



LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

"Sandigan sa Kagipitan, Katuwang sa Kabuhayan"

34th ANNUAL GENERAL ASSEMBLY

MOVING FORWARD ON SUSTAINABLE FUTURE
TOUCHING BOTH ECONOMIC AND SOCIAL PIECE

Annual Report 2019

March 28, 2020 (Saturday)

Bulacan Capitol Gymnasium (KB Gym)

Bulacan Provincial Capitol Compound

City of Malolos, Bulacan

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

PROGRAMME OF ACTIVITIES

34th Annual General Assembly

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

PART I • PRELIMINARIES

1. Registration of Members 11:00 a.m.
2. Cooperative Prayer AVP
3. Philippine National Anthem AVP
4. LKBP Hymn AVP
5. Cooperative Pledge AVP
6. Acknowledgment of Members and Guests Emcees
7. Welcome Address Ms. Lucila J. Punongbayan
Chairperson, LKBP Board of Directors
8. Awarding of Outstanding Members Awards Committee
9. Intermission Number LKBP Integrated School Students
10. Solidarity Message Assistant Dir. Zorina D. Aldana
Assistant Regional Director, DTI Region III
City of San Fernando, Pampanga
11. Inspirational Message Engr. Emmanuel G. Aguinaldo
Provincial Agrarian Reform Program Officer II
DAR Provincial Office, Baliuag, Bulacan
12. Introduction of Guest Speaker Ms. Loida D. Hilario
Member, LKBP Board of Directors
13. Keynote Speech Dir. Marieta P. Hwang
Regional Director, CDA Region III
City of San Fernando, Pampanga
14. Awarding of Tokens of Appreciation LKBP BODs and General Manager
15. Intermission Number LKBP Integrated School Students
16. Products Presentation
• *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
3. Approval of the Agenda Ms. Lucila J. Punongbayan
4. Reading and Approval of the Minutes of Previous Annual General Assembly Ms. Rosalie S. Milan
5. Business Arising from the Minutes of Previous Annual General Assembly Ms. Lucila J. Punongbayan
6. Presentation of Operational Highlights Ms. Julita D. Nazar
and Approval of Annual Plans/Budget Chief Executive Officer
7. Board of Directors and Management Report Ms. Lucila J. Punongbayan
Ms. Julita D. Nazar
8. Presentation of Annual Reports
 - Board and Management
 - Treasurer
 - Audit Committee
 - Election Committee
 - Education and Training Committee
 - Ethics Committee
 - Conciliation and Mediation Committee
9. Amendments of Articles of Cooperation and By-laws Ms. Lucila J. Punongbayan
10. Announcement of Election Results/Proclamation of Newly Elected Officers Ms. Ma. Asuncion H. Calayag
Chairperson, LKBP Election Committee
11. Other Matters Ms. Cecilia C. Reyes
Member, LKBP Board of Directors
12. Adjournment Ms. Lucila J. Punongbayan

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

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AGENDA

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



Message

My warmest greetings to **Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP)** as it holds its **34th Annual General Assembly**.

From generating employment, rendering services to producing goods, our cooperatives continue to play a pivotal role in our socio-economic growth. I thus commend LKBP for actively engaging and advocating self-reliance among members through various programs and initiatives that empower your community.

Indeed, you are this government's invaluable partner in effecting positive change towards a more progressive and sustainable future for all Filipinos. I trust that you will continue to deliver prompt and reliable services to even the farthest reaches of your coverage area even as you keep the spirit of bayanihan alive.

Let us all work together to achieve the vision of a strong regional economy for the benefit of our people.

I wish everyone a productive assembly.

SGD. RODRIGO ROA DUTERTE
THE PRESIDENT OF THE PHILIPPINES

MANILA
28 March 2020

Message



Isang mainit na pagbati po sa mga miyembro ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) sa inyong pagtitipon para sa inyong ika-34 na Annual General Assembly.

Napakalaking bagay po ng pagtutulungan bilang kasangkapan para makamit ang mga hangarin natin hindi lang bilang mga miyembro ng organisasyon, kungdi pati na rin bilang mamamayang Pilipino. Isa ito sa mahalagang instrumentong gamit namin sa Tanggapan ng Pangalawang Pangulo sa pamamagitan ng programang Angat Buhay. Dahil sa patuloy na pagtutulungan ng pampubliko at pribadong sector, naabot natin ang 200 na komunidad mula sa pinakamalayo, pinakamaliit, at pinakamahihirap na bayan sa loob ng tatlong taon.

Kaya lubos po kaming nagpapasalamat sa mga organisasyong tulad ng LKBP na patuloy na nangunguna sa pagpapaalala sa ating mga kababayan sa kahalagahan ng pagkakaisa. Ang mga tagumpay ng mga miyembro ninyo mula sa Bulacan, Pampanga, Bataan, at Nueva Ecija ay patuloy na nagsisilbing inspirasyon sa mga nakakasaksi ng mga mabubuting gawain ninyo para sa ikauunlad hindi lang ng Kooperatiba, kung hindi parin rin sa ating mahal na bayan.

SGD. LENI ROBREDO
Vice President



Message

My warmest congratulations to Ligas Kooperatiba ng Bayan sa Pagpapaunlad on your 34th Annual General Assembly!

For over the three decades now, LKBP has been doing vital work in propelling your members, and in effect the larger Malolos community, toward genuine sustainable development. The range of services and benefits that LKBP offers its members is notable for how comprehensive it is, creating avenues for holistic growth on both the individual and the communal scale.

May these months of cooperative activities leading up to your General Assembly be most fruitful. I am glad that as the cooperative celebrates its Founding Anniversary, it looks outward, reaching out to those in need, LKBP is testament to how cooperativism can only genuinely succeed when it is in service of the people.

Again, congratulations! Trust that you have in me an ally in your work toward a stronger cooperative movement for all.

Salamat sa inyong serbisyo, at mabuhay kayo!

SGD. JUAN MIGUEL F. ZUBIRI
Senator



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



Message

Warm Cooperative Greetings!

Congratulations to the members, officers and management of Ligas Kooperatiba ng Bayan sa Pagpapaunlad in the occasion of your 34th Annual General Assembly.

Ligas Kooperatiba ng Bayan sa Pagpapaunlad brand of determination to provide excellent service to members is worth emulating. It is our cooperative way to be sensitive and be responsive to the needs of our members.

Many challenges will be in every step of the way but let us always be inspired but the words enshrine in the cooperative pledge "Alone I am weak but with others I am strong".

Together with our cooperative we are confident to rise above from all the challenges.

To God be the glory.

Congratulations and Mabuhay!

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



Message



Warm cooperative greetings and congratulations to the officers, staff and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on your 34th General Assembly.

The Cooperative Development Authority (CDA) is very grateful to have the LKBP as one of the reliable partners of the authority in fulfilling its commitment to promote social justice and equity as well as in liberating those in the marginalized sectors into the mainstream of development process through cooperativism.

According to the US Agency for International Development (USAID), “where there are cooperatives, the economic life of the people is better.” Indeed, through the years, the cooperatives are proven as effective tool that unfetter the control of the oligarchs in a highly skewed society.

As you conquer another year of success, continue to lead the way, constantly look for possibilities, soar above the challenges and most of all, sustain the momentum of unfolding possibilities that will complement the programs of the government in uplifting the lives of the poor particularly in the countryside.

Together, let us work hand in hand and be a standout team to advance cooperativism, which DNA is members-owned (no one shall be left behind), value-based and principles driven (not for profits but for service) and sustainable (social inclusion, ecological sustainability and good governance).

Let us empower the path to free those in the dark recesses of their thoughts and to be connected to the Core of the core of all beings – the Unseen, the Love and the Light called God – all for His greater glory!

SGD. ORLANDO R. RAVANERA
Chairman



Message

It is my honor to greet all officers, staff and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP), cheers to the celebration of your 34th Annual General Assembly!

LKBP's dedication to contribute in the economy and programs of government thru uplifting the lives of its members and the community where it belongs is truly commendable. The continuous growth of your members and wealth exhibits how you manage your resources and people well in attaining your goals. With your total resources amounting to 1.68B (as of 2019) implicates that you deserve various awards from partner organizations especially the Continuing Excellence Billionaire Cooperative given by City of Malolos Cooperative Development Council (CMCDC).

We, in the Cooperative Development Authority (CDA) supports your new vision to expand globally your impact to the community and lives of your members. May you always adhere to the values that has set you to where you are now and continue to be a model cooperative in your community.

God Bless us all!

SGD. MARIETA P. HWANG
Regional Director



Message

Through the years, Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) has shown resiliency in meeting the challenges of managing a growing Agrarian Reform Beneficiaries Organization (ARBO) and making it responsive to the needs of its members and the community it serves.

When we speak of successful ARBOs being assisted by the Department of Agrarian Reform (DAR), Ligas is always one of the brightest examples. DAR is tasked with empowering Agrarian Reform Beneficiaries in the countryside through the service facilities, organizational development, extension services, financing and dissemination of farm-based climate-resilient technologies. All of these interventions are geared towards making ARBs and ARBOs self-sufficient. Ligas is an example of what DAR envisions as a model ARBO. And we commend the men and women behind the success of the cooperative.

We are grateful to Ligas for its unwavering support and commitment to the programs of DAR in our continuing effort to serve our ARBs.

Congratulations!

SGD. ENGR. EMMANUEL G. AGUINALDO
Provincial Agrarian Reform Officer II



Message

In behalf of the Department of Trade and Industry Region 3, may we extend our warmest greetings to the men and women of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad as you celebrate your 34th Annual General assembly this 2020.

With all these years, you have successfully delivered your commitment to your constituents by providing not only quality products/services but also uplifting the lives of the people and contributing to the development of the rural communities all over Central Luzon.

The DTI acknowledges your commitment to develop and assist more entrepreneurs through our Shared Service Facility (SSF) program. We are confident that LKBP will remain as our active partner in reaching out to the needy but qualified and deserving micro and small businesses. Together, we can help achieve the goal of inclusive growth for all Filipinos.

It is hope that you continue to grow your memberships, develop more programs/projects, be a benchmark in leading innovations and a model to the other cooperatives in the country.

Again, Congratulations and God Bless!

SGD. ZORINA D. ALBANA
Assistant Regional Director



Message

For more than three decades, Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) has worked towards creating opportunities for people in rural communities in Bulacan, and now the entire Region III, to improve their quality of living. More than extending credit and other financial services, LKBP endeavored to empower its members by sharing with them knowledge and tools that equip them in charting their own paths towards improvement and self-reliance.

This is why LANDBANK has continued to partner with LKBP through the years. Our institutions both believe in harnessing the potentials of our people and in extending support to them so they can bring their dreams to fruition. Your continuous effort to reach out to the rural communities also resonates well with LANDBANK's thrust of financial inclusion, extending our reach to more of the unbanked and underserved areas.

As the LKBP gathers for your 34th Annual General Assembly this 2020, we, at LANDBANK, would like to extend our warmest regards to each and everyone of you who served as the driving force of the cooperative. We also extend our congratulations to the officers, management, and staff of LKBP, for another year of dedicated service to the organization, helping you stay on the path towards your goals.

We look forward to seeing LKBP grow further as it continues to help bring sustainable development to our people and communities, and we wish you the best as you take on these challenges.

Again, Congratulations to everyone at the Ligas Kooperatiba ng Bayan sa Pagpapaunlad.

SGD. CECILIA C. BORROMELO
President and CEO



Message

On behalf of the management and staff of the Development Bank of the Philippines (DBP), I extend my warmest greetings to Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on the occasion of its 34th Annual General Assembly.

Cooperatives like LKBP, armed with the goal of poverty reduction through the staunch promotion of economic, social and human development in communities, are strategic to turning our shared vision of inclusive growth into a reality. With your track record and achievements for your continuing efforts to make life better for members and the local communities, the past 33 years for LKBP has undoubtedly been rewarding, fruitful, and inspiring. Further attesting to your continuing relevance and responsiveness are the growth trends in your cooperative's membership, programs, and development projects, as well as your various products, services, and benefits that have considerably helped improve your members' way of life.

LKBP's continuing success story is also an affirmation of the consistent effectiveness of DBP's thrust to tap on the grassroots reach of cooperatives in bringing assistance to sectors who need it most. Recognizing the importance of productive collaborations, DBP has relied heavily on its partnerships with other stakeholders in pursuit of its developmental mission -- to the point that the acronym of the name of our Bank, DBP, can also mean "Development By Partnership." Without the support of our strategic partners like you at LKBP, other government agencies, and the private sector, DBP cannot effectively fulfill its role as a catalytic government financial institution for a progressive and prosperous Philippines.

We earnestly believe in the spirit of cooperativism as effectively exemplified by LKBP. DBP is particularly proud to be a part of your unwavering efforts to provide more economic opportunities in Central Luzon, particularly in the provinces of Bulacan, Pampanga, Bataan, and Nueva Ecija, and in your capacity to uplift the lives of our Filipinos in the countryside. The development of our nation will never materialize if there are sectors that will be left behind. It is in this context that DBP, along with its affiliate organizations and partners like the LKBP, tirelessly works to provide development programs and services that advance our collective dream of inclusive, countrywide growth.

DBP wishes everyone at LKBP – its dedicated officers, leaders and members – more power. May our shared belief in the power of partnership, commitment, and hard work continue to flourish and push us to achieve more towards bringing about economic inclusion.

SGD. EMMANUEL G. HERBOSA
President and Chief Executive Officer



Message

In behalf of the Provincial Government of Bulacan, it is my honor to greet Ligas Kooperatiba ng Bayan sa Pagpapaunlad for your 34th Annual General Assembly!

The many years of your meaningful existence is a testament to the strength of your passion and solidarity towards the goals of your organization. I laud your continuous commitment to help one another in the attainment of your dreams.

Dubbed as the Cooperatives Capital of the Philippines, our Province prides itself for the notable contributions of our cooperatives in helping uplift the lives of our citizens. You are our tenacious and reliable ally in cementing the foundations of a stalwart economy.

I hope that you will continue the journey as a family who shares the joys, hardships and successes of life in the pursuit of a better future for all your members.

Mabuhay po kayo!

SGD. DANIEL R. FERNANDO
Governor



Message

I am honored and pleased to send my greetings and best wishes to the officers, members and staff of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on its 34th Annual General Assembly on March 28, 2020.

During its more than three (3) decades of cooperative journey, Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) has proven that the heart, dedication, efficiency, strong will and solidarity of officers, members and staff to serve the members count the most in the face of all challenges and adversities. Keep up the good work!

I congratulate the entire workforce, the pillar behind the success, development and stability of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP). May it continually grow and prosper together with all the members, their families, and the community.

I hope that Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) will continue to positively influence the lives of our citizens, especially those at the grassroots level. May this general assembly serve as a venue to create more programs that will allow our people to improve their living conditions. I trust that you and your members will further unite towards our goals of inclusive growth, lasting prosperity and real change.

I wish you a productive and dynamic gathering.

SGD. DENNIS 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 34th Founding Anniversary and Annual General Assembly this coming March 28.

Over the years, you have managed to sustain and continue your Integrated Transformation Program geared towards the attainment of your vision of becoming a globally competitive cooperative committed to provide excellent and quality financial and social services to the Filipinos.

Just like the years prior to this, your organization has continually lived up to its mission by sending a clear message to the general public, especially to the sectors that you serve, that you are on the right track towards providing them more progressive and sustainable future.

We Bataeños firmly believe that LKBP is one of our formidable partners in the attainment of our vision that by the year 2020, Bataan will have the lowest poverty incidence resulting from quality 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 a grander and more meaningful anniversaries.

SGD. ALBERT S. GARCIA
Governor



Message

Dear *Officers and Members of the Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP)*,

It is with pride that we extend our warmest congratulations to the Ligas Kooperatiba ng Bayan sa Pagpapaunlad for its 34th Founding Anniversary.

As one of the prime movers of modernization, the local government encourages the transformation of cooperatives to organizations that not only uplift the quality lives of its members, but also comply with social issues and environmental concerns.

LKBP is currently one of the billionaire cooperatives in the city. With total resources of P1.68 billion in 2019, it is our hope that you will continue to infuse innovative ideas for service quality improvement and pursue your programs and projects anchored on your new vision of a globally competitive cooperative in a seamless ASEAN economic community as cited in your Medium-Term Plan for CY 2016-2020.

May you always be committed to work for the interest of the people for the development of the City of Malolos.

Mabuhay and may God bless you all!

Very truly yours,

SGD. ENGR. GILBERT T. GATCHALIAN
City Mayor



Message

Pagbati sa Ligas Kooperatiba ng Bayan sa Pagpapaunlad!

Sa ika-34 Pangkalahatang Pagpupulong ng mga Kasapi ng inyong Kooperatiba ay nalulugod ang inyong linkod sa haba ng panahon ng inyong pagtulong sa pag-aangat ng kabuhayan ng marami sa ating kababayan.

Hindi matatawaran ninuman ang matapat at mahusay ninyong pangangasiwa sa kooperatibang ngayon ay labis na pinagkakatiwalaan ng marami sa atin.

Batid ko pong hindi matitinag ng anumang pagsusubok ang katatagan ng samahang ito dahil na rin sa basbas ng Maykapal at matuwid ninyong pamamahala.

Huwag sanang manghinawa ang sinuman sa inyong kooperatiba upang patuloy itong makatulong hindi lamang sa mga kasapi nito kungdi maging sa mga kababayan nating umaasa dito.

Maging matatag tayo sa ating mga adhikain at patuloy tayong mangarap nang mas masagana at kaaya-ayang kinabukasan.

Muli ang aking pagbati sa Ligas Kooperatiba ng Bayan sa Pagpapaunlad.

Maraming salamat po at MABUHAY tayong lahat!

SGD. AMBROSIO C. CRUZ, JR.
Punong Bayan

Message



Warmest greetings to all Dinalupiheños.

I take pleasure and honor in extending our congratulations to the cooperators, officers, staff and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on the occasion of your 34th Founding Anniversary and Annual General Assembly with the theme, “Moving forward on sustainable future touching both economic and social piece.”

Boutros Boutros-Ghali once said that “Cooperative enterprises provide the organizational means whereby a significant proportion of humanity is able to take into its own hands the tasks of creating productive employment, overcoming poverty and achieving social integration.”

Thank you for extending your services to the people of Dinalupihan, Bataan . I am looking forward to a more fruitful partnership with you as we both journey in achieving our visions and missions for our constituents.

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

Congratulations to the officers, staff and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad on this memorable occasion of your 34th Annual General Assembly!

I can just imagine the challenges you have had to confront and hurdle since your humble beginning thirty-four years ago. Having attained the status of what you are now attests to the selfless and dedicated service each of you has shared from the lowliest member to the highest officer to enable your organization to stand the test of time.

The contributions you have made to the country's economy and your extensive support to various programs of government intended to uplift the lives of the poor particularly those in the countryside, are truly commendable and worth emulating.

City of Balanga lauds your efforts to raise the quality of life not just of your members, but also of the communities where you have a presence.

Mabuhay po kayo!

And may GOD continue to bless your endeavors!

SGD. HON. FRANCIS ANTHONY S. GARCIA
City Mayor



Message



Happy founding Anniversary LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD (LKBP) and congratulations on the occasion of your 34th Annual General Assembly.

I observed that before your actual assembly, you arranged pre-activities such as medical mission and trade fair, among others. I must admit, I admire these pre-activities, as they are a semblance of community services, which the government supports because it eases certain governmental tasks and at the same time promote shared responsibility between us and the people through the civil society organization.

Speaking of which, LKBP, as an accredited civil society organization kept its promise to deliver community service. And for that we thank you.

I am confident that you will continue on your role as a cooperative with integrity, a community helper, and a committed institution in bringing about development to all.

Mabuhay to LKBP, and again Happy Founding Anniversary!

SGD. VIANCA LITA VENZON-GOZON
City Vice Mayor

CHAIRPERSON'S MESSAGE

My warmest greetings to all the members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad as we celebrate our 34th Year of Founding Anniversary. We welcome you all in the day of our most important occasion, the celebration of Annual General Assembly.

Looking in the past decades, LKBP's growth is remarkable on how much we have accomplished, not only in terms of financial performance but in our steadfast dedication to help members and the communities. The economic situation of this Cooperative in nowadays has proven its sustainability and viability over challenges.

As we continued to provide better products and services, programs and innovations, and purposive business undertakings, we are committed to deliver whatever beneficial to the welfare of members bringing a high returns to their investment. We believe in the significance of members' contribution in the equity of LKBP, it is our profound intent to give you the best harvest of our economic sustainability.

We are all co-owners of this Cooperative, working as partners together, and helping to further strengthen its stability for everyone's benefit. First and foremost, we look at our organization from the point of view of our members, giving them all advantages at all times. We endeavor to be the best at anything and everything we do.

We believe that in the coming years and decades, LKBP will continue to flourish and shine. By that time, a new generations of strong people, full of wisdom and capabilities will continue to give LKBP a meaningful destiny in helping people and uplifting the communities.

It is my great privilege to become part of you and impart my capacity to lead and give direction to this Cooperative over years. I am very thankful to your support.

My sincere greetings and congratulations to all of you!

SGD. LUCILA J. PUNONGBAYAN
Chairperson
LKBP Board of Directors



DIRECTORY OF LKBP OFFICES

BULACAN BRANCHES



HEAD OFFICE
Ligas, City of Malolos, Bulacan



STA. RITA BRANCH
Sta. Rita, Guiguinto



TUKTUKAN BRANCH
Tuktukan, Guiguinto



BALIUAG BRANCH
Tangos, Baliuag



SAN MIGUEL BRANCH
Salangan, San Miguel



CABANAS BRANCH
Longos, City of Malolos



MARILAO BRANCH
Abangan Sur, 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, Dinalupihan

LKBP PRODUCTS AND SERVICES

FINANCIAL SERVICES

- Loan Products
 - > Productive Loan-Type
 - Agricultural Loan
 - Enterprise Loan
 - Business Asset Acquisition Loan
 - > Provident Loan-Type
 - Personal and Household Consumption Loan
 - Emergency Loan
 - Household Asset Acquisition Loan
 - Memorial Lot
- Deposit Products
 - > Regular Savings
 - > Regular Time Deposit
 - > Special Time Deposit
 - > OF Koop-Pamilya Savings
 - > Kiddie Savings
- Share Capital Products
 - > Common Shares
 - > Preferred Shares
 - > Redeemable Preferred Shares
- Insurance Products
 - > Loan Protection Plan
 - > Accident Insurance Plan
 - > Student Accident Insurance
 - > Fire Insurance
 - > Comprehensive Insurance
 - > Money, Security, Payroll and Robbery Insurance Plan

ALLIED SERVICES

- Garments Printing and Embroidery
- Clinic and Laboratory
- Hardware
- Facilities
- LKBP Restaurant (Cabalen)

SUBSIDIARIES

- Ligas KBP Foundation, Inc.
- LKBP Integrated School, Inc.
 - > Pre-Elementary
 - > Elementary
 - > Junior High School-
 - > Senior High School
- Easy Job Industrial Services, Inc.

OTHER PROGRAMS

- Tulungan Program
- Livelihood Programs
- Integrated/Organic Farming
- SSS Services

BOARD OF DIRECTORS



LUCILA J. PUNONGBAYAN
Chairperson



BENJAMIN P. TOLOSA
Vice-Chairperson



LOURDES S. ARCEO
Member



MA. REMEDIOS S. CARINGAL
Member



REBECCA G. DE JESUS
Member



LOIDA D. HILARIO
Member



CECILIA C. REYES
Member



LUZVIMINDA A. GUINA
Treasurer



ROSALIE S. MILAN
Secretary

COMMITTEES

Audit 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

Education and Training Committee

BENJAMIN P. TOLOSA
Chairperson
PERLA B. LAXA
Vice-Chairperson
MARIA CECILIA L. SANTIAGO
Secretary
MAY V. ESPIRITU
Member

Gender and Development Committee

LOIDA D. HILARIO
Chairperson
ELIZA S. AQUINO
Vice-Chairperson
MANOLITO M. PASCUAL
Secretary

Ethics and Governance Committee

CATALINA DJ. SANTIAGO
Chairperson
EMILIA M. PASCUAL
Vice-Chairperson
CECILIA S. LEONCIO
Secretary

Mediation and Conciliation Committee

ATTY. DARYL G. LIANGCO
Chairperson
RODOLFO C. CRUZ
Vice-Chairperson
FILOMENA P. BALAGTAS
Secretary

Technical Services Committee

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

MANAGEMENT COMMITTEE



JULITA D. NAZAR
Chief Executive Officer



JOCELYN J. MAPOY
Financial Services
Manager



MAY V. ESPIRITU
Allied Services
Manager



ROSALIE S. MILAN
Administrative
Manager



MARILETTE A. AVENDAÑO
Finance
Manager

MANAGEMENT STAFF

• OFFICE OF THE CEO •

JULITA D. NAZAR
Chief Executive Officer
MA. CATLEYA DC. HENDIVE : Executive Assistant
ABBYGALE O. BARON : Digital Marketing Officer

• FINANCE DEPARTMENT •

MARILETTE A. AVENDAÑO
Finance Manager
Accounting Unit
MARIA LOURDES A. NARCISO : Accounting Specialist-Branch Accounting
CLARITA E. MILANA : Accounting Specialist-Allied Services Accounting
CONCEPCION D. TAGADTAD : Accounting Specialist-Allied Services Accounting
LUCELLE DIVINE F. BUIDON : Accounting Assistant-Branch Accounting
JALLENE KAY C. PADIGOS : Accounting Assistant-Payroll

Treasury Unit

MONICA S. VENTURA
Treasury Supervisor
MICHAEL M. SANTIAGO : Treasury Specialist-Fund Sourcing

• ADMINISTRATIVE DEPARTMENT •

ROSALIE S. MILAN
Administrative Manager
Human Resource Unit
JUDY ANNE P. PALILEO
HR Supervisor
MA. NERISSA S. REYES : HR Specialist-Employee Relation
Administrative Unit
IRENNEE N. SANTIAGO : Administrative Specialist-Purchasing and Inventory
AL T. LAZARO : Administrative Assistant-Maintenance
AUGUSTUS P. RONDOLOS : Maintenance Personnel
MARK ANTHONY T. DELA CRUZ : Driver
REYMOND C. MERCADO : Driver
JOEL A. BULLO : Utility Personnel
Information Technology Unit
PRECIOUS JEWEL ANN S. REYES
Acting IT Supervisor
MICHAEL D. PAGSANJAN : IT Specialist-Hardware and Supplies
JAYSON A. FIGUEROA : IT Assistant-System Management
MAC VINCENT C. VILLAFUERTE : IT Assistant-Multimedia

• INTERNAL AUDIT DEPARTMENT •

LOREN DC. CARPIO
Internal Audit Supervisor
SIMEON S. NAPUTO : Auditor
DARLYN GRACE N. TANGILE : Auditor

• FINANCIAL SERVICES GROUP •

JOCELYN J. MAPOY
Financial Services Manager
MANOLITO M. PASCUAL
Area Manager 1
MARCIANO C. DELA CRUZ : Credit Specialist-Property Appraisal and Investigation
MARIO V. GIMENO, JR. : Credit Specialist-Delinquency Management
DARLENE S. MANIEGO : Credit Specialist-Remedia Management
EILEEN JEI D. SANTIAGO : Financial Services Specialist-Cooperative Assurance

Sta. Rita Branch

ALEJANDRO D. RAMOS
Branch Manager
ARIEL G. MADRELEJOS : Account Officer
MELVIN DP. BAUTISTA : Account Officer
CHRISTOPHER G. GANELO : Account Officer
HONEY LYN R. CUNDANGAN : Teller
ANNIE P. BALAGTAS : Bookkeeper
RAZEL STA. ANA : Branch Assistant

Tuktukan Branch

GLAIZA P. TEODORO
Officer-in-Charge
DANTE A. VILLANUEVA : Account Officer
EMMANUEL V. CLEMENTE : Account Officer
MICHAEL V. JACINTO : Account Officer
MARY ROSE P. ESGUERRA : Bookkeeper
ABIGAIL B. LANDAYAN : Teller

Baliuag Branch

HILARION S. PAGSANJAN
Branch Manager
JAYSON S. MARIANO : Account Officer
CHRISTOPHER H. TERENCIO : Account Officer
GERALD MONICO C. HILARIO : Account Officer
REYCEL M. SANTIAGO : Bookkeeper
ROSANNA L. SANTOS : Teller

San Miguel Branch

GRACE T. DELA CRUZ
Branch Manager
ELSA V. ADRIANO : Account Officer
CONRADO DG. LABASAN, JR. : Account Officer
SHAEN RAYE H. LIM : Account Officer
ANNABELL C. GATCHALIAN : Bookkeeper
KAZIELYN JOICE L. ALCANTARA : Teller

Gapan Branch
GAYLORD S. LIM
 Branch Manager

ALFREY S. GATBUNTON : Account Officer
 ERWIN DL. STA. MARIA : Account Officer
 ROBERTO B. MENDOZA, JR. : Account Officer
 PAUL ALVIN P. CASUGA : Bookkeeper
 IRISH S. ISON : Teller

Cabanas Branch
EMMANUELLE DC. ROBLES
 Officer-in-Charge

ALEXIS V. LITERAL : Account Officer
 MARLON J. VALENCIA : Account Officer
 RYAN E. GASPAR : Account Officer
 KARLA MAER P. PASCUAL : Bookkeeper
 ELAISANELLE L. MONREAL : Teller

Marilao Branch
MARY GRACE M. ELIZON
 Branch Manager

JOSE PERCIVAL E. VERASTIGUE : Account Officer
 JOWELL T. DELA CRUZ : Account Officer
 LINDSEY U. NAVARRO : Bookkeeper
 ANNA CRISEL MARZAN : Teller

Balanga Branch
JACQUILINE M. IGNACIO
 Branch Manager

ROSITA L. CALMA : Account Officer
 EMIL U. MADRIAGA : Account Officer
 LIEZEL ANN S. FERNANDO : Bookkeeper

JENNELYN G. BUNSOY : Teller

Dinalupihan Branch
FIDEL C. DELA CRUZ, JR.
 Branch Manager

JAYSON Q. PINEDA : Account Officer
 ESMAEL C. ORIBELLO : Account Officer
 SHELLA MARIE M. PINEDA : Bookkeeper
 RENNA ANN B. BAGTAS : Teller

Apalit Branch
NICANOR D. SILVESTRE
 Officer-in-Charge

MARVIN S. CUNDANGAN : Account Officer
 ADRIAN C. MENDOZA : Account Officer
 ANA ROSE L. SANTOS : Bookkeeper
 REZZY JHANE P. MASANGCAY : Teller

- ALLIED SERVICES GROUP -

Hardware
BILLY JOEL A. SILLANO
 Hardware Supervisor

JOCELYN C. CAYANAN : Hardware Assistant-Storekeeper
 HONUEL CHRISTIAN C. SALTIN : Hardware Assistant-Driver
 ALVIN V. LITERAL : Hardware Assistant-Helper
 ROBERT V. AMIGABLE : Hardware Assistant-Hollow Blocks Maker

Clinic
BRENDA R. BANTILES
 Clinic Supervisor

RANDOLF EINSLEY P. ERO : Medical Technologist
 ROSCHELLE A. PANDATU : Clinic Assistant/Nurse
 FANE CRIA G. VILLAFUERTE : Clinic Assistant/Laboratory Technologist

Garments/Embroidery
LUZVIMINDA A. GUINA
 Garment Supervisor

CELESTINA P. DEL MUNDO : Sewer
 MARY ROSE C. FLORES : Sewer
 LEONCIA J. DELA PEÑA : Sewer
 MARILOU N. BALAGTAS : Sewer

Facilities
RODRIGO G. MENDOZA
 Facilities Supervisor

JONATHAN C. DELA CRUZ : Utility Personnel
 ALEXANDER F. SANTIAGO : Utility Personnel
 LIMCHING R. LIM, III : Utility Personnel

EMILIA M. PASCUAL : Consultant
 CECILIA S. LEONCIO : Registrar
 MARIAN D. JACINTO : Finance Officer/Teacher
 JULIANA S. TULLAO : Coordinator/Teacher
 NORMA S. DE GUZMAN : Coordinator/Teacher
 KRISTINE GRACE G. MAGCAMIT : Guidance Counselor
 JAYSON B. SACLOLO : IT Personnel
 DIANA MARIS G. ALCORIZA : Teacher
 JOEMAR P. BALALA : Teacher
 REZIE ANN T. BAUTISTA : Teacher
 RIZZA DC. CAHIWAT : Teacher
 MARICRIS P. CANUEL : Teacher
 LORNALYN D. CRUZ : Teacher
 CARMINA N. DE GUZMAN : Teacher
 CHRISTIAN BERN S. DELA CRUZ : Teacher
 JONALYN S. JAVATE : Teacher
 EMIL JOHN C. LANDICHO : Teacher
 JENNILYN S. MALIGMAT : Teacher
 MARY ROSE T. MORACA : Teacher
 LUDWIG T. PASCUAL : Teacher
 TIM CLAUDE A. PINEDA : Teacher
 CORNELIA S. SANTIAGO : Teacher
 MYLENE C. SANTIAGO : Teacher
 TREENA SOPHIA S. SORE : Teacher
 JAYPEE C. TORRES : Teacher
 ERNESTO M. LEONCIO : Driver/Messenger
 ALLAN F. SANTIAGO : Utility/Messenger
 EDUARDO G. RAMOS : Utility
 EDELIZA H. BATALLA : Lady Guard
 MADEL S. SATURNINO : Canteen OIC/Cook
 IMELDA S. AGRAMON : Canteen Helper
 NERIZA S. SANDIL : Canteen Helper

- SUBSIDIARIES -

Easy Job Industrial Services, Inc.
DARLENE S. MANIEGO
 Operation Supervisor

SUNSHINE O. MARIANO : HR Assistant-Recruitment and Payroll
 MA. DOROTHY JOY B. VILLAVARDE : HR Assistant-Recruitment and Payroll
 REYMAR T. CASIMIRO : Liaison Staff

Ligas KBP Foundation, Inc.
ELIZA S. AQUINO
 Program Head

GLEN EDWARD T. DEL PILAR : Program Staff
 ROSELYN DR. BERNABE : Program Staff

LKBP Integrated School, Inc.
JOSEFINO S. PINGOL
 Principal

REMEDIOS C. GREGORIO : Assistant Principal

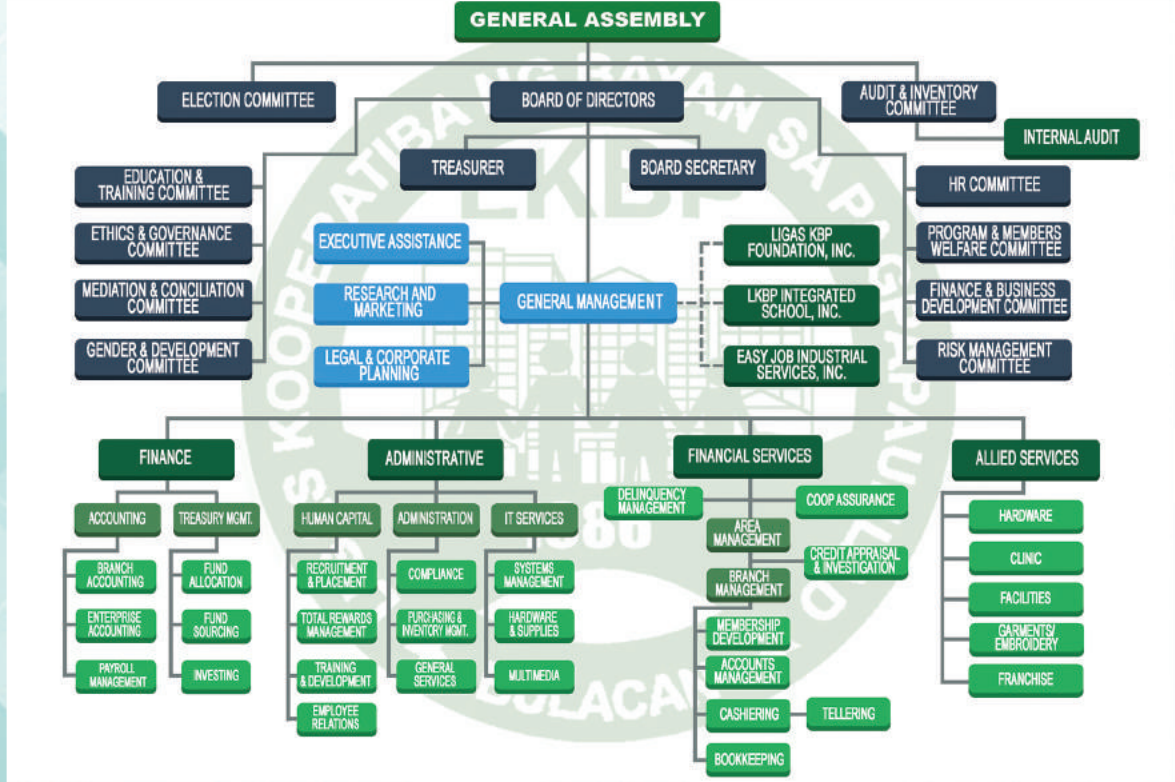
Security Personnel

PORFERIO S. ANDRADA, JR. : Corporate Office
 JERALD D. LECES : Corporate Office
 MELTON E. MACASPAC : Main Branch
 JOEL M. PARDIÑAS : Main Branch
 ARMANDO J. MADAYAG : Main Branch
 LUISITO D. CONTRERAS, JR. : Tuktukan Branch
 RODERICK N. BANDONG : Baliuag Branch

Medical Assistance

LYZEIL E. QUIÑONEZ, MD : Pediatrician
 JOSE RAYMUNDO R. CARLOS, MD : Internal Medicine
 HARLEE P. ILAO, MD : Radiologist
 RHODERICK M. CRUZ, MD : Pathologist
 JOVAN S. MAMOLO, RRT : Radtech

LKBP ORGANIZATIONAL STRUCTURE



MANAGEMENT REPORT

CEO Report

It affords me great joy to welcome you all to this year's Annual General Meeting, celebrating not only our 2019 accomplishments but also 34 years' worth of LKBP achievements.

I wanted to start by thanking you all for joining LKBP in its journey for the past 34 years; your unwavering support throughout the years is indicative of the steps we've made in the right direction, and of the possibilities of what could be as we continue on this path.

2019 Year in Review

As LKBP joined the cluster of a billionaire coop in the Philippines, strategic realignment, re-engineering of organizational structure, standardization of all work plans and activities, redefining products and services are among the important phases that we took last 2019. This aims to refocus our passion for the needs of today's members and stakeholders, and refreshing our purpose to inspire our people to push for more.

We understand the grandness of these actions not just to show our same passion and purpose that our 30 founders routed when they established LKBP 34 years ago, but also to add our flavor to the mixture.

These activities came at the perfect time and allowed us to specify a clear baseline to capitalize on the chance to enter our 34th year refreshed and strengthened.

The changes we took in charge during the last calendar year have prepared us for 2020: to enter our 34th year guided and confident.

2019 Activities & Undertakings

- MOA signing with Vista Mall and Cabalen Restaurant to enter into Food Franchise Business as part of program innovation of LKBP and new coop venture creating job opportunity;
- Introduction of Point of Sale (POS) facility to introduce cashless purchase, loan payment and cash out transactions acceptance thru card terminals;
- Entered into the SSS accreditation program on Collection and Non-Collection Services as Partner Agent to provide a convenient facility for members to pay their contributions and other obligations;
- Renewal of Credit lines from funders to secure enough funding requirements of all LKBP programs;
- MOA signing from different schools in the region as a program partner on the immersion program for K-12, Adopt-A-School program and Brigada Eskwela to support the education sector as part of Department of Education program;
- Acceptance of Deed of Donation of sewing and printing machineries from the Department of Trade and Industry (DTI) in support to the Shared Service Facility (SSF) program promoting entrepreneurship mindset among members;
- Participation in trade fairs and matching activity to advertise our products and services and discover job opportunities while establishing new business relationship;
- Participation on a field tour of Greening Project of DTI to promote environmental awareness on the day to day processes of our business;

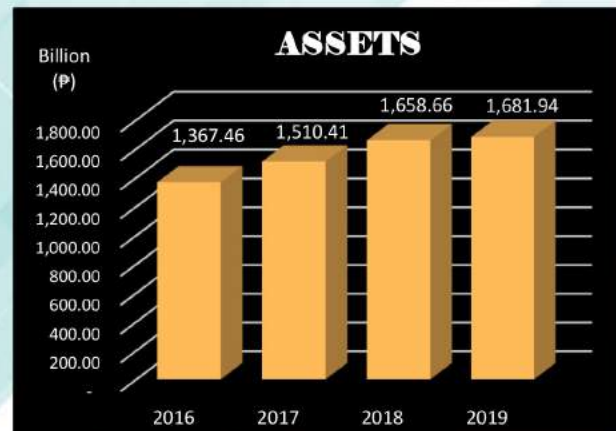
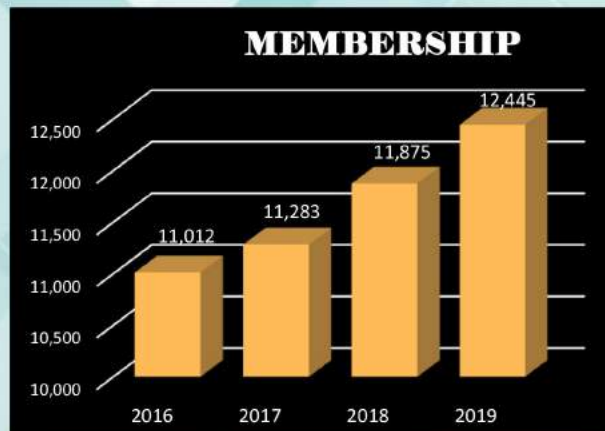
MANAGEMENT REPORT

- Participation in Job Fairs conducted by the Department of Labor and Employment (DOLE), Public Employment Service Office (PESO), and Technical Education and Skills Development Authority (TESDA) to generate engagement;
- Purchase of fully automated blood chemistry machines and other clinical lab equipment for upgrading of clinic services and installations;
- Purchase of computerized embroidery machines and upgraded sewing machineries for Garments and Printing Services to ease production and give efficient delivery of product;
- Conducted Annual Medical Mission and Blood Letting Activity in support of our health plan activities;
- Conducted Annual Thanksgiving Party and Team Building Activity not only to provide relaxation, but to develop teamwork and collaboration, thus improving productivity in the workplace;
- Participation of Annual Assembly of Coop Federations, stakeholders' summit, educational and investment forums, radio guesting, trainings and seminars in support to coop sector activities and obtain other business opportunities that will be beneficial to LKBP and communities;
- Hosting of Lakbay-Aral of various organizations to extend and share our coop best practices and develop linkages as well;
- Commissioning of LKBP Hymn to instill thru lyrics and music the coop noble mission.

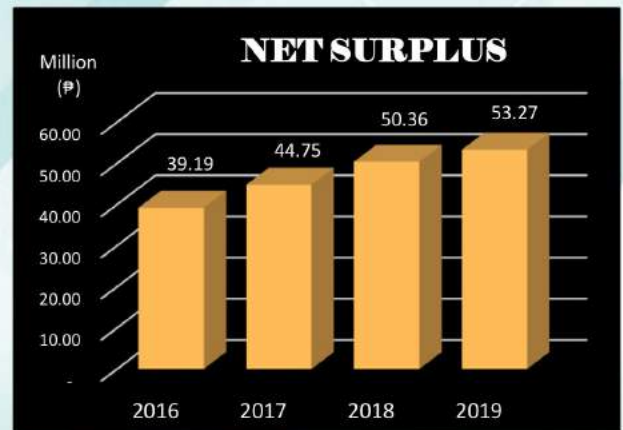
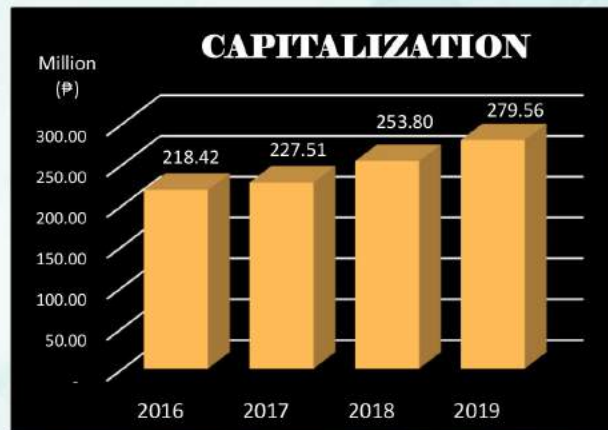
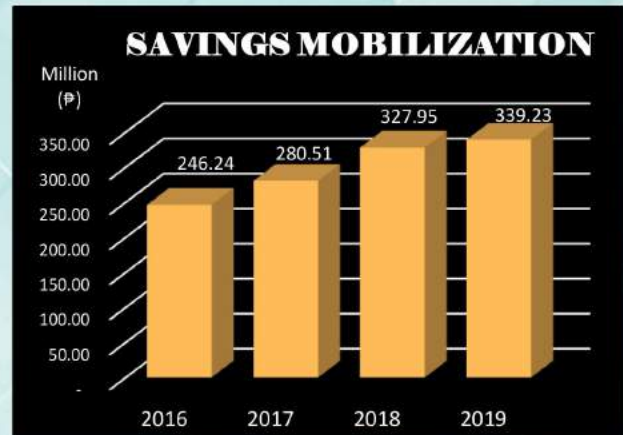
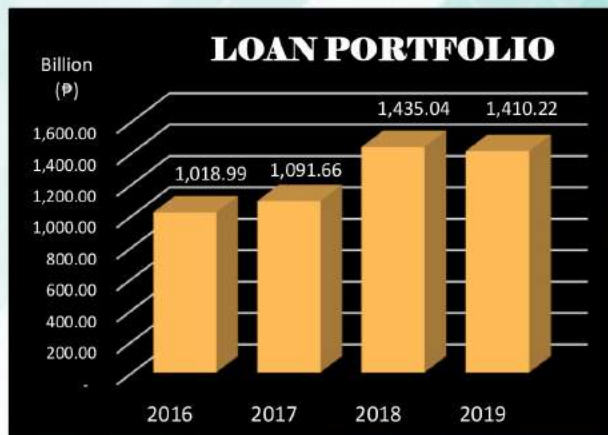
These are some list of the undertakings we took last 2019 and all of these will not be possible without the help of our program partners and stakeholders. We also recognize the travails of the greatest resources of LKBP, our **People**. My salute to 169 hardworking and competitive men and women of LKBP.

2019 Numbers & Key Result Areas Indicators

One measurement for success are numbers. We are measuring thru various indicators to assess our operating performance over the years. Proudly, our numbers speak for us. All the hard work and persistence of our founders, former and current officers, and staff pays off. These numbers are not entirely pleasing in our eyes, but it will guide us beyond our expectations and dreams.



MANAGEMENT REPORT



Details of Interest on Share Capital and Patronage Refund for the past four years presented as follows:

INTEREST ON SHARE CAPITAL		
YEAR	AMOUNT	RATE
2019	25,909,580.63	14%
2018	23,061,863.77	14%
2017	20,081,686.29	14%
2016	19,204,554.31	14%

PATRONAGE REFUND		
YEAR	AMOUNT	RATE
2019	11,914,624.67	8%
2018	12,692,963.78	8%
2017	9,450,205.30	7%
2016	8,230,523.27	6%

LKBP 34 years is not all about the numbers. But, more than that, this is about the success that we have experienced in the lifetimes of our members and the growth in the communities we are working with.

LKBP is 34 and fabulous; building dreams, stronger than ever before, and come prepared to press the boundaries.

God bless the cooperative campaign. God bless LKBP!

SGD. JULITA D. NAZAR
Chief Executive Officer

LKBP IN ACTION



LKBP IN ACTION



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 Pagtatangkilikan Hall of Fame Awardee** (Bulacan Provincial Government)
- **Information Technology Enabled Maturity Assessment Award/ITEMA** (Department of Agrarian Reform)
- **Continuing Excellence Billionaire Cooperative** (City of Malolos Cooperative Development Council)
- **Most Prolific Cooperative** (Regional Cooperative Development Council)
- **Top Producer Award** (Climbs Life and General Insurance Cooperative)
- **Outstanding Valued Partner** (National Confederation of Cooperatives/Network Cooperative Consolidated Bank)
- **Blood Partner Award** (Philippine Red Cross - Bulacan Chapter)
- **“Sipag” Award - Most Outstanding Cooperative for Luzon** (National Livelihood Development Corporation)



CRISTINA DELA CRUZ-SALAZAR

Certified Public Accountant

#2429 Villarica Homes, Lolomboy, Bocaue, Bulacan

Mobile # Globe 09063449528 Smart 09395525183

INDEPENDENT AUDITOR'S REPORT

**To the Board of Directors and General Assembly of
LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD**

Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan

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, 2019 and 2018, 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, 2019 and 2018, 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 audit was 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 February 18, 2023

BIR Accreditation No. 05-006016-001-2018 valid until March 23, 2021

PTR No. 4247280 issued January 10, 2020

Malolos City, Bulacan

March 09, 2020

Bocause, Bulacan

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

STATEMENT OF FINANCIAL CONDITION

As of December 31, 2019 and 2018

(Amounts in Philippine Pesos)

	Notes	2019	2018
<u>ASSETS</u>			
Current Assets			
Cash and Cash Equivalents	4,7	186,870,259.31	141,440,110.27
Loans Receivable, net	4,8	1,321,906,048.86	1,354,555,417.80
Trade and Non-Trade Receivables	4,9	44,874,505.87	50,444,326.38
Other Current Assets	4,10	10,316,788.30	4,498,363.35
Total Current Assets		1,563,967,602.34	1,550,938,217.80
Non-Current Assets			
Investment in Non-Marketable Equity Securities	4,11	46,553,484.12	41,294,602.20
Property and Equipment, net	4,12	54,697,617.20	56,226,960.53
Other Non-Current Assets	4,13	16,719,257.99	10,199,264.91
Total Non-Current Assets		117,970,359.31	107,720,827.64
TOTAL ASSETS		1,681,937,961.65	1,658,659,045.44
<u>LIABILITIES</u>			
Current Liabilities			
Deposit Liabilities	4,14	245,797,303.16	238,927,078.62
Trade, Non-Trade and Other Payables	4,15	114,301,609.74	96,675,520.24
Short-Term Loans Payable	4,16	672,605,628.20	726,049,942.97
Total Current Liabilities		1,032,704,541.10	1,061,652,541.83
Non-Current Liabilities			
Long-Term Deposits	4,17	93,432,567.96	89,019,362.48
Long-Term Loans Payable	4,18	123,469,543.10	116,246,781.87
Guaranty Deposits	4,19	500,000.00	500,000.00
Other Non-Current Liabilities	4,20	64,083,054.64	59,436,022.56
Total Non-Current Liabilities		281,485,165.70	265,202,166.91
Total Liabilities		1,314,189,706.80	1,326,854,708.74
<u>EQUITY</u>			
Members' Equity			
Paid-up Share Capital	4,21	245,000,000.00	220,000,000.00
Deposit for Share Capital Subscription	4,22	34,555,332.87	33,797,130.42
Donations/Grants	4,23	23,082,699.39	24,185,625.60
Statutory Funds	4,24	65,110,222.59	53,821,580.68
Total Equity		367,748,254.85	331,804,336.70
TOTAL LIABILITIES AND EQUITY		1,681,937,961.65	1,658,659,045.44

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

STATEMENT OF OPERATIONS

For the Years Ended December 31, 2019 and 2018
 (Amounts in Philippine Pesos)

	Notes	2019	2018
Revenues			
Interest Income from Loans		148,418,789.70	158,031,376.31
Service Fee and Other Charges		11,562,561.73	23,226,870.88
Membership Fees		420,700.00	462,200.00
Miscellaneous Income	4,25	14,205,078.73	16,716,918.07
Gross Revenues		174,607,130.16	198,437,365.26
Less: Operating Expenses	4,26	122,347,148.18	149,091,999.83
NET SURPLUS Before Other Items		52,259,981.98	49,345,365.43
Add: Other Items			
Donation and Grant Subsidy		1,013,546.62	1,013,546.62
NET SURPLUS (For Allocation)		53,273,528.60	50,358,912.05
Net Surplus Allocation			
Reserve Fund		8,523,764.58	7,553,836.81
Coop Education and Training Fund-local		799,102.93	1,007,178.24
Due to CETF-Apex		799,102.93	1,007,178.24
Optional Fund		3,729,147.00	3,525,123.85
Community Development Fund		1,598,205.86	1,510,767.36
Interest on Share Capital		25,909,580.63	23,061,863.77
Patronage Refund		11,914,624.67	12,692,963.78
Net Surplus As Allocated		53,273,528.60	50,358,912.05

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

STATEMENT OF CHANGES IN EQUITY

For the Years Ended December 31, 2019 and 2018
(Amounts in Philippine Pesos)

	Notes	2019	2018
Share Capital			
Authorized Common Shares, 325,000 shares at Php1,000.00 par value per share, Php325,000,000.00			
Subscribed Shares, Common		195,000,000.00	170,000,000.00
Less: Subscription Receivable		-	-
Paid-Up Share Capital, Common		195,000,000.00	170,000,000.00
Authorized Preferred Shares, 125,000 shares at Php1,000.00 par value per share, Php125,000,000.00			
Subscribed and Paid Share Capital, Preferred		50,000,000.00	50,000,000.00
Total Share Capital	4,21	245,000,000.00	220,000,000.00
Deposit for Share Capital Subscription	4,22		
Beginning balance		33,797,130.42	27,514,734.00
Add/(Less) Additions		758,202.45	6,282,396.42
Ending Balance		34,555,332.87	33,797,130.42
Donations/Grants	4,23		
Beginning balance		24,185,625.60	25,199,172.22
Add/(Less) Additions		(1,102,926.21)	(1,013,546.62)
Ending Balance		23,082,699.39	24,185,625.60
Statutory Funds			
Reserve Fund	4,24		
Beginning balance		33,523,485.90	25,969,649.09
Add: Credits - Share in Net Surplus from Operations		8,523,764.58	7,553,836.81
Ending Balance		42,047,250.48	33,523,485.90
Coop Education and Training Fund	4,24		
Beginning balance		2,903,320.12	2,923,540.31
Add: Credits - Share in Net Surplus from Operations		799,102.93	1,007,178.24
Less: Deductions/Utilization		(2,786,663.58)	(1,027,398.43)
Ending Balance		915,759.47	2,903,320.12
Optional Fund	4,24		
Beginning balance		8,076,316.38	5,354,853.23
Add: Credits - Share in Net Surplus from Operations		3,729,147.00	3,525,123.85
Less: Deductions/Utilization		(244,718.37)	(803,660.70)
Ending Balance		11,560,745.01	8,076,316.38
Community Development Fund	4,24		
Beginning balance		9,318,458.28	7,884,921.21
Add: Credits - Share in Net Surplus from Operations		1,598,205.86	1,510,767.36
Less: Deductions/Utilization		(330,196.51)	(77,230.29)
Ending Balance		10,586,467.63	9,318,458.28
Total Statutory Funds		65,110,222.59	53,821,580.68
Total Equity		367,748,254.85	331,804,336.70

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

STATEMENT OF CASH FLOWS

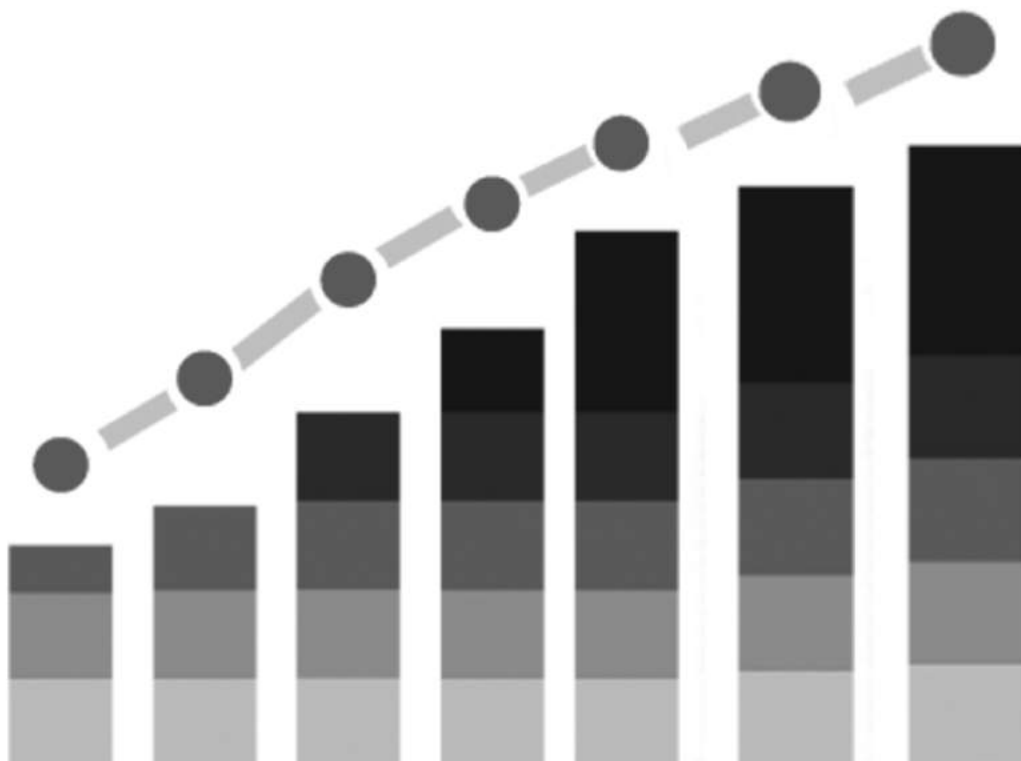
For the Years Ended December 31, 2019 and 2018
(Amounts in Philippine Pesos)

	Notes	2019	2018
Cash Flows from Operating Activities:			
Cash Provided by Operations:			
Net Surplus		53,273,528.60	50,358,912.05
Adjustments to reconcile net surplus to net cash provided by operating activities			
Depreciation	4,26	3,948,113.35	4,360,806.38
Provision for Probable Losses on Loans Receivable	4,26	8,652,798.78	19,839,777.94
Provision for Probable Losses on Investment	4,26	-	6,800,000.00
Changes in Assets and Liabilities			
(Increase)Decrease in:			
Loans Receivable	4,8	23,996,570.16	(344,844,366.50)
Trade and Other Receivables	4,9	5,569,820.51	(1,930,999.54)
Other Current Assets	4,10	(5,818,424.95)	10,529.38
Increase(Decrease) in:			
Deposit Liabilities	4,14	6,870,224.54	19,688,261.12
Trade, Non-Trade and Other Payables	4,15	14,757,608.82	7,714,791.18
Net Cash Provided by Operating Activities		111,250,239.81	(238,002,287.99)
Cash Flows from Investing Activities:			
Increase(Decrease) in:			
Investments	4,11	(5,258,881.92)	47,966,286.09
Short Term Loans Payable	4,16	(53,444,314.77)	51,727,390.86
Property and Equipment	4,12	(2,418,770.02)	(680,731.60)
Other Non-Current Assets	4,13	(6,519,993.08)	2,001,827.94
Net Cash Provided by Investing Activities		(67,641,959.79)	101,014,773.29
Cash Flows from Financing Activities:			
Increase(Decrease) in:			
Other Non-Current Liabilities	4,20	4,647,032.08	35,983,070.75
Long Term Deposits	4,17	4,413,205.48	27,746,521.09
Share Capital	4,21	25,000,000.00	20,000,000.00
Deposit for Share Capital Subscription	4,22	758,202.45	6,282,396.42
Long-Term Loans Payable	4,18	7,222,761.23	(38,803,091.90)
Donations/Grants	4,23	(1,102,926.21)	(1,013,546.62)
Statutory Funds	4,24	(3,361,578.46)	(1,908,289.42)
Distribution of Int. on Share Capital/Patronage Refund	4,15	(35,754,827.55)	(29,531,891.59)
Net Cash Provided by Financing Activities		1,821,869.02	18,755,168.73
Net Increase (Decrease) in Cash and Cash Equivalents		45,430,149.04	(118,232,345.97)
Cash and Cash Equivalents, beginning		141,440,110.27	259,672,456.24
Cash and Cash Equivalents, End	4,7	186,870,259.31	141,440,110.27

FINANCIAL HIGHLIGHTS

As of December 31, 2019 and 2018

	CY 2019	CY 2018	INC. (DEC.)
At Year-End (In Million Pesos):			
Total Assets	1,681.94	1,658.66	23.28
Loans Receivable	1,410.22	1,435.04	(24.82)
Deposit Liabilities	339.23	327.95	11.28
Members' Share Capital	279.56	253.80	25.76
For the Year Ended (In Million Pesos):			
Gross Revenues	174.61	198.44	(23.83)
Gross Expenses	121.34	148.08	(26.74)
Net Surplus	53.27	50.36	2.91
Distributed as follows:			
Reserve Fund	8.52	7.55	0.97
CETF - Local	0.80	1.01	(0.21)
CETF - Apex	0.80	1.01	(0.21)
Optional Fund	3.73	3.53	0.20
Community Development Fund	1.60	1.51	0.09
Interest on Share Capital	25.91	23.06	2.85
Patronage Refund	11.91	12.69	(0.78)
Net Surplus as Distributed	53.27	50.36	2.91
Rates:			
Dividends - Common/Preferred Shares	14%	14%	0%
Dividends - Redeemable Preferred Shares	4-7%	4-7%	0%
Patronage Refund	8%	8%	0%



LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Projected Statement of Financial Condition
As of December 31, 2020
(With Comparative Figures as of December 31, 2019 Actual)
(Amounts in Philippine Pesos)

	PROJECTED CY 2020	ACTUAL CY 2019	INC. (DEC.) %
ASSETS			
CURRENT ASSETS			
Cash and Cash Equivalents	188,452,298.08	186,870,259.31	
Loans Receivable, Net	1,652,382,561.08	1,321,906,048.86	
Trade and Non-Trade Receivables	45,996,368.52	44,874,505.87	
Other Current Assets	10,574,708.01	10,316,788.30	
Total Current Assets	1,897,405,935.69	1,563,967,602.34	21.32%
NON-CURRENT ASSETS			
Investment in Non-Marketable Equity Securities	47,717,321.22	46,553,484.12	
Property and Equipment, Net	56,065,057.63	54,697,617.20	
Other Non-Current Assets	17,137,239.44	16,719,257.99	
Total Non-Current Assets	120,919,618.29	117,970,359.31	2.50%
TOTAL ASSETS	2,018,325,553.98	1,681,937,961.65	20.00%
LIABILITIES AND EQUITY			
CURRENT LIABILITIES			
Deposit Liabilities	307,246,628.95	245,797,303.16	
Trade, Non-Trade and Other Payables	125,731,770.71	114,301,609.74	
Short-Term Loans Payable	793,023,056.36	672,605,628.20	
Total Current Liabilities	1,226,001,456.02	1,032,704,541.10	18.72%
NON-CURRENT LIABILITIES			
Long-Term Deposits	116,790,709.95	93,432,567.96	
Long-Term Loans Payable	160,510,406.03	123,469,543.10	
Guarantee Deposits	500,000.00	500,000.00	
Other Non-Current Liabilities	70,491,360.10	64,083,054.64	
Total Non-Current Liabilities	348,292,476.08	281,485,165.70	23.73%
TOTAL LIABILITIES	1,574,293,932.10	1,314,189,706.80	19.79%
EQUITY			
Paid-up Share Capital	294,000,000.00	245,000,000.00	
Deposit for Share Capital Subscripton	51,343,814.77	34,555,332.87	
Donation/Grants	23,082,699.39	23,082,699.39	
Statutory Funds	75,605,107.72	65,110,222.59	
TOTAL EQUITY	444,031,621.88	367,748,254.85	20.74%
TOTAL LIABILITIES AND EQUITY	2,018,325,553.98	1,681,937,961.65	20.00%

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Projected Statement of Operations
For the Year Ended December 31, 2020
(With Comparative Figures for the Year Ended December 31, 2019 Actual)
(Amounts in Philippine Pesos)

	PROJECTED CY 2020	ACTUAL CY 2019	INC. (DEC.) %
REVENUES			
Interest Income from Loans	163,260,668.68	148,418,789.70	
Service Fees and Other Charges	12,718,817.90	11,562,561.73	
Income from Investment	5,696,597.51	5,178,725.01	
Fines/Penalties	6,423,703.99	5,839,730.90	
Membership Fees	462,770.00	420,700.00	
Other Income	3,505,285.10	3,186,622.82	
Gross Revenues	192,067,843.18	174,607,130.16	10.00%
EXPENSES			
Financing Costs			
Interest on Borrowings	52,699,921.20	51,921,104.63	
Interest on Deposits	23,185,583.46	19,341,664.71	
Total Financing Costs	75,885,504.66	71,262,769.34	6.49%
Administrative Costs			
Cash Outlay Accounts	43,090,408.10	37,469,920.09	
Non-cash Accounts			
Provision for Losses	9,950,718.60	8,652,798.78	
Depreciation/Amortization	4,540,330.36	3,948,113.35	
Total Administrative Costs	57,581,457.06	50,070,832.22	15.00%
Total Expenses	133,466,961.72	121,333,601.56	10.00%
NET SURPLUS	58,600,881.46	53,273,528.60	10.00%
SURPLUS DISTRIBUTION			
Reserve Fund	8,790,132.22	8,523,764.58	
Coop Education and Training Fund - Local	879,013.22	799,102.93	
Due to CETF - Apex	879,013.22	799,102.93	
Optional Fund	4,102,061.70	3,729,147.00	
Community Development Fund	1,758,026.44	1,598,205.86	
Interest on Share Capital	29,534,844.26	25,909,580.63	
Patronage Refund	12,657,790.40	11,914,624.67	
Total	58,600,881.46	53,273,528.60	

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 2019 ay kinabibilangan ng mga sumusunod:

1. Checking accuracy 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 reports
5. Validating and checking office and field staff's official receipts
6. Checking and validating signatures of borrowers
7. Checking entries of Official Receipts and cash vouchers to proofsheets/blotters
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. Corporate Office - Ligas, City of Malolos, Bulacan
2. Sta. Rita Branch - Sta. Rita, Guiguinto, Bulacan
3. Tuktukan Branch - Tuktukan, Guiguinto, Bulacan
4. Baliuag Branch - Tangos, Baliuag, Bulacan
5. San Miguel Branch - Salangan, San Miguel, Bulacan
6. Cabanas Branch - Longos, City of Malolos, Bulacan
7. Marilao Branch - Abangan Norte, Marilao, Bulacan
8. Apalit Branch - San Vicente, Apalit, Pampanga
9. Balanga Branch - Ibayo, Balanga City, Nueva Ecija
10. Dinalupihan Branch - San Ramon Highway, Dinalupihan, Bataan
11. Gapan Branch - San Vicente, Gapan City, Nueva Ecija

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

1. Tower and Business Center
2. Multi-Purpose and Activity Center
3. Resort and Recreation Center
4. ARC Ligas Training Center
5. Hardware and Construction Supplies
6. Clinic and Laboratory
7. Health Care Program
8. Garments and Printing
9. LKBP Integrated School, Inc.
10. Ligas KBP Foundation, Inc.
11. Easy Job Industrial Services, Inc.
12. Tulungan Program

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.

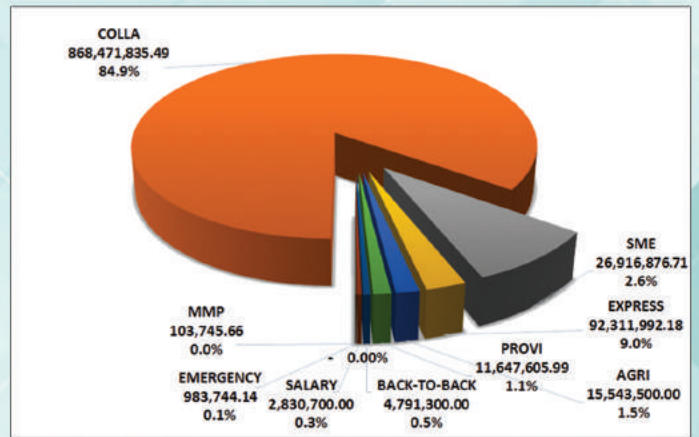
SGD. MARILOU B. OCAMPO
Tagapangulo

SGD. ESTRELLITA G. LAUNIO
Pangalawang Tagapangulo

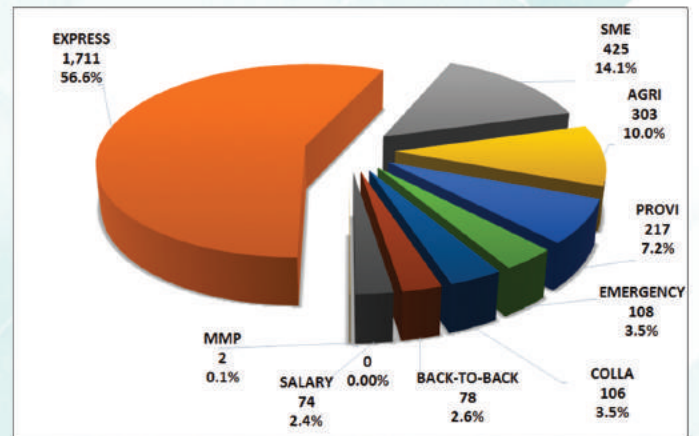
SGD. OLIVIA N. PANILAG
Kalihim

LOAN RELEASES

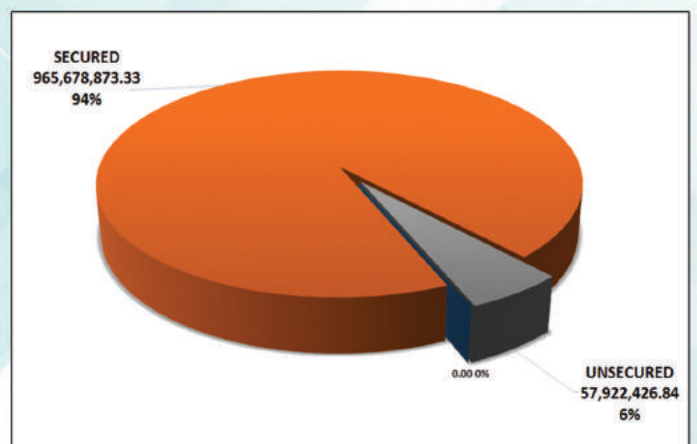
LOANTYPE	AMOUNT OF RELEASES	%
COLLATERAL	₱868,471,835.49	84.9%
EXPRESS	92,311,992.18	9.0%
SME	26,916,876.71	2.6%
AGRICULTURAL	15,543,500.00	1.5%
PROVIDENTIAL	11,647,605.99	1.1%
BACK-TO-BACK	4,791,300.00	0.5%
SALARY	2,830,700.00	0.3%
EMERGENCY	983,744.14	0.1%
MEMORIAL LOTS	103,745.66	0.0%
TOTAL RELEASES	₱1,023,601,300.17	100%



LOAN TYPE	NUMBER OF AVAILMENTS	%
EXPRESS	1,711	56.6%
SME	425	14.1%
AGRICULTURAL	303	10.0%
PROVIDENTIAL	217	7.2%
EMERGENCY	108	3.5%
COLLATERAL	106	3.5%
BACK-TO-BACK	78	2.6%
SALARY	74	2.4%
MEMORIAL LOTS	2	0.1%
TOTAL RELEASES	3,024	100%



CLASSIFICATION	AMOUNT OF RELEASES	%
SECURED	₱965,678,873.33	94%
UNSECURED	57,922,426.84	6%
TOTAL RELEASES	₱1,023,601,300.17	100%



NATATANGING KASAPI 2018



ALMA J. CUDIA
Sta. Rita Branch

"Nakatulong sa akin ang Ligas Koop sa pamamagitan ng pagpapaunlad ng aming hanapbuhay at pagtulong sa aming pinagkakakitaan. Kaya po sa mga nais umunlad sa buhay at sa negosyo, sumapi na tayo sa Ligas Koop para mapaunlad natin ang ating pamumuhay. Ang mensahe ko sa Ligas Koop ay sana marami pa silang matulungan na miyembrong tulad ko."



MA. GENEPREA M. HERNANDEZ
Sta. Rita Branch

"Malaking bagay po ang naitulong sa akin ng Ligas Koop dahil natulungan kami sa aming puhunan sa negosyo lalo na kapag December na kailangang-kailangan namin ang malaking puhunan. Kaya lumapit ako sa Koop para makadagdag sa puhunan namin at kahit papaano din ay nakatulong sa pagpapagawa namin ng bahay. Naipaayos din namin ang aming truck na pang-hanapbuhay. Awa naman ng Diyos malaking bagay ang nagagawa sa amin ng Ligas Koop."



BERNIE R. REYES
Tuktukan Branch

"Ako po ay naging kasapi ng Ligas Cooperative noong 2013, kaya sa ngayon anim na taon na akong kasapi nito. Marami ang nabago sa buhay ko sa pamamagitan ng Ligas Koop dahil nakapagtayo ako ng maliit na tindahan at maliit na karinderya. Dati ay naging maliit din akong dealer ng softdrinks at gasol. Sa pagtitiyaga ko sa loob ng anim na taon at anim na buwan, natulungan ako ng Ligas Koop na katuwang ko sa aking maliit na negosyo."



CATALINA J. ADRIANO
Baliwag Branch

"Labing isang taon na po akong miyembro ng LKBP. Malaking tulong ang nabigay sa akin ng LKBP kasi bago pa ako sumapi sa kanila, nangungutang na ako sa labas para maging puhunan namin sa pagsasaka at sa pag-aaral ng aking anak. Simula noong ako ay naging kasapi na ng Ligas Kooperatiba, hindi na ko namomroblema kapag kailangan ko ng pera na pang-tuition ng anak ko at panggastos sa bukid dahil laging handang tumulong ang LKBP sa akin. Nakapagpatayo din ako ng tindahan na ginagamit ko sa pang araw-araw naming buhay. Mayroon akong alagang baboy, mga manok, tricycle at nakabili ako ng videoke na pwedeng rentahan."



ERNESTO DC. SANTOS
San Miguel Branch

"Member po ako ng LKBP-San Miguel Branch mula 2009. Napakalaking bagay ang naitulong sa akin nito. Nang magsimula akong mangutang sa kanila noong 2009, ni isang gamit sa pagsasaka ay wala ako, ngayon lahat ng gamit tulad ng hand tractor at traktora ay mayroon na ako. Ngayon ay nakapagpagawa na din ako ng bahay. Kaya ako ay nagpapasalamat sa LKBP-San Miguel Branch sa napakalaking tulong nila sa akin bilang member."



FORTUNATO A. CHICO
Cabanas Branch

"Ako po ay nagmamay-ari ng isang maliit na kainan dito sa Cabanas, ang Mommy JC Food Services. Noong 2015, nahikayat kami ng mga kawani ng Ligas Koop dahil lagi silang bumibili sa amin ng pagkain hanggang sa naging member na kami ng LKBP. Nag-iisip kasi ako noon kung paano ko papalakin ang aking ipon kaya noong naging kasapi na ako, nakakuha ako ng ideya kung paano palaguin ang aking pera para na din sa aking negosyo. Kaya ako ay taos-pusong nagpapasalamat sa LKBP at tatanawin kong malaking utang na loob sa kanila ang aking tinatahak sa pagnenegosyo. Sana lumago pa at marami pang matulungan ang LKBP."



EDITHA D. MERCADO
Marilao Branch

"Ako po ang nagmamay-ari ng Diomerc Enterprises na matatagpuan dito sa #18 Mc Arthur Highway, Abangan Sur, Marilao, Bulacan. Naging member ako ng LKBP noon 2016. Labis talaga ang pasasalamat ko sa LKBP, sila ang sandigan ko, una sa Panginoon na siguro ay gumagabay sa kanilang kaisipan para ako'y matulungan at mapagbigyan. Hindi naman biro yung nahiram ko sa kanila pero ako naman ay hindi pabayang mangungutang. Hinihikayat ko kayo na subukan ang ating kooperatiba sapagkat tunay silang umuunawa sa kalagayan ng tao."



PETRA C. ZORILLA
Apalit Branch

"Nasa limang taon na po akong member ng LKBP. Nagtitinda ako ng buko, niyog, saging, uling at walis tingting, depende sa mabibili ng mister ko kapag bumibiyaha. Nakapagpundar na din ako ng kaunting pang-hanapbuhay sa tulong ng Ligas Koop. Hindi naman masamang mangutang, siguraduhin lang na mabayaran para ang pagtitiwala sa atin ay hindi mawala. Maraming salamat sa tulong na naibibigay ng Ligas Koop sa amin."



MERLITA DG. LAMPANO
Gapan Branch

"Ako po ay nakatira dito sa Bayanihan, Gapan at miyembro ng LKBP-Gapan Branch. Nagpapasalamat ako sa laki ng naitulong nito sa akin. Nag-umpisa akong mag-loan sa maliit na halaga. Sa ngayon, medyo malaki na ang aking nahihiram sa LKBP pero kalakip naman nito ang pagbabayad ko ng maayos sa kanila. Kaya hinihikayat ko kayong lahat na subukan ninyong sumapi sa Ligas Koop. Malaki ang puwedeng maitulong nila sa atin."



CHERRYLYN C. ROSALES
Balanga Branch

"Mag-anim na taon na po akong member ng LKBP. Nagpapasalamat ako sa taong nagpasok sa akin dito dahil dati ay kaunti lang ang paninda ko at nag-iikot lang ako sa Cabcabén. Ngayon, nagkaroon na ako dalawang puwesto dito sa Balanga at nadagdagan na din ang aking mga paninda. Ako ay nagpapasalamat dahil sa Ligas Koop lumaki na ang aking negosyo. Kaya sa lahat ng mga kakilala ko na gustong sumapi sa LKBP, huwag kayong magdalawang-isip. Napakalaki ng tulong ng LKBP. Kahit papaano ngayon, sa awa ng Diyos at sa tulong ng Ligas Koop, nararanasan ko ang magandang buhay. Hindi tulad noon na hindi pa ako member, talagang hirap kami sa buhay. Ngayon, maginhawa na kahit papaano."



ELIZABETH C. IGNACIO
Dinalupihan Branch

"Anim na taon na po akong member ng Ligas Koop. Noong panahon na bumagsak ako sa negosyo, sumapi ako dito. Malaking bagay na nakatulong sila sa akin at sa pamilya ko. May natulungan din ako na mga kapatid ko. Sa mga gustong sumapi sa Ligas Koop, subukan ninyo ito. Maganda ang kanilang pamamalakad at marami din silang benepisyo. Malaking bagay sila na hanggang ngayon kahit medyo nakaaangat na ako, hindi ako umaalis sa kanila dahil napakaganda ng kanilang layunin. Kaya maraming salamat po kungdi dahil sa inyo baka hanggang ngayon ay naka-down ako at hindi ako nakabangon. Salamat din sa inyo dahil hanggang ngayon ay napapakinabangan ko ang pagtulong ninyo sa akin, at sa pamilya ko ay nakakatulong din ako, maging sa mga kapatid ko at sa ibang tao."

34 YEARS

"MOVING FORWARD ON SUSTAINABLE FUTURE
TOUCHING BOTH ECONOMIC AND SOCIAL PIECE"



MEMBERS' BENEFITS

TULUNGAN BENEFITS 2019

No.	Name	Branch	Amount (₱)
1	ALVARO, LIWAYWAY E.	Main	44,333.33
2	CALAYAG, PEDRO E.	Main	104,000.00
3	DARJUAN, JAIME P.	Main	74,000.00
4	DIMAPILIS, JUANITO V.	Main	104,000.00
5	DOMINGO, ESTER M.	Main	89,000.00
6	FONDEVILLA, MELVIN F.	Main	4,000.00
7	GONZALES, ANGELITA S.	Main	89,000.00
8	GRUTA, EDWIN B.	Main	65,666.67
9	LEGASPI, VICTORIA G.	Main	104,000.00
10	OCAMPO, ROBERTITO LEMUEL B.	Main	104,000.00
11	PAGTALUNAN, ADELAIDA C.	Main	104,000.00
12	SANTOS, MARIA M.	Main	104,000.00
13	TALIPAN, JERRY D.	Main	69,000.00
14	VENTURA, RICARDO C.	Main	63,333.33
15	DELA CRUZ, LEONOR S.	Tuktukan	104,000.00
16	LEONCIO, GREGORIO C.	Tuktukan	89,000.00
17	SILLANO, DAHLIA D.	Tuktukan	76,000.00
18	TONOG, PRISCA DC.	Tuktukan	89,000.00
19	ENRIQUEZ, BENJAMIN B.	San Miguel	79,000.00
20	TABORDA, RAFAEL SR. S.	San Miguel	57,000.00
21	VIUDEZ, ARSENIA C.	San Miguel	65,666.67
22	CALMA, CARLITO L.	Dinalupihan	60,666.67
23	VALENZUELA, ANDREW U.	Dinalupihan	84,000.00
24	GUADALUPE, MELINDA P.	Gapan	75,666.67
25	PEREZ, FELY L.	Gapan	50,666.67
26	CALMA, DANILO C.	Baliuag	85,333.33
27	CRUZ, ELEAZAR C.	Cabanas	4,000.00
28	BARAWID, RAYMOND M.	Marilao	80,666.67
Total			2,123,000.01

No.	Name	Branch	Amount (₱)
1	MAIN	15	1,126,333.01
2	TUKTUKAN	4	358,000.00
3	SAN MIGUEL	3	201,666.67
4	DINALUPIHAN	2	144,666.67
5	GAPAN	2	126,333.34
6	BALIUAG	1	85,333.33
7	MARILAO	1	80,666.67
8	CABANAS	1	4,000.00
Total		29	2,127,000.01

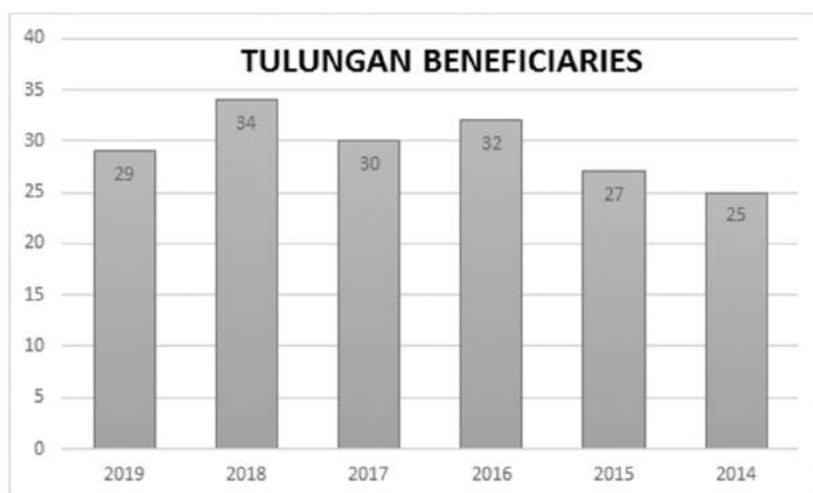
UPGRADED BENEFITS OF TULUNGAN PROGRAM

DEATH AID	₱26,666.67 - 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 ₱104,000.00
- TULUNGAN FEE PER ANNUM OF ₱500.00

COOP ASSURANCE CENTER/ HEALTH CARE PROGRAM

Benefits	Number of Claims in 2019	Amount (₱)
LOAN PROTECTION PLAN (Premium=1.3% per ₱1,000.00)	3	266,628.97
ACCIDENT INSURANCE (Premium=₱330.00)	21	70,097.85
STUDENT ACCIDENT INSURANCE (Premium=₱45.00)	3	7,436.25
HOSPITAL REIMBURSEMENTS (Health Card=₱1,500.00)	12	101,347.00



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 2019 ay may kabuuang bilang na 12,445 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	2,645	2,077	4,722
2	TUKTUKAN	722	949	1,671
3	GAPAN	775	528	1,303
4	SAN MIGUEL	513	623	1,136
5	BALIUAG	503	318	821
6	BALANGA	430	282	712
7	CABANAS	514	163	677
8	MARILAO	339	194	533
9	APALIT	237	275	512
10	DINALUPIHAN	236	122	358
	Kabuuhan	6,914	5,531	12,445

Patuloy din ang pagkakaloob ng mga pag-aaral at pagsasanay sa mga opisyaes 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 2019 ay ayon sa sumusunod:

LKBP SEMINARS / TRAINING/ OTHER ACTIVITIES FOR THE YEAR 2019

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
January 16-19, 2019	National Managers and Leaders Congress NATCCO / Aklan Sampaguita Gardens Resort, Aklan	Julita D. Nazar Eliza S. Aquino / Rosalie S. Milan
February 15, 2019	Orientation on Mandatory Requirements CMCDC-CTECO / Malolos Training Center, San Agustin, Malolos, Bulacan	Marilette A. Avendaño Rosalie S. Milan / Manolito M. Pascual
February 22, 2019	Training on Occupational Safety and Health Casa Elum Pavilion and Resort / Patubig, Marilao, Bulacan	Ma. Dorothy Joy B. Villaverde Jennifer L. Gutierrez
February 27, 2019	6th Annual Membership Meeting BCMLI / St. Martin of Tours Parish Church, Bocaue, Bulacan	Julita D. Nazar May V. Espiritu / Rosalie S. Milan
March 7, 2019	Strategic Human Resource / Talent Management Framework NATCCO / ARC Training Center, Ligas, Malolos, Bulacan	Lucila J. Punongbayan Julita D. Nazar / Rosalie S. Milan Marilette A. Avendaño / Manolito M. Pascual
March 14, 2019	Consultative Forum with BIR and DOLE CMCDC-CTECO / Malolos Training Center, San Agustin, Malolos, Bulacan	Rosalie S. Milan / Elsie C. De Robles Marilette A. Avendaño / Darlene S. Maniego
March 14, 2019	Empowering the Nation with Pure Fiber Converge / Hapag Events Place, Malolos, Bulacan	Precious Jewel Ann S. Reyes Redentor S. Laquidanim / Michael D. Pagsanjan
March 26, 2019	Regional Strategic Action Plan for Farm Tourism DOT / Ephatha Development Center, San Fernando, Pampanga	Alvino C. Cacho
April 2-5, 2019	Consultation Workshop on Accreditation of Community-Based Programs DSWD / Grace Crown Hotel, Balibago, Angeles City, Pampanga	May V. Espiritu
April 24-25, 2019	Fundamentals of Cooperative CMCDC-CTECO / Malolos Training Center, San Agustin, Malolos, Bulacan	Benjamin P. Tolosa / Mario V. Gimeno, Jr. Judy Anne P. Palileo / Razel T. Sta. Ana Luzviminda A. Guina / Anna Crisel Marzan
April 25, 2019	CLIMBS General Assembly CLIMBS / Blue Leaf Filipinas, Parañaque, Manila	Lucila J. Punongbayan Julita D. Nazar / Eliza S. Aquino
April 26-28, 2019	NATCCO General Assembly NATCCO / Grand Xing Imperial Hotel, Iloilo City	Lucila J. Punongbayan Julita D. Nazar / May V. Espiritu Eliza S. Aquino / Rosalie S. Milan Marilette A. Avendaño / Elsie C. De Robles
May 3, 2019	Turning Crisis Into an Opportunity Guiguinto MCDC / Malolos Club Royale, Malolos, Bulacan	Rebecca G. De Jesus
May 7-8, 2019	Basic Accounting for Non-Accountants BCHFLU / Manatal MPC, Pandi, Bulacan	Mariela P. Monreal Eileen Jei D. Santiago / Reyce C. Santiago Peñafrancia T. Martin / Annabell C. Gatchalian
May 8-11, 2019	Strategic Re-Alignment and Management Workshop Access Advisoy / ARC Training Center, Ligas, Malolos, Bulacan	LKBP Employees and Officers

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
May 16-18, 2019	Strategic Map and Balanced Scorecard Formulation Workshop Access Advisoy / ARC Training Center, Ligas, Malolos, Bulacan	LKBP Employees and Officers
May 22-23, 2019	Cooperative Management and Governance Seminar CMCDC-CTECO / St. Francis MPC, Mabolo, Malolos, Bulacan	Benjamin P. Tolosa / Jocelyn J. Mapoy Rosalie S. Milan / Judy Anne P. Palileo Luzviminda A. Guina / Elsie C. De Robles Marilette A. Avendaño / Alvino C. Cacho
May 22-24, 2019	Youth Entrepreneurship Training NATCCO / Ban-Aw Resort, Candon City, Ilocos Sur	LKBPI Students Juliana S. Tullao
May 25, 2019	MSCB General Assembly Marriott Hotel, Parañaque, Metro Manila	Julita D. Nazar Luzviminda A. Guina
May 27-28, 2019	Sales and Marketing Training NATCCO / La Breza Hotel, Quezon City	Hilarion S. Pagsanjan / Rodrigo G. Mendoza Gaylord S. Lim / Fidel C. Dela Cruz Emmanuelle DC. Robles / Olga D. Suatengco Mary Grace M. Elizon / Jacqueline M. Ignacio Grace T. Dela Cruz / Jennifer C. Tiqui
May 29-June 1, 2019	Change Management and Planning Workshop Access Advisoy / ARC Training Center, Ligas, Malolos, Bulacan	LKBP Employees and Officers
June 4-6, 2019	Mid-Year Assessment and Team Building BCHFLU / Calubcub Bay Resort and Recreation, San Juan, Batangas	Benjamin P. Tolosa Alvino C. Cacho
June 11, 2019	Allocation and Utilization of CDF and CETF CDA / CDA Central Office, Cubao, Quezon City	Julita D. Nazar Marilette A. Avendaño
June 11, 2019	Occupational Safety and Health Standards DOLE / ARC Training Center, Ligas, Malolos, Bulacan	LKBP Employees
June 13-14, 2019	Rules Formulation CMCDC-CTECO / St. Francis MPC, Mabolo, Malolos, Bulacan	Benjamin P. Tolosa Loida D. Hilario / Luzviminda A. Guina Judy Anne P. Palileo / Marilou B. Ocampo Estrellita G. Launio / Olivia N. Panilag
June 26, 2019	Annual Fund Coordinators General Assembly Pag-ibig Fund / DJ Paradise Hotel and Resort, Dakila, Malolos, Bulacan	Irene N. Santiago Judy Anne P. Palileo
June 27, 2019	Solid Waste Management and Energy Efficiency and Conservation DTI / Negosyo Center, Patubig, Marilao, Bulacan	May V. Espiritu Al T. Lazaro / Alvino C. Cacho
July 4, 2019	Stakeholders' Forum CLIMBS / Oasis Manila Events, San Juan City, Metro Manila	Julita D. Nazar Eliza S. Aquino
July 5, 2019	Sportsfest CMCDC / Malolos Sports and Convention Center, Malolos, Bulacan	Abbygale O. Baron Maria Lourdes A. Narciso / Mariela P. Monreal Jourel A. Santos / Reymart DC. Casimiro Sunshine O. Mariano / Anna Crisel Marzan Michael D. Pagsanjan / Michael M. Santiago
July 6, 2019	International Day of Cooperatives CDA / CDA Central Office, Cubao, Quezon City	Rosalie S. Milan Judy Anne P. Palileo
July 11, 2019	Credit Management Seminar CMCDC-CTECO / St. Francis MPC, Mabolo, Malolos, Bulacan	Brenda R. Bantiles / Eileen Jei D. Santiago Anna Crisel Marzan / Michael D. Santiago
July 23-26, 2019	Basic Occupational Safety and Health Standards DOLE / Malolos Club Royale, Malolos, Bulacan	Judy Anne P. Palileo Peñafrancia T. Martin / Alejandro D. Ramos
July 24, 2019	Financial Management CMCDC-CTECO / St. Francis MPC, Mabolo, Malolos, Bulacan	Marilette A. Avendaño / Darlene S. Maniego Monica S. Ventura / Ma. Catleya DC. Hendive Annabel C. Gatchalian / Paul Alvin P. Casuga Glaiza P. Teodoro / Lindsey U. Navarro
July 25, 2019	Bringing Innovation Into the Digital Age Phil-data / Midori Clark Hotel and Casino, Angeles, Pampanga	Michael D. Pagsanjan Jourel A. Santos
August 1, 2019	Basic Training for Cooperative Assurance Center CLIMBS / BPM Building, Maimpis, San Fernando, Pampanga	Concepcion D. Tagadtad Jean Angelica SP. Santos
August 1, 2019	Material Management and Inventory Control Seminar DTI / Malolos Club Royale, Malolos, Bulacan	Mariela P. Monreal
August 7, 2019	Basic First Aid Training CMCDC-CTECO / St. Francis MPC, Mabolo, Malolos, Bulacan	Abbygale O. Baron Michael M. Santiago / Jean Angelica SP. Santos Fane Cria G. Villafuerte / Mariela P. Monreal
August 9, 2019	ITEMA Orientation and Awarding Ceremony DAR / DARPO, Baliuag, Bulacan	Lucila J. Punongbayan Benjamin P. Tolosa / Lourdes S. Arceo Julita D. Nazar / Rosalie S. Milan May V. Espiritu / Abbygale O. Baron
August 13, 2019	Thanksgiving and KoopBalitaan CDA / CDA Office, San Fernando, Pampanga	Julita D. Nazar Rosalie S. Milan / May V. Espiritu
August 16, 2019	Benchmarking Mission to Tarlac Green SMEs DTI / Tarlac City	Lucila J. Punongbayan Lourdes S. Arceo / Julita D. Nazar Rosalie S. Milan / May V. Espiritu Alvino C. Cacho / Jourel A. Santos
August 27, 2019	Mid-Year Assessment and Planning Session CMCDC-CTECO / Jade and Troi Resort, Bungahan, Malolos, Bulacan	Ma. Remedios S. Caringal May V. Espiritu
August 28, 2019	A Policy Conference on Rural Development Sulo Riviera Hotel, Quezon City	Julita D. Nazar Elsie C. De Robles

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
August 28, 2019	Basic Pricing and Costing Seminar DTI / Malolos Club Royale, Malolos, Bulacan	May V. Espiritu Marilette A. Avendaño / Augustus P. Rondolos
September 12-13, 2019	Gender and Development Seminar CMCDC-CTECO / Malolos Training Center, San Agustin, Malolos, Bulacan	Eliza S. Aquino Rodrigo G. Mendoza / Manolito M. Pascual
September 18, 2019	Tax Incentive Management and Transparency Act (TIMTA Law), Data Privacy Act and CDA Charter of 2019 PCDC / Hiyas ng Bulacan Convention Center, Malolos, Bulacan	Julita D. Nazar Marilette A. Avendaño Rosalie S. Milan
September 19, 2019	2019 Coop Bowl BCHFLU / Grotto Vista Resort Bowling Lanes, San Jose Del Monte, Bulacan	Marciano C. Dela Cruz Billy Joel A. Sillano / Alexis B. Literal Al T. Lazaro / Marvin S. Cundangan Jocelyn J. Mapoy / Luzviminda A. Guina Concepcion D. Tagadtad / Brenda R. Bantiles Maria Lourdes A. Narciso / Annie P. Balagtas
September 24-25, 2019	Internal Control Seminar CMCDC-CTECO / St. Francis MPC, Mabolo, Malolos, Bulacan	Maria Lourdes A. Narciso Lucelle Divine F. Buidon / Annie P. Balagtas
September 27, 2019	NATCCO Ownership Meeting NATCCO / St. Martin of Tours Parish Church, Bocaue, Bulacan	Julita D. Nazar Rosalie S. Milan / May V. Espiritu Marilette A. Avendaño / Eliza S. Aquino
October 4 & 11, 2019	7th CMCDC Inter-Primary Duckpin Bowling Tournament CMCDC / DJ Paradise Resort Bowling Lanes, Dakila, Malolos, Bulacan	LKBP Bowling Team
October 17, 2019	Usapang Coop at Business Radyo Bulacan, 103.9 FM / Golden Grain Villas, Mojon, Malolos, Bulacan	Lucila J. Punongbayan Benjamin P. Tolosa / Rebecca G. De Jesus Julita D. Nazar / Rosalie S. Milan
October 18, 2019	Procurement Matching Activity BOI & DTI / Asean Convention Center, Clark Freeport, Pampanga	Julita D. Nazar May V. Espiritu
October 21, 2019	First CAC Summit CAC / Casa Ibarra, MOA Complex, Pasig City	Julita D. Nazar Eliza S. Aquino
October 22, 2019	Trabaho/Negosyo Fair CTECO / Malolos Sports and Convention Center, Malolos, Bulacan	Judy Anne P. Palileo Sacha Keriza D. Nicolas / Cherish O. Aniang Mariela P. Monreal / Sunshine O. Mariano Arnel DJ. Tenorio / Jheyen E. Cordero
October 23, 2019	Annual Oktoberfest and Thanksgiving Party Converge / Best Western Hotel, Balibago, Angeles City, Pampanga	Marilette A. Avendaño / Concepcion D. Tagadtad Clarita E. Milana / Maria Lourdes A. Narciso Lucelle Divine F. Buidon / Abbygale O. Baron Michael D. Pagsanjan / Chris Norman S. Bautista
October 22-24, 2019	Basic Counseling for Coop Members NATCCO / First Pacific Leadership Academy, Antipolo City	May V. Espiritu Olga D. Suatengco
October 30, 2019	Delinquency Control Seminar CMCDC-CTECO / St. Francis MPC, Mabolo, Malolos, Bulacan	LKBP Employees and Officers
November 4-8, 2019	Financial Projection Access Advisoy / ARC Training Center, Ligas, Malolos, Bulacan	LKBP Employees
November 5, 2019	Seminar on Laboratory Cooperative BCHFLU / Manatal MPC, Pandi, Bulacan	Annie P. Balagtas Monica S. Ventura / Michael M. Santiago
November 18-22, 28-29 & December 4-6, 2019	Annual Work and Financial Planning Access Advisoy / ARC Training Center, Ligas, Malolos, Bulacan	LKBP Employees
November 20, 2019	Bulacan Investment Forum PCEDO / Hiyas ng Bulacan Convention Center, Malolos, Bulacan	Lucila J. Punongbayan Julita D. Nazar
November 26-28, 2019	1st Central Luzon Regional Tripartite Conference for Cooperative Development Venus Parkview Hotel, Kisd Road, Baguio City	Loida D. Hilario
December 9-10, 2019	Cabalén Franchise Orientation Cabalen / Project 4, Quezon City	Lucila J. Punongbayan Julita D. Nazar / May V. Espiritu Rosalie S. Milan / Marilette A. Avendaño Judy Anne P. Palileo / Loren DC. Carpio Alvino C. Cacho / Benjamin P. Tolosa
December 10, 2019	Global Digital Financial Services Interoperability Program for Credit Unions WOCCU / Discovery Primea, Ayala Avenue, Makati	Elsie C. De Robles Michael D. Pagsanjan
December 12, 2019	Labor Updates DOLE / Max's Restaurant, Guinhawa, Malolos, Bulacan	Concepcion D. Tagadtad Judy Anne P. Palileo / Ma. Nerissa S. Reyes

SGD. BENJAMIN P. TOLOSA

Tagapangulo

SGD. PERLA B. LAXA
Pangalawang Tagapangulo

SGD. MARIA CECILIA L. SANTIAGO
Kalihim

KATITIKAN NG IKA-33 TAUNANG PANGKALAHATANG PAGPUPULONG NG KASAPIAN NG LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD NA GINANAP NOONG IKA-30 NG MARSO, 2019 SA MALOLOS SPORTS AND CONVENTION CENTER, MC ARTHUR HIGHWAY, LONGOS, CITY OF MALOLOS, BULACAN.

MGA NAUNANG KAUGNAY NA PANGYAYARI

Pebrero 16-Marso 11, 2019 - Pagdaraos ng Ownership Meeting at Election of Officers sa iba't-ibang sangay ng LKBP sa Bulacan, Pampanga, Bataan at Nueva Ecija na dinaluhan ng 1,476 na miyembro.

Pebrero 25, 2019 - 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, 2019 - Paggunita sa ika-33 na Taon ng Pagkakatatag ng LKBP, paghahandog ng pamisa at pag-aalay sa simbahan, pagbibigay ng meryenda sa mga miyembro, at pag-ikot ng mga empleyado sa mga kalapit na barangay sa Guiguinto, Bulacan na nagpamahagi ng mga flyers at nag-anyaya sa mga nais sumapi sa LKBP.

MARSO 30, 2019 - ARAW NG PANGKALAHATANG PAGPUPULONG

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

- sa ganap na ika-8:00 n.u. ay pinasimulan ang Trade Fair ng iba't-ibang produkto ng mga miyembro ng LKBP mula sa iba't-ibang sangay
- sa ganap na ika-11:00 n.u. ay sinimulan ang pagpapatala ng mga miyembro kasabay ng pamamahagi ng annual report, transportation allowance, give-aways at pa-meryenda
- sa pamamagitan ng video ay ipinakita ang kalagayan ng LKBP, resulta ng operasyon, serbisyo at paglilingkod, at mga aktibidad ng kasapian, pamunuan at pangasiwaan
- napanood din ang mga pangyayari sa katatapos na Ownership Meetings ng kasapian
- sa ganap na ika-1:00 n.h. ay sinimulan ang palatuntunan sa pagganap ng mga kawani bilang emcees na sina Gng. May Espiritu, Gng. Eliza Aquino, G. Redentor Laquindanum, at G. Rodrigo Mendoza
- sama-samang pagbigkas ng Cooperative Prayer, pag-awit ng Pambansang Awit, at panunumpa o Cooperative Pledge
- pagbati at pagbibigay-pugay sa mga panauhin at miyembrong dumalo
- ipinahayag ng Tagapangulo ng LKBP, Dir. Lucila Punongbayan ang kanyang Pagtanggap na Pananalita
- pinagkalooban ng parangal ang mga Natatanging Kasapi sa pangunguna ng Awards Committee
- naghandog ng mga pampasiglang bilang ang mga mag-aaral ng LKBP Integrated School, Inc.
- ipinakilala ni Dir. Loida Hilario ang Panauhing Pandangal sa pagpupulong
- nagbigay ng mensahe si Hon. Atty. Christian Natividad, Punong Bayan ng Malolos, Bulacan
- ipinakilala ang grupo ng mga tagapagtaguyod ng City of Malolos Cooperative Development Council
- nagbigay ng mensahe si Gng. Amalia E. Palapal na Tagapangulo ng CMCDC
- nagbigay ng mensahe ang Regional Director ng CDA Region III, Dir. Marieta P. Hwang
- iginawad ang Tokens of Appreciation sa mga panauhin na ginampanan ng Lupong Patnugutan at Tagapangasiwa ng LKBP
- pagbati at pananalita sa kasapian ni Hon. Board Member Anjo Mendoza
- nagkaroon ng mga raffle draws at papremyo

- Natatanging Kasapi 2018:

- | | |
|---|---|
| 1. Alma J. Cudia - Sta. Rita Branch | 7. Editha D. Mercado - Marilao Branch |
| 2. Ma. Geneprea M. Hernandez - Sta. Rita Branch | 8. Petra C. Zorilla - Apalit Branch |
| 3. Bernie R. Reyes - Tuktukan Branch | 9. Merlita DG. Lampano - Gapan Branch |
| 4. Catalina J. Adriano - Baliuag Branch | 10. Cherrylyn C. Rosales - Balanga Branch |
| 5. Ernesto DC. Santos - San Miguel Branch | 11. Elizabeth C. Ignacio - Dinalupihan Branch |
| 6. Fortunato A. Chico - Cabanas Branch | |

- Mga Mahahalagang Mensahe ng mga Panauhin:

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

Pinuri niya ang tagumpay ng LKBP na narating nito ang magandang kinalalagyan sa kasalukuyan. Siya ay naging miyembro nito noong una pa man at nakita niya ang malaking pagbabago mula sa simpleng kalagayan nito. Binati niya ang kasapian at mga namumuno sa maayos na pagpapatakbo ng organisasyon. Bilang nanunungkulan sa pamahalaan, binanggit niya na maaaring kumuha ng mga consultants mula sa mga Kooperatiba upang makatuwang sa mga pagpapaplano dahil sa kanilang husay at talino. Ang Kooperatiba ay walang financial support mula sa pamahalaan subali't nakakatayo sa sariling sikap at pagpupunyagi. Sa huli bilang pasasalamat ay naghandog siya ng mga regalo na cash at items para sa raffle ng mga kasapi.

- **Gng. Amalia E. Palpal - Chairperson, CMCDC**

Binati niya ang LKBP sa pagiging billionaire Cooperative na isang karangalan nila sapagka't nasa Lungsod ng Malolos na kanilang nasasakupan. Nakilala ang LKBP dahil sa maraming serbisyo na ipinagkakaloob nito. Mahalagang tangkilikin ang mga produkto ng mga Kooperatiba sapagka't kaakibat nito ay pag-unlad at pag-asenso. Nabiyayaan ang LKBP ng tagumpay na ibinabahagi sa mga miyembro at pati mga Pilipino na nasa ibang bansa ay kamay-ari nito. Ang pagtuloy na pag-angat ng kabuhayan ng mga mamamayan ay dahil sa suporta ng mga Kooperatiba.

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

Ipinahayag niya ang adhikain ng International Cooperative Alliance (ICA) na natutugunan ng Kooperatiba bilang tagapagtaguyod sa larangan ng ekonomiya at pagtupad sa responsibilidad sa lipunan. Ang Kooperatiba ay tumutulong na mapataas ang antas ng kabuhayan at ang ating bansa ay kinikilala sa pagkakaroon ng mahuhusay na Kooperatiba. Itinuturo sa mga miyembro ang pag-iimpok, pagkakaroon ng negosyo at pagbibigay ng hanapbuhay na makikita sa LKBP kung kaya't umabot sa ₱1.6 Billion ang ararian nito. Isa ang LKBP sa mga kahanga-hangang Kooperatiba na nakasusunod sa mga plano ng ICA sa paglaki at pag-asenso. Binanggit niya ang mga gawaing pang-Kooperatiba ng mga kabataan katulad ng Youth Savers at Global Money Week, at pagkakaroon ng Laboratory Coop.

- Mga Nanalo sa Raffle:

Grand Prizes: 1 lucky winner of ₱100,000.00	- Marian Fernando	- San Miguel Branch
Major Prizes: 2 lucky winners of ₱50,000.00 each	- Lauro De Castro	- San Miguel Branch
	- Remedios Basa	- Sta. Rita Branch
3 lucky winners of ₱20,000.00 each	- Jennifer Santiago	- Sta. Rita Branch
	- Erlinda Dillena	- Balanga Branch
	- Ely Marie Gatbanton	- San Miguel Branch
4 lucky winners of ₱15,000.00 each	- Winnie Rose Robles	- Baliuag Branch
	- Florence Kevin Dalisay	- Marilao Branch
	- Edwina Catacutan	- Tuktukan Branch
	- Elsa Marañon	- Tuktukan Branch
Minor Prizes: 3 lucky winners of ₱10,000.00 each	- Manolito Reyes	- San Miguel Branch
	- Olivia Gondong	- Sta. Rita Branch
	- Tessie Cruz	- Sta. Rita Branch
20 lucky winners of ₱2,000.00 each		
30 lucky winners of ₱1,000.00 each		
87 lucky winners of items - television, cellphone, washing machine, stand fan, rice cooker, electric kettle, 25-kilo rice, and ₱1,000.00 worth of grocery items		
20 lucky winners of ₱2,000 each - savings and time depositors		

II. IKALAWANG BAHAGI: PANGKALAHATANG PAGPUPULONG NG KASAPIAN - 3:00-5:30 N.H.

1. Pagsisimula ng Pulong (Call to Order)

Ang Pangkalahatang Pagpupulong ng kasapiang ay pormal na simulan ng Tagapangulo ng Lupong Patnugutan, Dir. Lucila Punongbayan 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. Rosalie Milan ang pagkakaroon ng katunayan ng pagpapadala ng paanyaya sa mga kasapi at pagkakaroon ng sapat na quorum. May kabuuang 1,310 na kasaping "members in good standing" (MIGS) ang nakadalo sa Pangkalahatang Pagpupulong na katumbas ng 26% ng MIGS na 5,048 miyembro.

3. Pagpapatibay sa Agenda ng Pulong

Inilahad ng Tagapangulo Dir. Lucila Punongbayan ang agenda ng pulong at ito ay sinang-ayunan ng kasapiang.

KAPASYAHAN BLG. GA 2019-001: Pagpapatibay ng kapulungan sa nilalaman ng Agenda ng Pulong.

4. Pagbasa at Pagpapatibay sa Katitikan ng Nakaraang Pangkalahatang Pagpupulong

Sapagka't ang mga kasapi ay nabigyan ng kopya ng katitikan ng nakaraang Pangkalahatang Pagpupulong noong ika-24 ng Marso, 2018 kaya't minarapat na huwag na itong basahin sa kapulungan at nagtanong na lamang ang Tagapangulo Dir. Lucila Punongbayan hinggil sa kawastuhan nito. Sapagka't walang naging puna at pagtutol sa kawastuhan ng nakaraang katitikan kaya't iminungkahi ni Dir. Loida Hilario na ito ay pagtibayin, pinangalawahan ni Dir. Cecilia Reyes, walang tumutol, buong pagkakaisang pinagtibay ng kapulungan.

KAPASYAHAN BLG. GA 2019-002: *Pagpapatibay ng kapulungan sa katitikan ng Pangkalahatang Pagpupulong ng kasapian na ginanap noong ika-24 ng Marso, 2018 sa Bulacan Capitol Gymnasium (KB Gym), Bulacan Provincial Capitol Compound, City of Malolos, Bulacan.*

5. Pag-uulat ng Pamunuan at Pangasiwaan

Ang pag-uulat ay ginampanan ng Tagapangasiwa, Gng. Julita Nazar na kinapalooban ng naging resulta ng operasyon ng LKBP sa taong 2018. Ang nilalaman ng ulat ay ayon sa mga sumusunod:

- malugod na pagbati sa mga miyembro at mga kaagapay ng LKBP sa pagsapit ng ika-33 na Taon ng Pagkakatag nito na may theme: “Moving forward on sustainable future touching both economic and social piece.”
- pagpapahayag na ang hangarin na mapanatili ang kalagayan at katayuan ng LKBP sa kabila ng pabagobagong sitwasyon sa ekonomiya at kalakalan ay isang malaking hamon sa mga namumuno nito
- naging maganda ang resulta ng operasyon sa taong 2018 na kung saan ay nakapagtala ng paglaki ng kabuuang ari-arian na halagang ₱1.66 Billion kumpara sa 2017 na ₱1.51 Billion na katumbas ng 9.81% na pagtaas
- ang paglaki ng saping puhunan sa ₱253.80 Million kumpara sa ₱227.51 Milion noong 2018 na may 11.55% na pagtaas gayundin ng deposito sa ₱327.95 Million kumpara sa ₱280.51 Million noong 2017 na may 16.91% na pagtaas ay patunay ng patuloy na pagtangkilik ng mga miyembro sa Kooperatiba na may kabuuang 11,875 na mga miyembro at kamay-ari
- nakapagpautang ng ₱719.33 Million sa 3,156 na miyembro kung kaya’t naabot ang kabuuang pautang na ₱1.435.04 Billion kumpara sa ₱1.091.66 Billion na may pagtaas na 31.45%
- pagbaba ng delingkwenteng pautang sa 2.65% sa 2018 mula sa 3.03% noong 2017
- pagtatabi ng ₱78.56 Million na probisyon sa maaaring pagkalugi upang mapangalagaan ang kalagayang pinansiyal at pananalapi
- paglalahad sa mga serbisyo ng LKBP na nakatulong sa paglago nito katulad ng mga sumusunod:
 - a. LKBP Skills Training and Manpower Services na nakapagbigay ng hanapbuhay sa 880 empleyado mula sa apat na kompanya na tumatangkilik sa serbisyo nito
 - b. LKBP Integrated School na nasuportahan ang pag-aaral ng 270 mag-aaral sa pagtataguyod ng mga mahuhusay na guro at pangasiwaan
 - c. LKBP Coop Assurance Center na nasuportahan ang mga seguro sa kalusugan, pamumuhay at ari-arian ng mga miyembro
 - d. LKBP Hardware and General Merchandise na nagbebenta ng mga gamit at materyales sa mababang presyo sa mga miyembro
 - e. LKBP Multi-Purpose Activity Center and Resort na naserbisuhan ang mga pagtitipon, pagsasanay, pangkalakasan o sports at ibang kaganapang pampamilya ng mga miyembro at mga organisasyon
 - f. LKBP Organic Demonstration Farm na kaagapay ng Department of Tourism (DOT) sa pagpapakilala ng mga makabagong pamamaraan ng pagtatanim gayundin sa pagkakaloob ng mga pagsasanay at pag-aaral
 - g. LKBP Garments and Souvenir Unit na kaagapay ng Department of Trade and Industry (DTI) na gumagawa ng mga souvenir items para sa mga pangangailangan ng mga miyembro at mga katuwang na organisasyon at ahensiya
- sa pagtatapos ng taong 2018 ay nakapagtala ng kinita na ₱50.36 Million, mas mataas ng ₱5.62 Million o 12.56% mula sa kinita na ₱33.75 Million noong 2017
- pagkakaloob ng 14% dividend at 8% patronage refund sa mga miyembro na may kabuuang halaga na ₱35.75 Million
- pagtatabi ng ₱14.61 Million na pondo upang masigurado ang katatagan ng LKBP at masuportahan ang mga plano at balakin ng pamunuan at pangasiwaan
- ipinakita sa pamamagitan ng graphical representation ang pagtaas ng kalagayang pananalapi ng LKBP sa loob ng 5 taon o mula taong 2014
- ang LKBP ay naniniwala na sa pamamagitan ng kontribusyon nito sa paglago ng ekonomiya ay matutugunan ang mga pangangailangan upang maiangat ang estado ng pamumuhay ng mga miyembro at mamamayan
- pagtugon ng Ligas KBP Foundation, Inc. bilang tagapagtaguyod ng mga responsibilidad ng Kooperatiba sa kasapian at komunidad ayon sa mga sumusunod:
 - a. Education and Livelihood Trainings - Boneless Bangus and Food Safety, Soap and Perfume Making, Bread and Pastry/Barista Course, at Basic Computer Literacy for PWDs
 - b. Health Related Programs - Annual Medical Mission at Annual Blood Letting

- c. Donations - Adopt a School Program by DepEd, Tahanang Mapagpala Orphanage, Philippine Dental Associations, Brigada Eskwela (Elementary Schools), at Typhoon Victims Relief Gift Giving
- pagsuporta ng LKBP sa mga Lakbay-Aral na kung saan ay nakapagbahagi ng mga kaalaman sa mga Cooperative Federations, Municipal Cooperative Development Councils, mga Kooperatiba at mga naging bisita na naging kapaki-pakinabang sa bawa't isa
- pagkakaloob ng patuloy na pag-aaral at pagsasanay sa mga namumuno at empleyado ng LKBP upang lalo pang mapaunlad at mapahusay ang kaalaman sapagkat sa pamamagitan nito ay mas mapapataas ang tiwala ng mga miyembro at dahil dito ay mapapanatili ang maayos na kalagayan ng Kooperatiba
- pagpapahayag na ang lahat ng natamo ng LKBP ay dahil sa suporta at pagtangkilik ng mga miyembro, kamay-ari, kabahagi at katuwang sa mga programa, kaya't sila ay taos-pusong pinuri at pinasamalatan

6. Pagpapatibay ng mga Kapasyahan

KAPASYAHAN BLG. GA 2019-003: *Pagpapatibay sa ulat ng Kalagayang Pananalapi para sa taong 2018.*

Ito ay batay sa nilalaman ng ulat na nakalathala sa Annual Report 2018 na ang ilang tala ay ang mga sumusunod:

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

KAPASYAHAN BLG. GA 2019-004: *Pagpapatibay sa 2019 Budget ng LKBP.*

KAPASYAHAN BLG. GA 2019-005: *Pagpapatibay sa iba't-ibang ulat ng mga Committee ng LKBP.*

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

Sa pangunguna ng Pangalawang Tagapangulo ng Lupon ng Halalan, G. Wilfredo Dayao ay ipinahayag ang naging resulta ng Halalan ng Pamunuan na ginanap sa iba't-ibang sangay ng LKBP kaalinsabay ng Ownership Meeting mula Pebrero 16 hanggang Marso 11, 2019. Ang mga nanalong kandidato ay ang mga sumusunod na itinalaga din sa kani-kanilang posisyon sa araw na ito:

<u>Mga Kandidato</u>	<u>Bilang ng Boto</u>	<u>Mga Nanalo at Itinalaga sa Posisyon</u>
a. Lupon ng Patnugutan		
1. Loida D. Hilario	1,155	1
2. Rebecca G. De Jesus	1,125	2
3. Cecilia C. Reyes	1,097	3
4. Benjamin P. Tolosa	927	4
5. Perla B. Laxa	806	-

b. Lupon ng Pagsusuri

1. Marilou B. Ocampo	1,311	1
2. Olivia N. Panilag	1,212	2

c. Lupon ng Halalan

1. Ma. Asuncion H. Calayag	925	1
2. Elvie G. Laxamana	885	2
3. Gadmer G. Layson	596	-
4. Mary Paz I. Mangilog	304	-

KAPASYAHAN BLG. GA 2019-006: *Pagpapatibay sa resulta ng halalan at pagtatalaga sa tungkulin ng mga nanalong kandidato.*

8. Pagpapaliwanag Hinggil sa New Tulungan Program

Ang bahaging ito ay ginampanan ni Dir. Cecilia Reyes na kung saan ay ipinaliwanag niya sa kasapian ang pagbabago sa bayarin para sa Tulungan Program. Upang maging kasapi ng Tulungan Program ay kinakailangan na magbayad ng halagang ₱500.00 para sa Membership Fee na isang beses lamang babayaran at ₱500.00 Tulungan Fee na kontribusyon bawa't taon. Ipinaliwanag din ang ibang nilalaman ng programa. Ang pamilya ng isang kasapi ng Tulungan Program ay tatanggap ng benepisyo ayon sa mga sumusunod sa sandali ng pagbawi ng buhay:

Death Aid	₱ 70,000.00
Tulungan Plus (Financial Assistance)	15,000.00
Educational Benefit	15,000.00
Funeral Bouquet	2,000.00
Rice	2,000.00
Total Tulungan Benefit	<u>₱104,000.00</u>

Makaraan maipaliwanag ay nagkaroon ng pangkalahatang kapasyahan sa bisa ng mungkahi ni Dir. Ma. Remedios Caringal na pinangalawahan ni Dir. Rebecca De Jesus.

KAPASYAHAN BLG. GA 2019-007: *Pagpapatibay ng kapulungan sa nilalaman ng New Tulungan Program.*

9. Malayang Talakayan

Muli ay pinangunahan ni Dir. Cecilia Reyes ang bahaging ito na kung saan ay may mga naging mungkahi at paglilinaw mula sa mga miyembro na ang ilan ay ang mga sumusunod:

a. Hiniling ng isang miyembro mula sa Dinalupihan Branch na bigyan ng kaluwagan sa pagsusumite ng sangla o collateral sa pag-utang ang isang miyembro na maayos magbayad ng utang at magkaroon ng mga panuntunan hinggil dito. Ito ay sinang-ayunan ng Lupon Patnugutan.

b. Hiniling ni Gng./Bb. Rosita A. Garcia ng Dinalupihan Branch na may IMS health card ang reimbursement ng gastos sa laboratory tests sapagka't sila ay malayo sa Main Branch upang makakuha ng libreng serbisyo at sa kanilang lugar ay hindi tinatanggap ang nasabing card. Ayon kay Gng. Eliza Aquino na isa sa mga tagapagtaguyod ng programang health care ng mga miyembro ay maaari ang reimbursement ng mga gastos kung out-patient at hindi accredited ang ospital o pagamutan na pinuntahan.

c. Nilinaw ni Gng./Bb. Ma. Jenilyn Peñaflor ng Dinalupihan Branch pa din kung ang health card ay nire-renew taun-taon na ang naging katugunan ni Gng. Eliza Aquino ay kailangang i-renew taun-taon upang magamit sa sandali ng pagkakasakit.

10. Pagtitindig ng Pulong

Sapagka't wala ng paksang pag-uusapan pa, ang pulong ay itinindig ng Tagapangulo Dir. Lucila Punongbayan sa ganap na ika-5:20 ng hapon.

Inihanda ni:

Pinatutunayan:

SGD. ROSALIE S. MILAN
Kalihim

SGD. LUCILA J. PUNONGBAYAN
Tagapangulo

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 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 in the year 2010. The Bulacan Provincial Government also recognized LKBP as its Hall of Fame Awardee for "Natatanging Kooperatiba sa Bulakan", and the Regional Cooperative Development Council as Most Prolific Cooperative. It was given recognition by the Department of Agrarian Reform (DAR) as Top Performing ARBO's Information Technology-Enabled Maturity Assessment (ITEMA) for the year 2016 up to 2018. Recently, the City of Malolos Cooperative Development Council (CMCDC) recognized LKBP as a Continuing Excellence Billionaire Cooperative awardee.

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 1986-2003

LUPONG PATNUGUTAN (2003)	
Tagapangulo	Doroteo Tenorio
Pang. Tagapangulo	Alberto Dela Cruz
Ingat-Yaman	Danilo De Leon
Kalihim	Remedios Gregorio
Mga Patnugot	Emilia Pascual Engr. Leonardo Gonzales Crisanto Hilario Florentino Ventura
LUPON NG PAGPAPAUTANG	
Tagapangulo	Filomena Balagtas
Pang. Tagapangulo	Loida Hilario
Kalihim	Lourdes Arceo
LUPON NG PAGESUSURI	
Tagapangulo	Florentina Espinola
Pang. Tagapangulo	Ma. Laarni Bitamor
Kalihim	Claudia Santiago
LUPON NG HALALAN	
Tagapangulo	Cezar Gonzales
Pang. Tagapangulo	Anicia Castro
Kalihim	Bartolome Eusebio

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

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

LUPONG PATNUGUTAN (2000)	
Tagapangulo	Dr. Romeo San Diego
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Alberto Dela Cruz
Kalihim	Remedios Gregorio
Mga Patnugot	Marina Dionisio Maria Ocampo Catalina Santiago Florentino Ventura Wilfredo Santos Alma Bella Santiago
Ex-Officio Member	LUPON NG PAGPAPAUTANG
	Emilia Pascual
Tagapangulo	Filomena Balagtas
Pang. Tagapangulo	Loida Hilario
Kalihim	LUPON NG PAGESUSURI
	Florentina Espinola
Tagapangulo	Christine Lynn Hankins
Pang. Tagapangulo	Loida Hilario
Kalihim	LUPON NG HALALAN
	Claudia Santiago
Tagapangulo	Anicia Castro
Pang. Tagapangulo	Glicerio Santiago
Kalihim	

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

LUPONG PATNUGUTAN (1998)	
Tagapangulo	Catalina Santiago
Pang. Tagapangulo	Engr. Leonardo Gonzales
Ingat-Yaman	Alberto Dela Cruz
Kalihim	Maria Ocampo
Mga Patnugot	Dra. Sonia Matic Narciso Pagapulangan Dr. Romeo San Diego Doroteo Tenorio Florentino Ventura
LUPON NG PAGPAPAUTANG	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena Balagtas
Kalihim	Christine Lynn Hankins
LUPON NG PAGESUSURI	
Tagapangulo	Remedios Gregorio
Pang. Tagapangulo	Evelyn Batin
Kalihim	Wilma Bulaong
LUPON NG HALALAN	
Tagapangulo	Glicerio Garcia
Pang. Tagapangulo	Loida Hilario
Kalihim	Prisco Hernandez

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

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

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

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

LUPONG PATNUGUTAN (1993)	
Tagapangulo	Catalina Santiago
Pang. Tagapangulo	Engr. Leonardo Gonzales
Ingat-Yaman	Alberto Dela Cruz
Kalihim	Maria Ocampo
Mga Patnugot	Dra. Sonia Matic Narciso Pagapulangan Dr. Romeo San Diego Doroteo Tenorio Florentino Ventura
LUPON NG PAGPAPAUTANG	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Filomena Balagtas
Kalihim	Christine Lynn Hankins
LUPON NG PAGESUSURI	
Tagapangulo	Remedios Gregorio
Pang. Tagapangulo	Evelyn Batin
Kalihim	Wilma Bulaong
LUPON NG HALALAN	
Tagapangulo	Glicerio Garcia
Pang. Tagapangulo	Loida Hilario
Kalihim	Prisco Hernandez

LUPONG PATNUGUTAN (1992)	
Tagapangulo	Catalina Santiago
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Narciso Pagapulangan
Kalihim	Felix Mariano
Mga Patnugot	Rafael Dela Rama Hipolito Delos Santos Julio Reyes
LUPON NG PAGPAPAUTANG	
Tagapangulo	Alberto Dela Cruz
Pang. Tagapangulo	Claudia Santiago
Kalihim	Flordeliza Angeles
LUPON NG PAGESUSURI	
Tagapangulo	Flordeliza Calero
Pang. Tagapangulo	Amalia Pascual
Kalihim	Elena Manalad
LUPON NG HALALAN	
Tagapangulo	Cecilio Santiago
Pang. Tagapangulo	Maria Santiago

LUPONG PATNUGUTAN (1991)	
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
LUPON NG PAGPAPAUTANG	
Tagapangulo	Monica Lagasca
Pang. Tagapangulo	Terms Dela Rama
Kalihim	Emilia Pascual
LUPON NG PAGESUSURI	
Tagapangulo	Felix Mariano
Pang. Tagapangulo	Alberto Dela Cruz
Kalihim	Amalia Santiago
LUPON NG HALALAN	
Tagapangulo	Hipolito Delos Santos
Pang. Tagapangulo	Cecilio Santiago
Kalihim	Anicia Castro

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

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

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

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

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

DIRECTORY OF OFFICERS 2004-2019

LUPONG PATNUGUTAN (2019)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Benjamin Tolosa
Mga Patnugot	Lourdes Arceo Ma. Remedios Caringal Rebecca De Jesus Loida Hilario Cecilia Reyes
Ingat-Yaman	Luzviminda Guina
Kalihim	Rosalie Milan
LUPONG NG PAGSUSURI	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Estrellita Launio
Kalihim	Olivia Panilag
LUPONG NG HALALAN	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Wilfredo Dayao
Kalihim	Elvie Laxamana

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
Ingat-Yaman	Rosalie Milan
Kalihim	
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Rodolfo Cruz
LUPONG NG PAGSUSURI	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Estrellita Launio
Kalihim	Olivia Panilag
LUPONG 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	Lourdes Arceo Filomena Balagtas Rebecca De Jesus Remedios Gregorio Cecilia Reyes
Ingat-Yaman	Rosalie Milan
Kalihim	Eliza Aquino
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Marilou Ocampo
Kalihim	Olivia Panilag
LUPONG 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	Lourdes Arceo Filomena Balagtas Rebecca De Jesus Remedios Gregorio Cecilia Reyes
Ingat-Yaman	Julita Nazar
Kalihim	Rosalie Milan
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Rommel Dela Cruz
LUPONG 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	Lourdes Arceo Lucila Punongbayan Cecilia Reyes Erlinda Sava
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Ma. Nora Fajardo
LUPONG 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	Lourdes Arceo Filomena Balagtas Remedios Gregorio Cecilia Reyes Erlinda Sava
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Juliet Villanueva
LUPONG NG HALALAN	
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
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtag
Kalihim	Cecilia Leoncio
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Juliet Villanueva
LUPONG 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 Engr. Menandro Mendoza Benjamin Tolosa
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Cecilia Leoncio
Pang. Tagapangulo	Cecilia Reyes
Kalihim	Erlinda Sava
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Ma. Victoria Santos
Kalihim	Antonina Fuentes
LUPONG NG HALALAN	
Tagapangulo	Angelita Dimalanta
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	Lourdes Arceo Filomena Balagtas Remedios Gregorio Engr. Menandro Mendoza Benjamin Tolosa
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Cecilia Leoncio
Pang. Tagapangulo	Cecilia Reyes
Kalihim	Erlinda Sava
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Benjamin Tolosa
Kalihim	Arbendorf Rivera
LUPONG NG HALALAN	
Tagapangulo	Violeta Tonog
Pang. Tagapangulo	Arbendorf Rivera
Kalihim	Maribeth Gallardo

LUPONG PATNUGUTAN (2010)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Julita Nazar
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo Filomena Balagtas Loida Hilario Engr. Leonardo Gonzales
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Cecilia Leoncio
Pang. Tagapangulo	Cecilia Reyes
Kalihim	Erlinda Sava
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Benjamin Tolosa
Kalihim	Arbendorf Rivera
LUPONG NG HALALAN	
Tagapangulo	Angelita Dimalanta
Pang. Tagapangulo	Rolando Cudia
Kalihim	Antonina Fuentes

LUPONG PATNUGUTAN (2009)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Fabian Clemente
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo Loida Hilario Ernesto Batin Engr. Leonardo Gonzales
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Arlene Apacible
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Antonina Fuentes
Kalihim	Wilfredo Santos
LUPONG 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	Lourdes Arceo Loida Hilario Deogracias Daus Engr. Leonardo Gonzales
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Arlene Apacible
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Erlinda Sava
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Ernesto Batin
Kalihim	Celia Clemente
LUPONG 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	Lourdes Arceo Filomena Balagtas Loida Hilario Deogracias Daus Engr. Leonardo Gonzales
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Arlene Apacible
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Erlinda Sava
LUPONG NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Ernesto Batin
LUPONG NG HALALAN	
Tagapangulo	Cesar Gonzales
Pang. Tagapangulo	Anicia Castro
Kalihim	Felicidad Mercado

LUPONG PATNUGUTAN (2006)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Doroteo Tenorio
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo Filomena Balagtas Emilia Pascual Engr. Leonardo Gonzales Vicente Santiago
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Claudia Santiago
Kalihim	Cecilia Leoncio
LUPONG NG PAGSUSURI	
Tagapangulo	Vergie Garcia
Pang. Tagapangulo	Ma. Remedios Caringal
Kalihim	Evangelina Villanueva
Kagawad	Concepcion Tagadtag
LUPONG NG HALALAN	
Tagapangulo	Cesar 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	Filomena Balagtas Ma. Laarni Bitamor Emilia Pascual Engr. Leonardo Gonzales Vicente Santiago
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Lourdes Arceo
Kalihim	Cecilia Leoncio
LUPONG NG PAGSUSURI	
Tagapangulo	Julio Medrano
Pang. Tagapangulo	Rogelio Hilario
Kalihim	Vergie Garcia
LUPONG NG HALALAN	
Tagapangulo	Cesar 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	Filomena Balagtas Ma. Laarni Bitamor Emilia Pascual Vicente Santiago Florentino Ventura
LUPONG NG PAGPAPAUTANG	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Lourdes Arceo
Kalihim	Evelyn Batin
LUPONG NG PAGSUSURI	
Pang. Tagapangulo	Vicente Santiago
LUPONG NG HALALAN	
Tagapangulo	Cesar Gonzales
Pang. Tagapangulo	Anicia Castro
Kalihim	Bartolome Eusebio

PANALANGIN NG KOOPERATIBA

Panginoong Makapangyarihan sa sanlibutan,
nagpapasalamat kami sa lahat ng
pagpapalang iyong iginawad sa amin;
sa pagligtas sa amin sa mga kasiphayuang
dulot ng poot ng kalikasan;
sa katiwasayang dulot ng katatagan ng loob
na humarap sa mga balakid sa pag-unlad;
sa kasaganaang bunga ng sariling pagsisikap
sa pamamagitan ng kooperatiba.

Nandito kami sa inyong harapan
upang muli magsumamo na:

Panginoon, iligtas 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
karapatan ng wala sa kooperatiba.

Patubayan Mo kaming pumapaloob sa
kilusang kooperatiba at bigyan Mo kami ng patuloy
na katatagan ng loob upang ang
mithiing pagbabago ay aming makamit.

Patubayan Mo ang mga namumuno sa aming bayan
upang sila'y makapaglingkod ng walang pag-iimbot
at buong katapatan.

Panginoon, patubayan 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.



LKBP HYMN

Himno ng Ligas Kooperatiba ng Bayan sa Pagpapaunlad
Musika at titik ni Norman C. Rueda

SERBISYONG LKBP

Dakilang layunin ang pagtulong sa kapwa
Wagas na hangarin ang pagdamay sa madla
Laging tataglayin, adhikaing dalisay
Tapat na paglilingkod ang siyang inaalay.

Halina't ibandila Ligas Kooperatiba
Ang pag-unlad ng búhay dagling makikita
Magtulong-tulong tayo lahat mapabuti
Tungkuling busilak, serbisyong LKBP.

Tayo ay magbunyi, tagumpay makakamtan
Pagsulong ng búhay tungo sa kaunlaran
Hindi magtatagal giginhawa ang bayan
Tiyak na matutupad mithiing kay inam.

Halina't ibandila Ligas Kooperatiba
Ang pag-unlad ng búhay dagling makikita
Magtulong-tulong tayo lahat mapabuti
Tungkuling busilak, serbisyong LKBP.

Sandigan sa kagipitan
Katuwang sa kabuhayan

Tungkuling busilak, serbisyong LKBP.

BUILDING DREAMS, LKBP

How noble is our deed when we help our fellowmen
A goal that's chaste and true, lend compassion when we can
Enshrined in our hearts, pure and lofty ideals
A service unfeigned and true to us are cardinal.

Come and proclaim the name of Ligas Kooperatiba
By building the success of our lives we so demand
Let us be one in spirit with pride and dignity
How pure is our mission, building dreams, LKBP.

Let us all celebrate, shouts of victory we hear
Toward a future bright, we tread on with vision clear
And sooner than we think, we will harvest life's bounty
Embrace the blessings we have, dreams made reality.

Come and proclaim the name of Ligas Kooperatiba
By building the success of our lives we so demand
Let us be one in spirit with pride and dignity
How pure is our mission, building dreams, LKBP.

Assistance is our gesture
Helping to secure your future

How pure is our mission, building dreams, LKBP.



VISION

**A leading and dynamic cooperative that brings higher quality of life to members and the 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 our Communities:

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

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