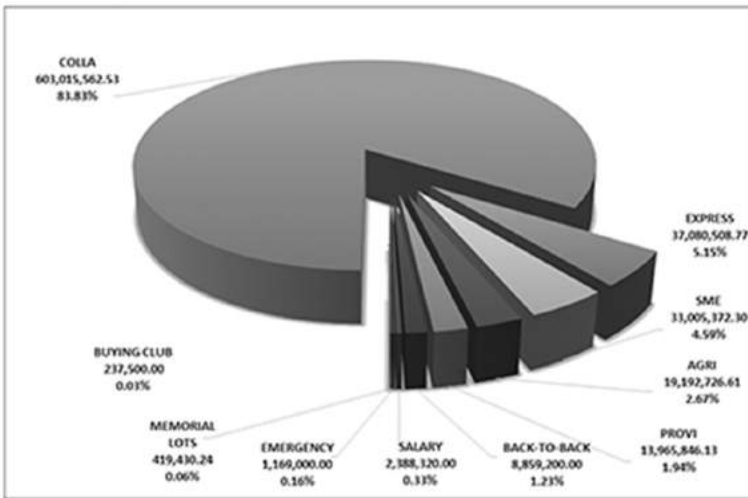
	PROJECTED CY 2019	ACTUAL CY 2018	INC. (DEC.) %
<b>REVENUES</b>			
Interest Income from Loans	189,637,651.57	158,031,376.31	
Service Fees and Other Charges	27,872,245.06	23,226,870.88	
Income from Investment	4,491,445.52	3,742,871.27	
Fines/Penalties	5,908,505.95	4,923,754.96	
Membership Fees	554,640.00	462,200.00	
Other Income	9,660,350.21	8,050,291.84	
<b>Gross Revenues</b>	<b>238,124,838.31</b>	<b>198,437,365.26</b>	<b>20.00%</b>
<b>EXPENSES</b>			
<b>Financing Costs</b>			
Interest on Borrowings	44,049,073.44	36,707,561.20	
Interest on Deposits	20,903,268.37	17,245,895.15	
<b>Total Financing Costs</b>	<b>64,952,341.81</b>	<b>53,953,456.35</b>	<b>20.39%</b>
<b>Administrative Costs</b>			
Cash Outlay Accounts	73,758,653.03	64,137,959.16	
Non-cash Accounts			
Provision for Losses	34,631,711.32	26,639,777.94	
Depreciation/Amortization	4,351,437.69	3,347,259.76	
<b>Total Administrative Costs</b>	<b>112,741,802.04</b>	<b>94,124,996.86</b>	<b>19.78%</b>
<b>Total Expenses</b>	<b>177,694,143.85</b>	<b>148,078,453.21</b>	<b>20.00%</b>
<b>NET SURPLUS</b>	<b>60,430,694.46</b>	<b>50,358,912.05</b>	<b>20.00%</b>
<b>SURPLUS DISTRIBUTION</b>			
Reserve Fund	9,064,604.17	7,553,836.81	
Coop Education and Training Fund - Local	1,208,613.89	1,007,178.24	
Due to CETF - Apex	1,208,613.89	1,007,178.24	
Optional Fund	4,230,148.61	3,525,123.85	
Community Development Fund	1,812,920.83	1,510,767.36	
Interest on Share Capital	25,743,475.84	23,061,863.77	
Patronage Refund	17,162,317.23	12,692,963.78	
<b>Total</b>	<b>60,430,694.46</b>	<b>50,358,912.05</b>	

## ULAT NG LUPON NG PAGPAPAUTANG

Naging maganda ang resulta ng pagkakaloob ng iba'-ibang pautang sa mga kasapi ng LKBP sa taong 2018. Nakapagkaloob ng kabuuang halaga na ₱719.33M para sa 3,156 kahilingan sa pag-utang ayon sa iba't-ibang pinaggamitan. Higit na mataas ang halaga nito kumpara sa taong 2017 na may kabuuang naipautang na ₱411.54M para sa 3,519 kahilingan sa pag-utang.

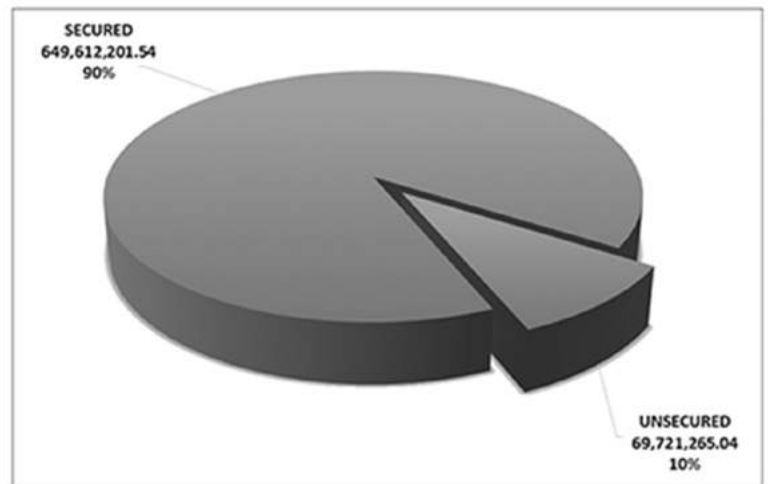
May kabuuang ₱1.44B ang loan portfolio sa taong 2018 na higit na mas mataas kumpara sa ₱1.09B sa taong 2017. Patuloy na ipinatutupad ang mga pagbabago sa mga patakaran sa pag-utang tungo sa pagpapabuti ng sistema. Naging maayos ang pamamalakad na nagdulot ng magandang resulta. Umabot sa 90% ang bahagdan ng secured loans at 10% ang unsecured loans. Malaking bahagi ang naipautang na collateral type, express, at SME.

Ang tala ng pautang sa taong 2018 ay batay sa mga sumusunod:



LOAN TYPE	AMOUNT OF RELEASES	NUMBER OF RELEASES
COLLATERAL	₱603,015,562.53	165
EXPRESS	37,080,508.77	1,543
SME	33,005,372.30	498
AGRICULTURAL	19,192,726.61	371
PROVIDENTIAL	13,965,846.13	279
BACK-TO-BACK	8,859,200.00	69
SALARY	2,388,320.00	93
EMERGENCY	1,169,000.00	128
MEMORIAL LOTS	419,430.24	7
BUYING CLUB	237,500.00	3
<b>TOTAL RELEASES</b>	<b>₱719,333,466.58</b>	<b>3,156</b>

CLASSIFICATION	AMOUNT OF RELEASES	%
SECURED	₱649,612,201.54	90%
UNSECURED	69,721,265.04	10%
<b>TOTAL RELEASES</b>	<b>₱719,333,466.58</b>	<b>100%</b>



Hangad ng LKBP na patuloy pang makatulong sa mga kasapi bilang pagtugon sa adhikaing maging "Sandigan sa Kagipitan, Katuwang sa Kabuhayan". Sama-sama po tayo sa pagtataguyod ng mga gawaing pang-Kooperatiba para sa patuloy pang pag-unlad ng ating komunidad at bansa.

Mabuhay ang LKBP!

SGD. BENJAMIN P. TOLOSA  
Tagapangulo

SGD. FILOMENA P. BALAGTAS  
Pang. Tagapangulo

SGD. RODOLFO C. CRUZ  
Kalihim



## ULAT NG LUPON NG EDUKASYON AT PAGSASANAY

Ang Lupon ng Edukasyon at Pagsasanay ay patuloy na naglilingkod upang higit pang mapalago 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 2018 ay may kabuuang bilang na 11,875 ang kasapian ng LKBP mula sa sampung (10) sangay nito sa iba't-ibang bayan sa lalawigan ng Bulacan, Pampanga, Bataan at Nueva Ecija. Ang kabuuang bilang ay batay sa sumusunod:

Blg.	Sangay	Regular na Kasapi (Regular Member)	Katulong na Kasapi (Associates)	Kabuuhan
1	MAIN	2,556	1,996	4,552
2	TUKTUKAN	723	930	1,653
3	GAPAN	729	478	1,207
4	SAN MIGUEL	511	590	1,101
5	BALIUAG	486	311	797
6	CABANAS	534	139	673
7	BALANGA	397	270	667
8	APALIT	220	233	453
9	MARILAO	289	137	426
10	DINALUPIHAN	236	110	346
	<b>Kabuan</b>	<b>6,681</b>	<b>5,194</b>	<b>11,875</b>

Patuloy din ang pagkakaloob ng mga pag-aaral at pagsasanay sa mga opisyal at empleyado na may layuning madagdagan ang kanilang kaalaman at kahusayan sa pagganap sa tungkulin at mga gawain sa kooperatiba. Ang talaan ng mga dinaluhang pagsasanay, seminar at iba pang mga gawaing pang-kooperatiba sa taong 2018 ay ayon sa sumusunod:

### LKBP SEMINARS / TRAINING/ OTHER ACTIVITIES FOR THE YEAR 2018

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
January 19-20, 2018	National Managers and Leaders Congress NATCCO / Iloilo Grand Hotel, Iloilo City	Julita D. Nazar / Melody M. Pineda Eliza S. Aquino / Rosalie S. Milan
January 20, 2018	Beginner's Course for Information Technology Auditing PICPA / Malolos Club Royale, City of Malolos, Bulacan	May V. Espiritu Manolito M. Pascual
January 25, 2018	Key Factors Driving Successful Project Management DTI / Malolos Club Royale, City of Malolos, Bulacan	Celestina P. Del Mundo
January 29- February 2, 2018	Training of Trainers for Cooperatives GERC / Crown Legacy Hotel, Baguio City	Manolito M. Pascual
February 1, 2018	Marketing and Communication Skills Seminar LKBP / ARC Training Center, Brgy. Ligas, City of Malolos, Bulacan	LKBP Employees
February 28, 2018	Data Privacy Act Forum NATCCO / BSA Twin Towers, Ortigas Center, Mandaluyong, City	Reymark A. Hernandez
February 28, 2018	Orientation on Mandatory Requirements CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	May V. Espiritu Marillette A. Avendaño / Manolito M. Pascual
March 8-9, 2018	Loan Officers Competency Course NATCCO / BSA Twin Towers, Ortigas Center, Mandaluyong, City	Jocelyn J. Mapoy Marvin S. Cundangan / Rosita L. Calma
March 13-14, 2018	Training on Fundamentals of Cooperatives PCEDO / GMACC, Municipality of Guiguinto, Bulacan	Mary Grace M. Elizon Jennifer C. Tiqui
March 13-16, 2018	Grassroots Entrepreneurship and Management (GEM) Training for Great Women Project 2 NATCCO / Hotel Kimberli, Tagaytay City	Marjorie Jane D. Cacho Rebecca G. De Jesus
March 20-21, 2018	Seminar on Collateral Appraisal NATCCO / Gaithe Hall, NATCCO Building, Quezon City	Emmanuelle DC. Robles Salustiano B. Elpedes, Jr.
March 22, 2018	NEQAS-CC Mid-Cycle Forum Lung Center of the Philippines / San Fernando, Pampanga	Mary Richelle V. Mendoza
March 22, 2018	Tax Reforms for Acceleration and Inclusion (Train Law) BIR / Klir Waterpark Resort, Kabilang Bakood, Sta. Rita, Guiguinto, Bulacan	Marillette A. Avendaño Liberty S. Virginio / Manolito M. Pascual
April 4, 2018	Consultative Tax Forum with CDA and BIR CMCDC / San Agustin, City of Malolos, Bulacan	Julita D. Nazar Rosalie S. Milan / Marillette A. Avendaño
April 12, 2018	Gender and Development DAR / San Lorenzo MPC Vigil House, Poblacion, Balagtas, Bulacan	Manolito M. Pascual Irene N. Santiago
April 20-21, 2018	CLIMBS General Assembly CLIMBS / SMX Convention Center, Bacolod City	Loida D. Hilario Julita D. Nazar / Eliza S. Aquino
April 25, 2018	7th Annual General Assembly BCHFLU / Mountain View Resort, Doña Remedios Trinidad, Bulacan	Julita D. Nazar Rosalie S. Milan
April 25-27, 2018	National Youth Congress NATCCO / Pearlmont Hotel, Cagayan De Oro City	Abbygale O. Baron Monica S. Ventura
April 26-27, 2018	National Gender Congress NATCCO / Mallberry Suites, Cagayan De Oro City	Manolito M. Pascual Hilarion S. Pagsanjan
April 27-29, 2018	NATCCO General Assembly NATCCO / Limketkai Luxe Hotel, Cagayan De Oro City	Loida D. Hilario / Lourdes S. Arceo Filomena P. Balagtas / Rebecca G. De Jesus Cecilia C. Reyes / Rosalie S. Milan
May 3-4, 2018	Social Welfare and Development Convention DSWD / Otel Pampanga, Lazatin Bouvelard, San Fernando, Pampanga	Marjorie Jane D. Cacho

## LKBP SEMINARS / TRAINING/ OTHER ACTIVITIES FOR THE YEAR 2018

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
May 10, 2018	Business Forum on MSME Development and Disaster Resilience DTI / Century Hotel, Balibago, Angeles City, Pampanga	Julita D. Nazar
May 12, 2018	Metro South Cooperative Bank General Assembly MSCB / Shangri-la Hotel, Manila	Loida D. Hilario Julita D. Nazar
May 7-12, 2018	Regional Programme on Remittances and Diaspora Investment for Rural Development NATCCO & ACCESS Advisory / Grand Continental Hotel, Kuala Lumpur, Malaysia	May V. Espiritu
May 17-18, 2018	Cooperative Management and Governance CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Ma. Remedios S. Caringal Marilou B. Ocampo / Estrellita G. Launio
May 17, 2018	Cooperative Management and Governance DAR / Guiguinto Municipal Hall, Guiguinto, Bulacan	Ma. Asuncion H. Calayag Wilfredo D. Dayao / Elvie G. Laxamana
May 17, 2018	Introduction to Regional Clinical Laboratory Referral System DOH Region III / Don Juico Avenue, Malabanas, Angeles City, Pampanga	Regine Juliene G. Roque
May 28-29, 2018	Internal Control CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Marilou B. Ocampo Estrellita G. Launio
29-May-18	Forum on DOLE Inspection PMAP / Malolos Club Royale, City of Malolos, Bulacan	Rosalie S. Milan Darlene S. Maniego
June 2, 2018	Network Consolidated Cooperative Bank General Assembly NCCB / Capiz Mansion, Roxas City	Lucila J. Punongbayan Julita D. Nazar / Rosalie S. Milan
June 4-6, 2018	Bulacan Hall of Fame Mid-Year Assessment BCHFLU / Bolinao, Pangasinan	Lucila J. Punongbayan Ma. Remedios S. Caringal
June 15-16, 2018	LKBP Team Building LKBP / La Suenia Brisa, Lemery, Batangas	LKBP Employees and Officers
June 29, 2018	Customer Service Enhancement CTECO / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Peñafrancia M. Tonillo / Kamile Bianca B. Dela Cruz Abigail B. Landayan / Rosanna L. Santos Rezzy Jhane P. Masangcay / Mariela P. Monreal Ariel G. Madrelejos / Emilie Jane H. Camua Mark Anthony S. Pangilinan
July 5, 2018	Accounting Information for Decision Making and Data Privacy Compliance PMAP / Malolos Club Royale, City of Malolos, Bulacan	Manolito M. Pascual Marillette A. Avendaño
July 10, 2018	National MSME Summit DTI / ASEAN Convention, Clark Pampanga	Lourdes S. Arceo / Julita D. Nazar Estrellita G. Launio / Marjorie Jane D. Cacho
July 19, 2018	Cooperative Day PICPA / Edsa Shangri-la Hotel, Mandaluyong City	Marillette A. Avendaño Clarita E. Milana
July 24-25, 2018	Digital Marketing NATCCO / Gaithe Hall, NATCCO Building, Quezon City	May V. Espiritu Abbygale O. Baron
July 26-27, 2018	Technical Writing Glows Consultancy / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Rosalie S. Milan Abbygale O. Baron
July 27, 2018	Business Continuity Plan DTI / Malolos Club Royale, City of Malolos, Bulacan	Julita D. Nazar Monica S. Ventura
August 3, 2018	Labor Updates and D.O No. 174-17 DOLE / Conference Room, DOLE, San Fernando, Pampanga	Eliza S. Aquino Darlene S. Maniego
August 7-8, 2018	Gender and Development CTECO / St. Francis MPC, Mabolo, City of Malolos, Bulacan	May V. Espiritu Redentor S. Laquindanum
August 14, 2018	Wealth Management Forum CLIMBS / Malolos Club Royale, City of Malolos, Bulacan	Julita D. Nazar Lucila J. Punongbayan
August 15, 2018	Industry 4.0 and Future H.R: Embracing Disruptive Innovation ARIVA Academy / AIM Conference City, Legazpi Village, Makati City	Rosalie S. Milan Darlene S. Maniego
August 17, 2018	NATCCO Ownership Meeting NATCCO / St. Martin of Tours CDC, Bocaue, Bulacan	Julita D. Nazar / Rosalie S. Milan May V. Espiritu / Marillette A. Avendaño Redentor S. Laquindanum
August 21, 2018	Honing the Capabilities of Managers and Officers ARC Training Center, LKBP Compound, Brgy. Ligas, City of Malolos, Bulacan	LKBP Employees
August 28-29, 2018	Internal Control DAR / Guiguinto Municipal Hall, Guiguinto, Bulacan	Marilou B. Ocampo Olivia N. Panilag / Estrellita G. Launio
September 20-21, 2018	Standard Chart of Accounts CTECO / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Marillette A. Avendaño / Manolito M. Pascual Maria Lourdes A. Narciso / Monica S. Ventura
October 2-4, 2018	Regional Cooperative Summit PCC / SMX Convention Center, Davao City	Lucila J. Punongbayan / Loida D. Hilario Lourdes S. Arceo / Ma. Remedios S. Caringal Rebecca G. De Jesus / Cecilia C. Reyes Julita D. Nazar / Rosalie S. Milan
October 9, 2018	SSF Project Sustainability and Resiliency Seminar DTI / Malolos Club Royale, City of Malolos, Bulacan	Lourdes S. Arceo May V. Espiritu
October 9-10, 2018	Standard Chart of Accounts CMCDC / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Marillette A. Avendaño Maria Lourdes A. Narciso / Mariela P. Monreal Michael M. Santiago/ Manolito M. Pascual
October 10-11, 2018	Coaching on Collection Fundamentals NATCCO / ARC Training Center, Brgy. Ligas, City of Malolos, Bulacan	LKBP Employees
October 11-12, 2018	Training Workshop on Approaches to Airborne Infection Control in Health Care Setting PAMT / Veritas Hall, College of Holy Spirit, Manila	Patrick S. Dela Peña
October 12, 2018	Disaster Resilience Seminar DTI / Malolos Club Royale, City of Malolos, Bulacan	Al T. Lazaro Augustus P. Rondolos
October 16-17, 2018	Regional Cooperative Congress PCEDO / Hiyas Pavilion Convention Center, City of Malolos, Bulacan	Lucila J. Punongbayan Julita D. Nazar
October 25, 2018	Data Privacy Act Forum CTECO / St. Francis MPC, Mabolo, City of Malolos, Bulacan	Eisie C. De Robles / Marillette A. Avendaño Maria Lourdes A. Narciso / Marian D. Jacinto

**LKBP SEMINARS / TRAINING/ OTHER ACTIVITIES FOR THE YEAR 2018**

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
October 30, 2018	How to Franchise Your Business DTI / Negosyo Center, Capitol Compound, City of Malolos, Bulacan	May V. Espiritu Maria Lourdes A. Narciso
November 19, 2018	Persuasive Salesmanship Seminar DTI / Malolos Club Royale, City of Malolos, Bulacan	May V. Espiritu
November 26, 2018	Small Business Guarantee and Finance Corporation DTI / PICC, Pasay City	Lucila J. Punongbayan Julita D. Nazar / Monica S. Ventura
November 27, 2018	Philippine Traceability System DTI / Malolos Club Royale, City of Malolos, Bulacan	Alvino C. Cacho
December 12-13, 2018	Good Governance and Risk Management Seminar DTI / Orchid Garden, San Fernando, Pampanga	Julita D. Nazar Jocelyn J. Mapoy / Brenda R. Bantiles

**SGD. LOIDA D. HILARIO**  
Tagapangulo

**SGD. REMEDIOS C. GREGORIO**  
Pangalawang Tagapangulo

**SGD. PERLA B. LAXA**  
Kalihim





## ULAT NG LUPON NG PAGSUSURI

Kami po na bumubuo sa Lupon ng Pagsusuri ay may gampaning magsuri ng mga tala ng LKBP at sumubaybay sa mga patakarang umiiral. Ito ay aming isinasagawa ng naaayon sa mga alituntunin at patakarang umiiral kaugnay ng aming tungkulin. Layunin namin na maging patas para sa lahat ang aming ginagawang pagsusuri at walang sinumang kinikilingan.

Ang mga gawain na aming isinagawa sa taong 2018 ay kinabibilangan ng mga sumusunod:

1. Checking accuracies of cash and journal vouchers
  - Checking supporting documents of disbursements
  - Checking entries to cash vouchers
2. Validating 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 checking of replenishment report
5. Validating and checking office and field staffs' official receipts
6. Checking and validating signatures of borrowers
7. Checking entries of Official Receipts and cash vouchers to proofsheets/blotter
8. Checking the aging of receivables of all branches
9. Conducting inventory and checking of furniture and equipments
10. Monitoring other policies if properly implemented by the branches
11. Attesting the turnover of resigning employees

Naisagawa po namin ang mga nabanggit na gawain sa mga sumusunod na sangay ng LKBP:

1. Main Branch - Sta. Rita, Guiguinto, Bulacan
2. Tuktukan Branch - Tuktukan, Guiguinto, Bulacan
3. Baliuag Branch - Tangos, Baliuag, Bulacan
4. San Miguel Branch - Salangan, San Miguel, Bulacan
5. Cabanas Branch - Longos, Malolos City, Bulacan
6. Marilao Branch - Abangan Norte, Marilao, Bulacan
7. Apalit Branch - San Vicente, Apalit, Pampanga
8. Balanga Branch - Ibayo, Balanga City, Nueva Ecija
9. Dinalupihan Branch - San Ramon Highway, Dinalupihan, Bataan
10. Gapan Branch - San Vicente, Gapan City, Nueva Ecija

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

1. Skills Training and Manpower Placement Services
2. Tower and Business Centre
3. Hardware and Construction Supplies
4. Tulungan Program
5. Cooperative Assurance Center
6. Clinic and Laboratory
7. Health Care Program
8. Assets Management Group
9. LKBP Integrated School, Inc.
10. Ligas KBP Foundation, Inc.
11. Multi-Purpose and Activity Center
12. Resort and Recreation Center

Hangad po namin na mapag-ibayo pa ang aming paglilingkod sa ating kasapian. Umasa po kayo na patuloy naming pangangalagaan ang ating ari-arian sapagka't tayong lahat ay kamay-ari nito.

Maraming salamat po sa inyong pagtitiwala.

**SGD. MARILOU B. OCAMPO**  
Tagapangulo

**SGD. ESTRELLITA G. LAUNIO**  
Pangalawang Tagapangulo

**SGD. OLIVIA N. PANILAG**  
Kalihim

## MEMBERS' BENEFITS

### TULUNGAN BENEFITS 2018

No.	Name	Branch	Amount (P)
1	ALAPAR, LYDIA R.	Main	80,666.67
2	BERMUDEZ, ALBERTO R.	Main	89,000.00
3	CALEON, REYNALDO H.	Main	89,000.00
4	CAMUA, MONICA S.	Main	104,000.00
5	CLEMENTE, CECILIA P.	Main	104,000.00
6	CONCEPCION, MARISSA B.	Main	64,000.00
7	CRUZ, EMILIANO DC.	Main	89,000.00
8	DELA CRUZ, FRANCISCO R.	Main	82,000.00
9	DIOSO, MA. ELENA F.	Main	60,666.67
10	DONADO, CATALINA R.	Main	104,000.00
11	EVANGELISTA, LEONIDA S.	Main	104,000.00
12	FERRER, AMADOR M.	Main	72,666.67
13	ICO, CARMEN S.	Main	94,666.67
14	MENDOZA, ADRIANA E.	Main	77,333.33
15	MIGUEL, FRANCIS M.	Main	104,000.00
16	PAGSANJAN, MA. THERESA D.	Main	71,333.33
17	QUIZON, ESTELITA P.	Main	104,000.00
18	SAN DIEGO, ROBERTO DR.	Main	86,666.67
19	TENORIO JR., DOROTEO M.	Main	104,000.00
20	VIANZON JR., MARCELO S.	Main	104,000.00
21	ANGELES, MARIZEL G.	Gapan	69,000.00
22	BAUTISTA, GINA R.	Gapan	69,000.00
23	PALMAS, EMERLINDA A.	Gapan	77,333.33
24	SAPIDA, CRISPINA P.	Gapan	77,333.33
25	DE GUZMAN, MARCIANO R.	Cabanas	69,000.00
26	ESPINEDA, RENAIDA P.	Cabanas	84,000.00
27	ESPINEDA, ROLANDO C.	Cabanas	84,000.00
28	CASTILLO, FE S.	Baliuag	89,000.00
29	REYES, MA. LIZA L.	Baliuag	89,000.00
30	CONCEPCION, ERNESTO A.	Marilao	84,000.00
31	IGNACIO JR., FRANCISCO F.	Marilao	79,000.00
32	BAGRO JR., NORBERTO S.	San Miguel	94,000.00
33	LIBUNAO, TEODORO V.	San Miguel	63,000.00
34	DEMIM, OLIVIA E.	Tuktukan	60,666.67
<b>Total</b>			<b>2,877,733.34</b>

### TULUNGAN CLAIMS 2018

No.	Branch	Number of Beneficiaries	Amount (P)
1	MAIN	20	1,789,000.01
2	GAPAN	4	292,666.66
3	CABANAS	3	237,000.00
4	BALIUAG	2	178,000.00
5	MARILAO	2	163,000.00
6	SAN MIGUEL	2	157,000.00
7	TUKTUKAN	1	60,666.67
<b>Total</b>		<b>34</b>	<b>2,877,333.34</b>

### 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
- TULUNGAN FEE PER ANNUM OF P500.00

### COOP ASSURANCE CENTER/ HEALTH CARE PROGRAM

Benefits	Number of Claims in 2018	Amount (P)
LOAN PROTECTION PLAN (Premium=1.3% per P1,000.00)	8	297,700.00
ACCIDENT INSURANCE (Premium=P330.00)	29	198,710.15
STUDENT ACCIDENT INSURANCE (Premium=P45.00)	3	101,085.00
HOSPITAL REIMBURSEMENTS	11	73,700.00
<b>Total</b>	<b>51</b>	<b>671,195.15</b>

### TULUNGAN COMMITTEE

SGD. CECILIA C. REYES  
Chairperson

SGD. MANOLITO M. PASCUAL  
Vice Chairperson

SGD. BRENDA R. BANTILES  
Secretary





# JOINT BOARD AND MANGEMENT REPORT

It is with honor and pleasure to submit the LKBP's 33rd Annual Report and welcome you all on the celebration of our **33<sup>rd</sup> Year Founding Anniversary and Annual General Assembly** with the theme *"Moving forward on sustainable future touching both economic and social piece."*

Sustainability is one big word for LKBP. Working around with competitive markets, unstable interest rates, Millennials working force, digitalization, innovative environment, and legislative compliance are in fact a countless task of the Board of Directors and Management Team to remain and withstand adhering on these challenges.

With God's help, modest result of year 2018 operation surpasses it. Major key results areas in operation continually establishing growth rates. For 2018, we booked a record of P1.66 Billion in assets as against last year of P1.51 Billion with a growth rate of 9.81% indicating that we are set to go onward. Generating growth in share capital and savings deposits manifested the continuous support of our 11,875 members and stakeholders. For the record, this year we have generated P253.80 Million capital shares and savings deposits of P327.95 Million over the last year of P227.51 Million and P280.51 Million, an incremental growth of 11.55% and 16.91% respectively.

Defining the effectiveness of our credit service facilities, we have extended P719.33 Million loans for 3,156 members leading us to an outstanding loan portfolio of P1,435.04 Billion compared to last year with P1,091.66 Billion establishing a growth rate of 31.45% this year. Portfolio quality is likewise improved, from a delinquency rate of 3.03% last year, it has moved down to 2.65% this year, but even then, we set up P78.56 Million as a buffer for probable loan losses to protect the cooperative interest.

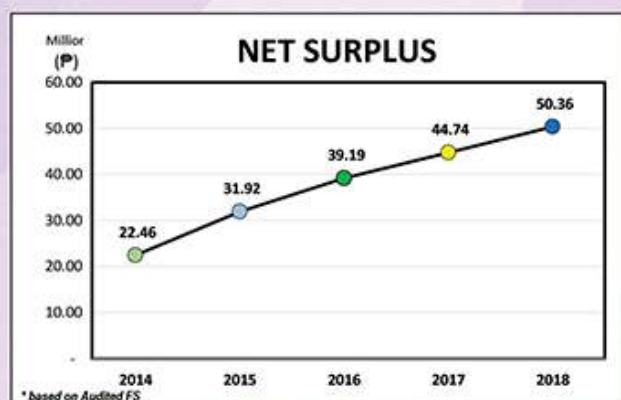
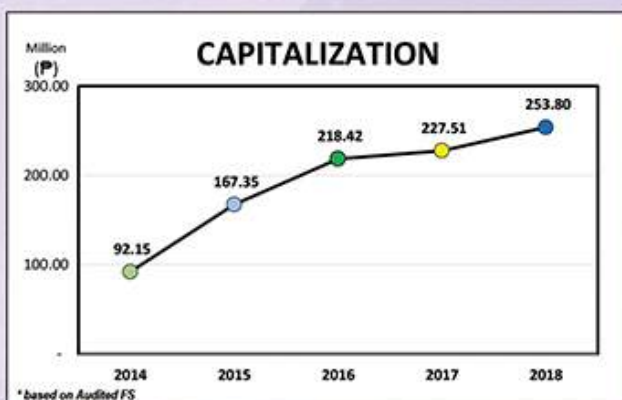
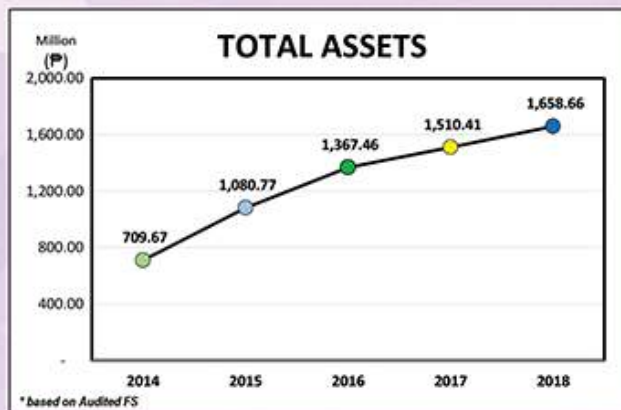
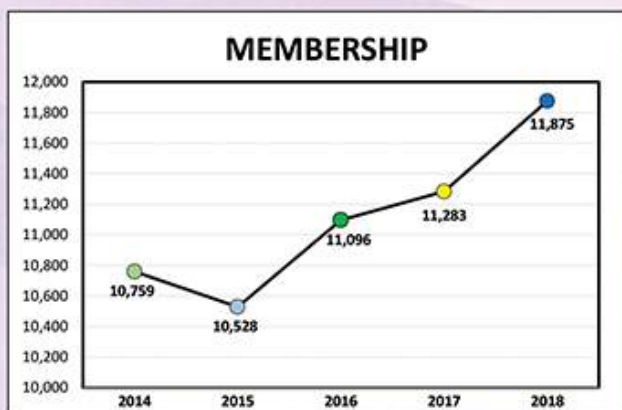
Aside for savings and credit services, other business affiliates also contributed to our growth this year.

- LKBP Skills Training and Manpower Services created jobs for 880 employees under four partner companies.
- LKBP Integrated School served 270 of students this school year, highlighting our Senior High School readiness with highly qualified teaching force and facilities.
- The LKBP Coop Assurance Center and Clinic ensure all health and insurance claims are well and timely delivered.
- LKBP Hardware and General Merchandise catered hardware supplies and materials to our members at discounted costs.
- The LKBP Multipurpose Activity Center and Resort held numerous social events, trainings, sports activities of our members and various organizations.
- LKBP Organic Demonstration Farm, which is accredited by the Department of Tourism (DOT) as one of the Agri-Tourism Site here in Bulacan. It promoted integrated farming and provides trainings/study tours.
- LKBP Garments and Souvenir Unit accredited by DTI thru its Shared Service Facility (SSF) likewise delivered souvenir requirements of our members and partner agencies.

To sum it up, this year we were able to recognized a total undivided net surplus of P50.36 Million from P44.74 Million last year or an increase of P5.62 Million or 12.56% incremental growth. LKBP regular members will enjoy P35.75 Million representing their dividend and patronage refund for the year 2018 at the rate of 14% and 8% correspondingly. The remaining P14.61 Million allotted to mandatory funds for stability and continuity of cooperative's plans and programs.



## Graphical Representation of Key Area Results (Year 2014-2018)



In line with this continuous, humble growth, we in LKBP believe that promoting economic growth is significantly important in advancing social development. It should go hand in hand to feel the enormous impact in transforming the lives of members, stakeholders and the communities. Thru the LKBP



Foundation who represented as our social arm, several social and community services in support to our Corporate Social Responsibility (CSR) were conducted. To name, some are the list below:

Activities	Date	Beneficiaries
<b>Education and Livelihood Trainings</b>		
Boneless Bangus and Food Safety	Mar. 17, 2018	Members from Apalit Branch
Soap and Perfume Making	April 27, 2018	Members from Bulacan Branches
Bread & Pastry/Barista Course	Nov. 24, 2018	Out of school youth
Basic Computer Literacy for PWDs	Dec. 19, 2018	Person with Disabilities
<b>Health Related Programs</b>		
Annual Medical Mission	Feb. 25, 2018	Members and Nonmembers of LKBP
Annual Blood Letting	Nov. 24, 2018	Members and Nonmembers of LKBP
<b>Donations</b>		
Adopt a School Program by DepEd	June 11, 2018	Pupils from Sumapang Bata Elem. School
Tahanang Mapagpala Orphanage	Mar. 26, 2018	Children from the orphanage
Philippine Dental Associations	April 26, 2018	Bataan Chapter
Brigada Eskwela (Elementary Schools)	June-July, 2018	Grades School Pupils from Bulacan and Nueva Ecija
Typhoon Victims Relief Gift Giving	Sept. 5, 2018	Members from Bataan Branches

In support of cooperative sector growth, we are also indulged in accommodating “Lakbay Aral.” Sharing our best practices with Cooperative Federations, Municipal Cooperative Development Councils, other Primaries and visitors. We welcome all these opportunities to share our know-how to assist them while we are also learning from their shared experiences. In both ways, we have similarly benefited from this kind of activities.

Seminars and trainings were also provided among our officers and staff for continuous career development and empowerment. Strength in all deliverables lies in people, so we ensure that all necessary tools and learnings were given. In doing so, effective and quality services gained trust and confidence among members and stakeholders. Towards the end, sustainability will be achieved.

Of course, all these diverse actions and undertakings will not be possible without the support and patronage of our dear members, stakeholders, and program collaborators. In this light, the Board and Management of LKBP express our deepest gratitude to you all. Let us continue to pursue cooperativism among us to furtherly sustain our operations and create an impressive impact in both economic and social being of our members, stakeholders and communities. Again, our sincerest thanks and appreciation to all of you.

Mabuhay ang Kilusang Kooperatiba, Mabuhay ang LKBP!

SGD. LUCILA J. PUNONGBAYAN  
Chairperson

SGD. LOURDES S. ARCEO  
Member

SGD. LOIDA D. HILARIO  
Vice Chairperson

SGD. MA. REMEDIOS C. CARINGAL  
Member

SGD. REBECCA G. DE JESUS  
Member

SGD. CECILIA C. REYES  
Member

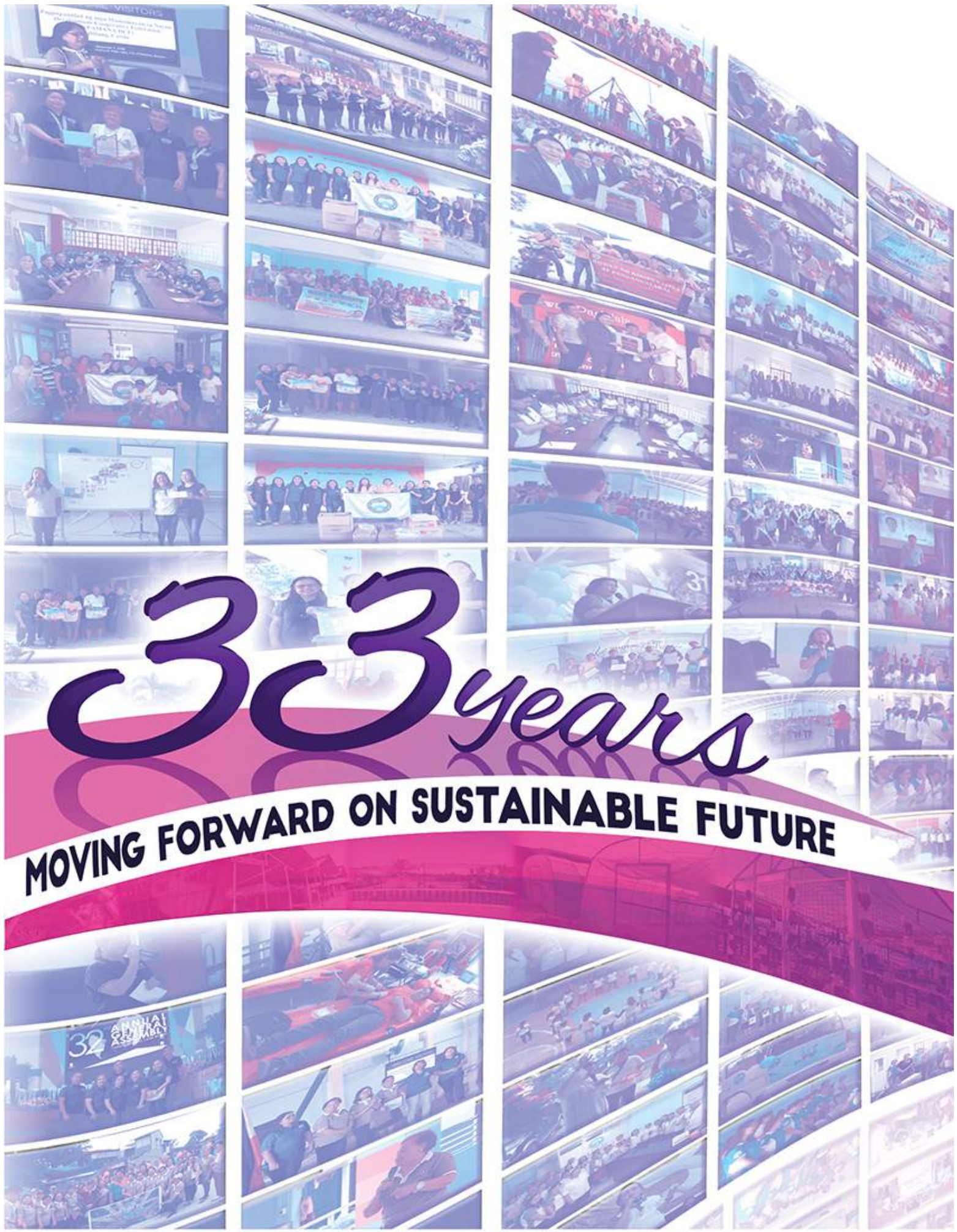
SGD. MARIANO C. DE JESUS  
Member

SGD. CATALINA DJ. SANTIAGO  
Treasurer

SGD. ROSALIE S. MILAN  
Board Secretary

SGD. JULITA D. NAZAR  
General Manager





33 years

MOVING FORWARD ON SUSTAINABLE FUTURE





**TOUCHING BOTH ECONOMIC AND SOCIAL PIECE**



# LKBP IN ACTION





# LKBP IN ACTION





## 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, ilitas Mo ang kooperatiba,  
llayo 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.

Tulongan 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

LKBP Compound, Brgy. Ligas  
City of Malolos, Bulacan

Tel No. (044) 794 2912

Email: [lkbpi@yahoo.com](mailto:lkbpi@yahoo.com)

Website: [www.ligascoop.org](http://www.ligascoop.org)

### BRANCHES:

#### BULACAN:

##### LKBP Main Branch

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

##### LKBP Tuktukan Branch

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##### LKBP Baliuag Branch

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(044) 762 5851

#### LKBP San Miguel Branch

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(044) 813 0079

#### LKBP Cabanas Branch

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Longos, City of Malolos, Bulacan  
[lkbp\\_cabanasbr@yahoo.com](mailto:lkbp_cabanasbr@yahoo.com)  
(044) 760 1771

#### LKBP Marilao Branch

Cecilia Commercial, Mc Arthur Highway,  
Abangan Norte, Marilao, Bulacan  
[lkbp\\_marilao@yahoo.com.ph](mailto:lkbp_marilao@yahoo.com.ph)  
(044) 913 7783

#### PAMPANGA:

##### LKBP Apalit Branch

ADD Bldg., Mc Arthur Highway  
San Vicente, Apalit, Pampanga  
[lkbp\\_apalit@yahoo.com.ph](mailto:lkbp_apalit@yahoo.com.ph)  
(045) 652 0075

#### BATAAN:

##### LKBP Dinalupihan Branch

San Ramon Highway  
Dinalupihan, Bataan  
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(047) 300 1010

##### LKBP Balanga Branch

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Ibayo, Balanga City, Bataan  
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(047) 791 0410

#### NUEVA ECIIJA:

##### LKBP Gapan Branch

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San Vicente, Gapan City, Nueva Ecija  
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(044) 486 9859