



LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

"Sandigan sa Kagipitan, Katuwang sa Kabuhayan"

35th ANNUAL GENERAL ASSEMBLY

**MOVING FORWARD ON SUSTAINABLE FUTURE
TOUCHING BOTH ECONOMIC AND SOCIAL PIECE.**

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

PROGRAMME OF ACTIVITIES

35th Annual General Assembly

June 1 - July 30, 2021

1:00 P.M. - 3:30 P.M.

PART I • PRELIMINARIES

1. Registration of Members 12:00 n.n.
2. Opening Program AVP
3. Acknowledgment of Members and Guests Emcees
4. Welcome Address Ms. Lucila J. Punongbayan
Chairperson, LKBP Board of Directors
5. Introduction of Guest Speaker Ms. Cecilia C. Reyes
Member, Board of Directors
6. Keynote Speech Dir. Marieta P. Hwang
Regional Director, CDA Region III
City of San Fernando, Pampanga
7. Awarding of Outstanding Members AVP
8. Presentation of Products and Services AVP
9. Presentation of Social and Community Services AVP

• RAFFLE DRAWS

PART II • ANNUAL GENERAL ASSEMBLY PROPER

1. Call to Order Ms. Lucila J. Punongbayan
Chairperson, Board of Directors
2. Proof of Due Notice and Determination of Quorum Ms. Rosalie S. Milan
Secretary, Board of Directors
3. Approval of Agenda Ms. Lucila J. Punongbayan
4. Approval of Election Guidelines Ms. Ma. Asuncion H. Calayag
Chairperson, Election Committee
5. Presentation of Candidates for Election/Casting of Votes Ms. Elvie G. Laxamana
Secretary, Election Committee
6. Reading and Approval of the Minutes of 2019 General Assembly Ms. Rosalie S. Milan
7. Business Arising from the Minutes Ms. Lucila J. Punongbayan
8. Presentation of Management Reports Ms. Julita D. Nazar
Chief Executive Officer
9. Approval of Budget Ms. Julita D. Nazar
10. Presentation of Board and Committee Reports Board of Directors and Management
11. Approval of Appointment of External Auditor Ms. Lucila J. Punongbayan
12. Amendments to the Articles of Cooperation and By-laws Ms. Loida D. Hilario
Member, Board of Directors
13. Open Forum/Other Matters Board of Directors and Officers
14. Adjournment Ms. Lucila J. Punongbayan
15. Closing Prayer Ms. Lourdes S. Arceo
Member, Board of Directors

• RAFFLE DRAWS

PART III • ANNOUNCEMENT OF ELECTION RESULT AND PROCLAMATION OF WINNERS

ELIZA S. AQUINO • MAY V. ESPIRITU

Emcees

TABLE OF CONTENTS

- Products and Services
- Program of Activities
- Agenda
- Messages
- Directory of LKBP Offices
- Board of Directors and Committees
- Management Staff
- Board of Directors' Report
- Management Report
- LKBP in Action
- Outstanding Members
- Report of Independent Auditor
- Financial Statements
- Annual Plans and Budget
- Awards and Citations
- Committee Reports
- Minutes of the Previous General Assembly
- History of LKBP
- LKBP Best Practices
- Directory of Officers
- LKBP Restaurant (Cabalen)
- Cooperative Prayer/Pledge
- LKBP Hymn

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 heartfelt felicitation to all officers and members of Ligas Kooperatiba ng Bayan sa Pagpapaunlad (LKBP) on your celebration of 35th Annual Assembly.

Your theme “Moving Forward on Sustainable Future Touching Both Economic and Social Piece” is right on time. Your perseverance to move forward and become sustainable is truly amazing. May your passion of cooperativism continue to burn while adhering to your goals and objectives.

Let me take this opportunity to give credit to your Cooperative in continuing to uplift your members and the community where you operate during this hard time. Rest assured that we in the Cooperative Development Authority is working with you to achieve a sustainable future for our Cooperatives.

Again, Congratulations and keep safe always!

God bless us all!

SGD. MARIETA P. HWANG
Regional Director

WELCOME ADDRESS

Good day, everyone!

It is my pleasure to welcome you all today para sa ating 35th year anniversary. I would like to welcome our guest speaker, the CDA Regional Director, Ms. Marieta P. Hwang to share us her knowledge and experiences hindi lamang tungkol sa Kooperatiba pati na rin sa iba pang bagay ukol sa negosyo. I would like to acknowledge also our dedicated and hardworking staff, officers, branch managers, and of course our Board of Directors. Gusto ko ding batiin ang ating mga members and clients pati na rin sa iba pang gustong mag member sa ating Kooperatiba in the future who are watching us today virtually.

This is our first General Assembly completely conducted in a digital platform kasi kailangan natin ang physical distancing due to Covid-19 pandemic.

It is very overwhelming that we are now on our 35th year anniversary. Sa nararanasan natin ngayon due to Covid-19 pandemic hindi lang sa Pilipinas kundi sa buong daigdig, gusto ko lang i-share sa inyo ang part ng isang kanta ni Lea Salonga na "The Journey"

"What a journey it has been
And the end is not in sight
But the stars are out tonight
And they're bound to guide our way"..

So, sana lahat ng ating prayers ay makarating at marinig sa itaas to stop this pandemic.

It is in this occasion also that we will be reporting to you the status of our last year operation 2020 and our future plans for the next years.

Again, good day and thank you very much.



LUCILA J. PUNONGBAYAN
Chairperson
LKBP Board of Directors



DIRECTORY OF LKBP OFFICES

BULACAN BRANCHES

• CORPORATE OFFICE •



• STA. RITA BRANCH •



• TUKTUKAN BRANCH •



• BALIUAG BRANCH •



• SAN MIGUEL BRANCH •

• NUEVA ECIJA BRANCH •



• GAPAN BRANCH •



• CABANAS BRANCH •



• MARILAO BRANCH •

• BATAAN BRANCHES •

• PAMPANGA BRANCH •



• APALIT BRANCH •



• BALANGA BRANCH •



• DINALUPIHAN BRANCH •

LKBP 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

MANAGEMENT COMMITTEE



JULITA D. NAZAR
Chief Executive Officer



JOCELYN J. MAPOY
Finance 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
: Executive Assistant
: Digital Marketing Officer

MA. CATLEYA DC. HENDIVE
ABBYGALE O. BARON

• 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
: Credit Specialist-Property Appraisal and Investigation
: Credit Specialist-Delinquency Management
: Credit Specialist-Remedia Management
: 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

Balluag Branch
HILARION S. PAGSANJAN
Branch Manager

JAYSON S. MARIANO : Account Officer
CHRISTOPHER H. TERCICIO : 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

MANAGEMENT STAFF

• ALLIED SERVICES GROUP •

• SUBSIDIARIES •

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 CRISL 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

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
ROSHELLE A. PANDATU : Clinic Assistant/Nurse
FANE CRIA G. VILLAFUERTE : Clinic Assistant/Laboratory Technologist

Garments

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

LKBP Restaurant (Cabalen)

JOHN DEE R. ESPERAS

Branch Manager

MARLON ADRADOS : Store Supervisor
ARMINA I. ADUNA : Bookkeeper
JUAN MIGUEL T. ASILO : Cook
JULES JULIAN C. GALANG : Cook
MHARK R. SALAVERIA : Cook
JOHN ANTHONY Q. SILVERIO : Cook
ROLON DALIN B. SURIO : Cook
LOURENCE F. TEK-ING : Cook
AILENE MARIZ C. MENDOZA : Cashier
JOSHUA LOUISE F. FLORES : Barman
ALYSSA MAE FERNANDO : Buffet Attendant
JANEA MARIE SALDUA : Buffet Attendant
MYRA MAE C. ALMOETE : Door Attendant

CONCEPCION D. TAGADTAD

Officer-in-Charge

SUNSHINE O. MARIANO : HR Assistant-Recruitment
REYMART DC. CASIMIRO : Liaison Staff

ELIZA S. AQUINO

Program Head

ROSELYN DR. BERNABE : Program Staff
JOEFFREY B. ERAMES : Program Staff

LKBP Integrated School, Inc.

JULIANA S. TULLAO

Principal

JOSEFINO S. PINGOL : Consultant
CECILIA S. LEONCIO : Registrar
MARIAN D. JACINTO : Finance Officer/Teacher
JULIANA S. TULLAO : Coordinator/Teacher
JAYSON B. SACLOLO : IT Personnel
LUDWIG T. PASCUAL : Teacher
JENNILYN S. MALIGMAT : Teacher
JONALYN S. JAVATE : Teacher
MYLENE C. SANTIAGO : Teacher
MARY ROSE T. MORACA : Teacher
LORNALYN D. CRUZ : Teacher
REZIE ANNE T. BAUTISTA : Teacher
JAYPEE C. TORRES : Teacher
MARICRIS CANUEL : Teacher
CORNELIA S. SANTIAGO : Teacher
JOEMAR P. BALALA : Teacher
TIM CLAUDE A. PINEDA : Teacher
DIANA MARIS G. ALCORIZA : Teacher
RIZZA DC. CAHIWAT : Teacher
TREENA SOPHIA S. SORE : Teacher
CHRISTIAN BERN S. DELA CRUZ : Teacher
EMIL JOHN C. LANDICHO : Teacher
EDELIZA H. BATALLA : Support Personnel
ERNESTO LEONCIO : Support Personnel
EDUARDO G. RAMOS : Support Personnel
ALLAN FRANCO SANTIAGO : Support Personnel

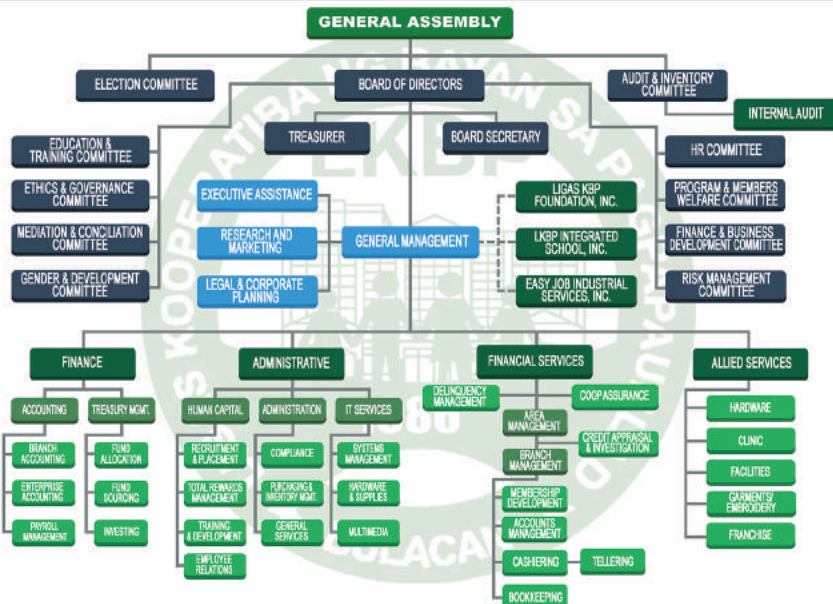
Security Personnel

PORFERIO S. ANDRADA, JR. : Corporate Office
JERALD D. LEDES : Corporate Office
MELITON 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



ULAT NG TAGAPANGULO

MGA MAHAHALAGANG KAPASYAHAN NG LUPONG PATNUGUTAN SA TAONG 2020 PARA SA KASAPIAN

PAGBILI NG FULLY AUTOMATED BLOOD CHEMISTRY MACHINE

[2020-043: 02/01/2020]

Pagkakaroon ng confirmation sa biniling fully automated blood chemistry machine na nagkakahalaga ng ₱1,187,500.00 para sa LKBP Clinic na kabilang sa Allied Services ng LKBP na gagamitin sa mga konsultasyon ng mga kasapi.

PAGBILI NG COMPUTERIZED EMBROIDERY MACHINE

[2020-043-A: 02/01/2020]

Pagkakaroon ng confirmation sa biniling computerized embroidery machine na nagkakahalaga ng ₱950,000.00 para sa LKBP Garments na kabilang din sa Allied Services ng LKBP na gagamitin sa mga pangangailangan ng mga kasapi.

DONASYON PARA SA MGA BIKTIMA NG PAGSABOG NG TAAL VOLCANO

[2020-046: 02/01/2020]

Pinagtibay ang pagkakaloob ng donasyon na pagkain, damit, at gamit-pangkalusugan na nagkakahalaga ng ₱15,000.00 para sa mga biktima ng pagsabog ng Bulkang Taal.

PAGPAPASIMULA SA LKBP RESTAURANT (CABALEN)

[2020-057: 03/12/2020]

Ipinasya ang pagpapasimula ng bagong negosyo ng LKBP, ang Cabalen Restaurant na isang franchise business na may kabuuang budget na ₱16.5M.

PAMAMAHAGI NG DIVIDEND AT PATRONAGE REFUND

[2020-058: 03/12/2020]

Pinagtibay ang pamamahagi sa mga kasapi ng 14% Dividend na may halagang ₱25.91M at 8% Patronage Refund na may halagang ₱11.91M para sa taong 2019.

PAGGAMIT NG BAHAGI NG CDF

[2020-060: 03/20/2020]

Bilang pagsunod sa alituntunin ng CDA ay ilalaan ang bahagi ng Community Development Fund (CDF) sa mga proyekto sa mga barangay na makatutugon sa pangangailangan ng komunidad.

PAGSUSPINDI SA 1.5% SDF

[2020-061: 03/20/2020]

Pinagtibay ang pag-aalis ng 1.5% Special Development Fund (SDF) na ikinakaltas sa inutang ng kasapi upang madagdagan ang net proceed ng halagang inutang.

BIGAS PARA SA MGA KASAPI

[2020-066: 05/29/2020]

Bilang ayuda sa panahon ng pandemya ay pinagtibay ang pamamahagi ng sampung (10) kilong bigas sa bawat kasapi na may kabuuang 6,542 packs at halagang ₱3,092,496.00 na pondong kinuha mula sa Community Development Fund.

BIGAS PARA SA MGA BARANGAY

[2020-066-A: 05/29/2020]

Pagkakaloob ng tig-5 sakong bigas (50 kilos) na may kabuuang halagang ₱74,000.00 sa mga kalapit na barangay tulad ng Ligas, Bungahan, Sumapang Matanda, Sta. Rita, Pritil, Sta. Cruz, Tuktukan, at Tabang na tulong sa mga mamamayan sa panahon ng pandemya.

FINANCIAL ASSISTANCE PARA SA MGA KAWANI

[2020-067: 05/29/2020]

Sapagka't itinakda ang pangkalahatang lockdown simula ika-16 ng Marso, 2020 ay pinagkalooban ng financial assistance ang mga kawani na katumbas ng kanilang suweldo simula ika-16 ng Marso hanggang ika-15 ng Abril, 2020.

HAZARD PAY AT MEAL ALLOWANCE PARA SA MGA KAWANI

[2020-067-A: 05/29/2020]

Sa mga kawani na pisikal na naglingkod sa tungkulin sa panahon ng pandemya ay pinagtibay ang pagkakaloob ng hazard pay at meal allowance simula ika-16 ng Marso hanggang ika-15 ng Mayo, 2020.

COVID-19 HEALTH PROTOCOLS

[2020-068: 05/29/2020]

Ipatutupad ang mga health protocols para sa mga kasapi, kawani at mga tanggapan ng LKBP alinsunod sa mga itinatakda ng mga ahensya ng gobyerno upang mapigil ang pagkalat ng Covid-19.

FUNDING REQUIREMENTS SA PANAHOON NG PANDEMYA

[2020-069-073: 05/29/2020]

Upang may magamit sa panahon ng pandemya ay pinagtibay ang pagsasaayos ng mga pangangailangan sa pondo kasama ang moratorium sa mga funding program partners ng LKBP.

LOAN MORATORIUM PARA SA MGA KASAPI

[2020-074: 05/29/2020]

Upang mabigyan ng kaluwagan ang mga kasapi sa panahon ng pandemya ay pinagtibay ang pagkakaloob ng moratorium sa pagbabayad ng utang alinsunod sa itinatakda ng Bayanihan to Heal as One Act 1. May kabuuang ₱22.27M ang bayarin ng mga kasapi na nasakop ng moratorium.

PAGPAPALIBAN NG PANGKALAHATANG PULONG

[2020-076: 05/29/2020]

Dahil sa nakaambang panganib na dulot ng pandemic Covid-19 ay ipinagpaliban ang pagdaraos ng nakatakdang Pangkalahatang Pulong at Halalan sa taong 2020. Dahil dito ay ipinasya ang pananatili sa tungkulin ng kasalukuyang pamunuan hanggang sa magkaroon ng halalan.

CASH DONATION PARA PPE NG MGA FRONTLINERS

[2020-083: 06/20/2020]

Pinagtibay ang pagkakaloob ng ₱5,000.00 cash donation sa Provincial Cooperative Development Council (PCDC) upang makalikom ng halaga na pambili ng Personal Protective Equipment (PPE) para sa mga frontliners ng Covid-19 pandemic.

W-GDP PROGRAM

[2020-130: 08/26/2020]

Pagpapatibay sa Memorandum of Understanding na nakasama ang LKBP sa programang Women's Global Development and Prosperity (W-GDP) sa ilalim ng United States Agency for International Development (USAID) na may layuning maturuan ang mga kababaihang may negosyo na makilala at maibenta ang kanilang produkto gamit ang digital platforms.

SSS COLLECTION AND NON-COLLECTION SERVICES

[2020-122: 08/26/2020]

Ipinasya ang gagawing paglagda sa kasunduan sa pagitan ng LKBP at SSS para sa karagdagang serbisyo sa mga kasapi na pagtanggap ng bayad at mga transaksyon hinggil sa SSS sa mga tanggapan ng LKBP.

LKBP NEW VISION, MISSION AND GOALS

[2020-127: 08/26/2020]

Makaraan ang mga pag-aaral at pagsasanay ng pamunuan at pangasiwaan na naisagawa sa pamamagitan ng ACCESS Advisory bilang consultancy partner ay pinagtibay ang bagong Vision, Mission at Goals ng LKBP.

PPE DONATION SA MGA MUNISIPYO

[2020-133: 08/26/2020]

Pinagtibay ang pagkakaloob ng 200 sets na Personal Protective Equipment (PPE) na sariling gawa ng LKBP Garments sa mga munisipyo ng Malolos, Bulacan; Apalit, Pampanga; Dinalupihan, Bataan; at Gapan, Nueva Ecija.

10.10.10 CAMPAIGN TO END HUNGER TOGETHER

[2020-166: 09/30/2020]

Ipinasya ang paglahok ng LKBP sa programa ng Kusina ng Kalinga, Ateneo LSE-OF LIFE Program, at Gawad Kalinga katuwang ang National Confederation of Cooperatives (NATCCO) noong Oktubre 10, 2020 na ang layunin ay makapagpakain ng 10,000 nagugutom na bata sa bansa dulot ng pandemya. Napili ng LKBP ang mga bata na naninirahan sa Barangay Calero, Lungsod ng Malolos, Bulacan.

LOAN MORATORIUM EXTENSION

[2020-169: 09/30/2020]

Sapagka't humaba pa ang panahon ng quarantine dahil sa pandemya ay pinagtibay ang pagpapalawig sa moratorium period sa pagbabayad ng utang ng mga kasapi alinsunod sa itinatagda ng Bayanihan to Heal as One Act 2.

PAMAMAHAGI NG FACE MASKS SA MGA KASAPI

[2020-200: 10/30/2020]

Bilang suporta pa din sa panahon ng pandemya ay ipinasya ang pagkakaloob ng mga face masks sa mga kasapi.

MGA PAGBABAGO SA TULUNGAN PROGRAM

[2020-203-204: 10/30/2020]

Pinahintulutan ang pagbababa sa halagang ililipat sa tagapagmana ng namayapang kasapi na dating ₱5,000.00 na ginawang ₱2,200.00 bilang panimulang saping puhunan, tulungan at membership fee. At sa halip na bulaklak para sa namatay ay ipagkakaloob ang katumbas na halagang ₱2,000.00 sa panahon ng pandemya.

DONASYON PARA SA MGA NASALANTA NG BAGYONG ROLLY SA ALBAY

[2020-233: 11/17/2020]

Ipinagkaloob ang donasyon na pagkain, damit at gamit-pangkalusugan na nagkakahalaga ng ₱24,000.00 para sa mga nasalanta ng bagyong Rolly sa Albay.

KAHILINGAN SA PAGSAPI AT PAG-UTANG

Ang mga Kahilingan sa Pagsapi at Pag-utang ay regular na tinatanggap at pinagtibay ng Lupong Patnugutan sa mga pagpupulong na isinasagawa.

SGD. LUCILA J. PUNONGBAYAN

Tagapangulo

MANAGEMENT REPORT

CEO Report

It is with high optimism and faith that the conduct of LKBP's 35th Annual General Assembly will bring us all inspiration and strength as we continue to battle this very challenging time of pandemic brought about by Covid 19. Yes, the impact of the pandemic is so big that no one able to foresee it. But we in LKBP will continue to believe that there is nothing significant in easy but in difficulties of a higher degree.

Today as we start to run these 60 days of conducting our 35th Annual General Assembly, I welcome you all to this first virtual assembly with our commitment to stay focus on our services and programs to continuously deliver the needs of our existing 13,202 members all across 10 branches in Region III. And to continuously reach out for more potential members come 2021 and years ahead.

2020 Situationer

With much enthusiasm in all our hearts, we welcome the year 2020 confidently as we strongly believe that we already prepare all the major things we needed to proceed with all our plans and programs. But come mid of March 2021, with the declaration of this pandemic we are forced to suspend all our operations and able to return to work second half of May 2021 with a skeleton workforce, limited working hours, and bounded with health risk and restrictions being strictly implemented both by the National and Local Government Unit. Hence, impacted the results of our operations, targets and deliverables, the personal finances of our people, and the businesses and financial capacity of our members.

But more than the targets and deliverables, the welfare of the General Membership is the utmost priority of LKBP Management. Despite all the restrictions and risks, we have adjusted and realigned some of our practices and processes to ensure the delivery of the much-needed support of our members during these trying times.

2020 Activities and Undertakings

For Operations Support and Product Innovations

- Implementation of loan moratorium program to support the financial capacity of members under the Bayanihan Act to Heal as One;
- Buying Club Expansion Program (Computers & Gadgets) to support online learners;
- Approved and implemented revised restructuring loan programs;
- Implementation of SSS Accreditation Program on Collection and Non-Collection Services as Partner Agent to give members easy access to SSS services;
- Renewal of credit lines from funders to secure enough funding requirements of all LKBP programs;
- Store opening of Cabalen in Vista Mall-Malolos aiming to generate another revenue source and employment; and
- Legal documentation and processes are highly considered to all coop transactions to post safety nets in all LKBP's dealing.

MANAGEMENT REPORT

For Members and Communities

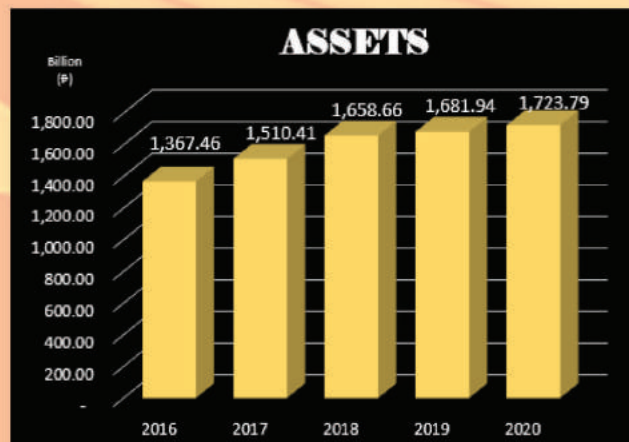
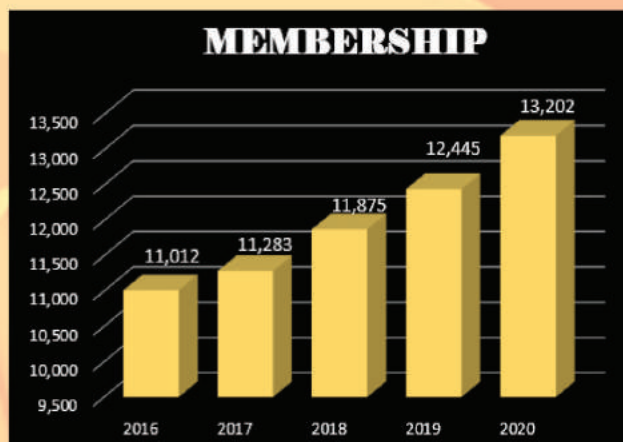
- Rice Distribution Program;
- Virtual Livelihood Training and Seminars;
- Participation for SY-2020 Brigada Eskwela benefiting 10 schools;
- Virtual Kabayan Kamustahan for Overseas Filipino Workers and their families;
- Participation in Regional Trade Fairs showcasing member's products;
- Participation in W-GDP (Women's Global Development and Prosperity) Initiative Program promoting member's product in an online platform;
- Be a Hunger Warrior Program under the End Hunger Campaign of Gawad Kalinga, Kusina ng Kalinga and NATCCO Network;
- Donations of Hygiene Kits and PPEs (offices and municipalities);
- Calamity Assistance (Taal and Albay); and
- December Gift Giving Support to Community

For Our Employees

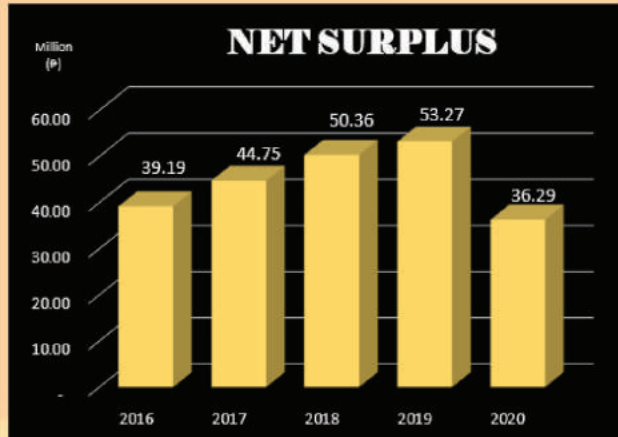
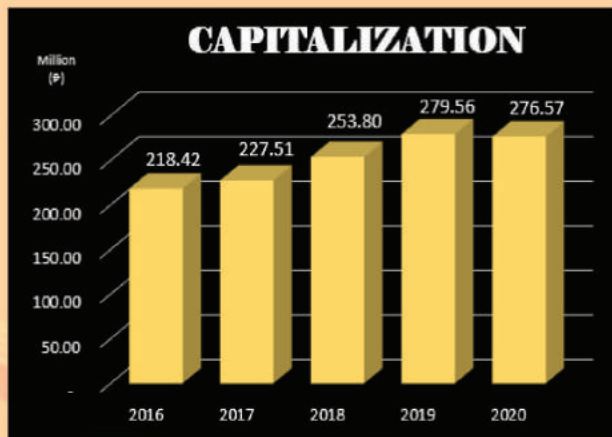
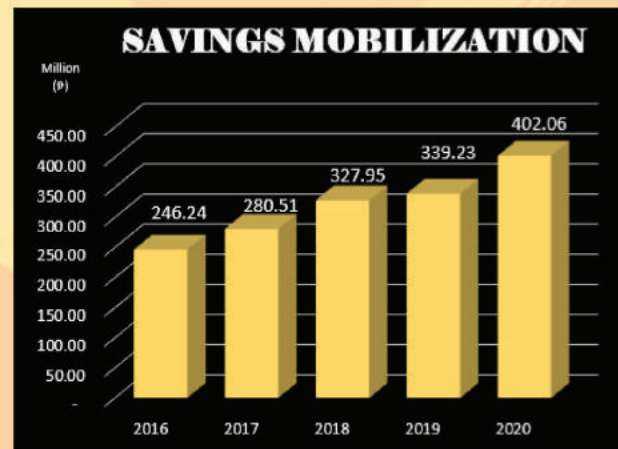
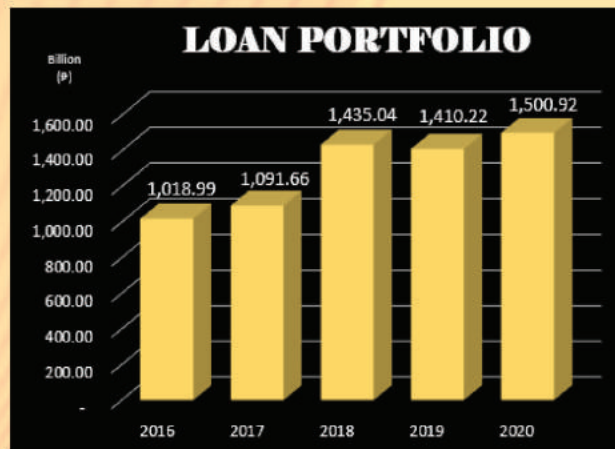
- During ECQ, financial support programs implemented;
- Continues learning support through webinars and online forums (local, national and international);
- Conducted Virtual Hope-Based Resiliency Program;
- Development of online hiring process;
- Conducted Virtual Halloween and Annual Thanksgiving Party;
- Provision of shuttle services, hygiene kits, and personal protective equipment (PPEs); and
- Ensure a safe working environment.

2020 Financial & Key Result Areas

Undeniably, the year 2020 is a very challenging year not only for LKBP but surely for the entire cooperative sector and corporate business world. With God's grace and posting positivity beyond difficulties pays off. The figures below will speak for it.



MANAGEMENT REPORT



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

INTEREST ON SHARE CAPITAL		
YEAR	AMOUNT	RATE
2020	16,437,104.00	8.50%
2019	25,909,581.00	14%
2018	23,061,864.00	14%
2017	20,081,686.00	14%
2016	19,204,554.00	14%

PATRONAGE REFUND		
YEAR	AMOUNT	RATE
2020	8,968,003.00	5%
2019	11,914,625.00	8%
2018	12,692,964.00	8%
2017	9,450,205.00	7%
2016	8,230,523.00	6%

2021 Plans & Programs

- To open at least two satellite offices within the year. Identified areas are Mexico in Pampanga and San Jose in Bulacan.
- Full implementation of the Social Security System (SSS) partnership program as Partner Agent (PA) for collection and non-collection transactions of SSS.

MANAGEMENT REPORT

- Adoption of KAYA (Kooperatibang May Asenso, Yaman at Abilidad) payment platform to provide a multi-channel payment solution.
- Acquisition of at least one Automated Teller Machine for our Sta. Rita Branch as our pilot program.
- Provision for acquisition and upgrading of Information Technology (IT) equipment to support other alternative working arrangements to adapt to the new normal.
- To operate LKBP Clinic under its license and name, and develop new health program packages that are relevant to date.
- Expansion of LKBP Garments Services into digital printing using new technologies such as full sublimation printer.
- Application for accreditation to Department of Agriculture as the first Learning Site in the City of Malolos, and as one of the proponents for Urban Gardening Program.
- To develop at least five (5) series of virtual livelihood training that apply to this time to augment participants' financial capacity and provide additional learnings.

Indeed, this pandemic makes us more innovative despite the many challenges. A great realization coming from this experience is to stay focused on your goals, we may change the way we do things but never the goals. Stay relevant by exploring whatever is untested to adapt to this new normal.

Once again, in celebration of LKBP's 35 years of service, may we continue to find strength and inspiration in each other as we unified all our works for the common good of the General Membership.

God bless the cooperative movement. God bless LKBP.

SGD. JULITA D. NAZAR
Chief Executive Officer

LKBP IN ACTION



LKBP IN ACTION



NATATANGING KASAPI 2019



Simplicio S. Liwanag

Sta. Rita Branch

"Napalaki po ng naitulong sa akin ng Kooperatiba. Kapag po kami dumaing at nagpunta po sa kanilang opisina, agad po nila kaming tinutugunan ng puso sa puso. Nagkaroon po kami ng kaunting kabuhayan na sari-sari store sa tulong po ng Ligas Kooperatiba. Sila po ay handang dumamay sa lahat ng miyembro na nangangailangan ng tulong pinansyal. Kaya, ako po at aking buong pamilya ay nagpapasalamat sa lahat ng bumubuo ng Ligas Kooperatiba sa tulong na naibahagi niyo sa aming pamilya."



Teresita O. Ventura

Sta. Rita Branch

"Sa naranasan ko po sa loob ng twenty-eight years na pagiging miyembro sa LKBP, masasabi ko po na swerte ako dahil una sa mga anak ko, sa mga panahon na silang lahat ay nag-aaral, sa kanila ako agad humihingi ng tulong para matustusan ang kanilang panggastos sa pag-aaral. Kung hindi swerte ito ay hindi ako magkakaganito hanggang ngayon. Nakakapag-apon ako, wala akong ibang utang sa labas maliban sa ating Kooperatiba. Kaya sa kaibuturan ng aking puso, ako po ay nagpapasalamat sa kanila dahil andito ako ngayon, maayos ang takbo ng aking negosyo. Maraming salamat, LKBP!."



Danilo B. Mercado

Tuktukan Branch

"Ako po ay dating OFW. Noong ako po ay tumigil ng mag-abroad, may nakapagturo po sa akin na magpamiyembro sa Ligas Koop. Talaga po na nakakatulong ang Koop na ito sa bawat nangangailangan na miyembro. Lahat po ng naipundar ko ay dahil sa tulong ng Ligas Kooperatiba. Kaya po sa lahat na gustong maging miyembro ay open po ang Kooperatiba sa inyo. Muli, ako po ay nagpapasalamat sa Ligas Kooperatiba ng Bayan sa Pagpapaunlad."



Leslie N. Sola

Baliuag Branch

"Seven years na po akong miyembro ng LKBP dito sa Baliuag. May nakapagturo po sa akin na magpamiyembro po sa kanila sa kadahilanang nagkaproblema po kami noon sa finances. Kaya noong sinubukan ko po na lumapit sa kanila, natulungan po nila ako sa pamamagitan ng pagbibigay ng dagdag puhunan sa aking negosyo na Clinic Laboratory and Diagnostic Center. Kaya sa bumubuo ng Ligas Koop, ako ay lubos na nagpapasalamat sa inyo. Malaki ang naitulong ninyo sa pagpapalago ng negosyo ko. Kayo ang naging kaagapay ko lalo na sa mga panahong kailangan ko ng budget, nandiyan kayo palagi para i-assist ako. Kaya maraming salamat sa inyong lahat."



Marina DL. Galut

San Miguel Branch

"Malaki po ang naitulong sa amin ng LKBP. Dati po, sa labas kami nanghihiram ng pang puhunan pero noong ako ay naging kasapi na nila sa Kooperatiba ay malaking kaluwagan po ito sa aming pagsasaka dahil sa kanilang maliit na patubo. Kaya din po ako nagtagal bilang isang miyembro nila dahil masasabi ko talagang maayos at maganda ang kanilang pamamalakad. Subukan po ninyo na sumapi sa ating Kooperatiba, ipapaliwanag po nila sa inyo ng maayos lahat ng maaaring tulong at benepisyo na inyong makukuha bilang isang miyembro ng LKBP."



Ariosto G. Santos III

Cabanas Branch

"Naging miyembro ako dito sa pamamagitan na din ng isang kaibigan na nagrekomenda na subukan ko ang Kooperatiba para sa aking mga dagdag na puhunan na naging maayos naman sa loob ng apat na taon. At ngayon, patuloy pa din akong natutulungan ng LKBP sa mga pangangailangan sa negosyo. Sa mga ibang miyembro ng Ligas Koop, sana patuloy po nating suportahan ang Kooperatiba natin para sa gayon ay kung may iba pa na gustong magmiyembro ay matulungan din natin. Salamat po sa lahat ng bumubuo ng Ligas Kooperatiba."

NATATANGING KASAPI 2019



Christian D. Obcinada

Marilao Branch

"Apat na taon na po akong miyembro ng Ligas Koop Marilao. May nakapagturo po sa akin na magpamiyembro dito sa LKBP para po matulungan ako sa aking pagnenegosyo. Ako po ay nagro-rolling dati ng itlog dito sa loob ng Sta. Maria Market, pero ngayon po sa tulong ng LKBP, nagkaroon na po ako ng sariling puwesto dito sa loob ng palengke. Malaking tulong po sa akin ang LKBP dahil lumaki po ang puhunan at negosyo ko. Nakatulong din po sila sa pagpapaaral sa aking dalawang anak at sa mga alaga kong hayop. Kaya, maraming salamat po sa lahat ng bumubuo ng Ligas Kooperatiba, nabago po nila ang aking buhay at sana lumago pa po tayo at makatulong sa iba pang miyembro natin."



Prisia J. Manlapaz

Apalit Branch

"Malaking bagay po sa akin ang Ligas Koop dahil dito po ako kumukuha ng pang puhunan ko sa aking patahian. Sa ngayon, nagpapatayo ako ng isang resort dito sa Apalit, Pampanga at napakalaking bagay ang naitutulong sa akin ng LKBP dahil sa puhunan na naipapahiram nila sa akin. Kaya sa mga gustong magnegosyo diyan na kailangan ng puhunan o gusto ninyo lang muna mag-apon, nariyan po ang Ligas Kooperatiba para tulungan po tayo. Subukan po natin na sumapi sa LKBP dahil malaking tulong po ang maaaring maibigay nila sa lahat ng kanilang miyembro. Kaya, malaki ang aking pasasalamat sa lahat ng bumubuo sa Ligas Kooperatiba lalong-lalo na sa LKBP Apalit Branch. Maraming salamat!"



Merly M. Alquiros

Gapan Branch

"Nakatulong po sa akin ng malaki ang puhunang nahiram ko sa Ligas Kooperatiba. Sa una, maliit na halaga lamang po ang nahihiram ko sa kanila hanggang sa lumaki na po ito na higit na nakatulong bilang pang-puhunan sa aking negosyo. Ngayon po ay maunlad na ang aking negosyo at mayroon na din kaming sariling bahay at lupa na aking naipundar mula sa paghahanap-buhay at bunga na rin ng naitulong sa akin ng Ligas Koop. Marami po ang programa ng Ligas Kooperatiba. Maaari po kayong mag-apon para matupad ang inyong pangarap sa mga sumusunod na panahon. Muli, salamat sa LKBP sa tulong na naibigay ninyo sa akin."



Teodora D. Calaluan

Balanga Branch

"Maganda po ang tulong na naibahagi sa akin ng LKBP. Na-invite ako ng isa mga empleyado nila dito sa Balanga Branch at sinubukan ko maging miyembro. Ngayon, sa pag-utang ko sa kanila, nakapagpaaral po ako ng anak, nakapagpagawa po ako ng maliit na bahay. Lahat ng ito ay dahil sa tulong sa akin ng Ligas Koop. Maraming salamat."



Raquel F. Manabat

Dinalupihan Branch

"May negosyo po ako ngayon na merchandise dito po sa loob ng Dinalupihan Market. Lahat ng makikita ninyo dito sa aking puwesto ay dahil sa tulong sa akin ng LKBP. Higit akong nagpapasalamat sa kanila dahil kahit anong oras na kailangan ko ng pera pandagdag puhunan, nandiyan lang sila palagi para tulungan ako. Sa lahat ng gustong magsimula ng negosyo, huwag po kayo mag-alinlangan na lumapit sa Ligas Kooperatiba dahil kagaya ko, malaking tulong ang naibigay nila sa akin. Nang dahil sa kanila, napagawa ko din ang aming bahay. Maraming salamat po sa inyo. Nakapalaki po ng tulong na naibigay ninyo sa akin, sa negosyo ko, sa bahay ko at sa lahat-lahat."

YOLANDA S. ROTAP, CPA

Malolos City, Bulacan

INDEPENDENT AUDITOR'S REPORT

THE BOARD OF DIRECTORS

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan

Opinion

I have audited the financial statements of LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD, which comprise the statement of financial condition as at December 31, 2020, and the statement of operations, cash flows, and changes in equity for the year then ended, and the notes to the financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial statements present fairly, in all material respect, the financial position of LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD as at December 31, 2020, and its financial performance for the year then ended in accordance with the Financial Reporting Framework for Cooperatives

Basis for Opinion

I conducted my audit in accordance with Philippine Standards on Auditing (PSAs). My responsibilities under these standards are further described in Auditor's responsibilities for the Audit of the Financial Statements section of my report. I am Independent of the Company in accordance with the Philippine Ethics Standards Board for Accountants (PESBA Code) together with the ethical requirements that are relevant to my audit of the financial statements in the Philippines, 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 basis of my opinion.

Material Uncertainty Related to Going-Concern

Having regard to the future period to which those charged with governance have paid particular attention in assessing going concern, I have planned and performed procedures specifically designed to identify any material matters which could indicate concern about the entity's ability to continue as a going concern.

The effects of COVID-19 pandemic are stated in the Status of Operations under Note 2. No events or conditions indicate that a material uncertainty exists that may cast significant doubt on the Company's ability to continue as a going concern. Use of going concern basis of accounting is appropriate and no material uncertainty has been identified. Likewise the auditor's opinion is not modified in respect of the material uncertainty.

Emphasis of a Matter

I draw attention to Note 4 to the financial statements which states the policy adopted by the company on events after the reporting date, including the date the financial statements were approved and authorized for issue.

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 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 Company'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 cease operation, or has no realistic alternative to do so.

Those charged with governance are responsible for overseeing the Company'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 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 Company'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 Company'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 Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- I communicate with those charged with governance regarding, 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.
- I also provide those charged with governance with a statement that I have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on my independence, and where applicable, related safeguards.
- From the matters communicated with those charged with governance, I determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. I describe these matters in my auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, I determine that a matter should not be communicated in my report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits.

SGD. YOLANDA S. ROTAP
Mabolo, Malolos City, Bulacan
CPA No. 0068157

BOA Certificate of Registration No. 3347, until February 16, 2024
BIR Certificate of Accreditation No. 05-004610-001-2018, until March 28, 2021
CDA Certificate of Accreditation CDA CEA No. 0142, until March 2, 2023
PTR No. 2057051, January 6, 2021, Malolos City, Bulacan
TIN No. 107-200-855

March 19, 2021

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan

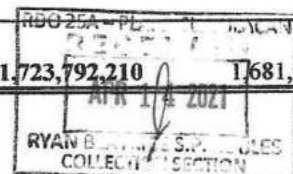
Registration No. 9520-03000546/CIN 0106030068

Statement of Financial Condition

As of December 31, 2020

*(With comparative figures as of December 31, 2019)**(Amounts in Philippine Peso, rounded off to the nearest peso)*

	Notes	2020	2019
ASSETS			
CURRENT ASSETS			
Cash and Cash Equivalents	4,6	191,526,956	186,870,259
Loans Receivable	4,7	1,386,398,625	1,321,906,049
Trade and Non-Trade Receivables	4,8	24,654,090	44,874,506
Inventories	4,9	7,000,012	7,306,137
Other Current Assets	4,10	2,253,914	3,010,651
TOTAL CURRENT ASSETS		1,611,833,597	1,563,967,602
NON-CURRENT ASSETS			
Investment in Non-Marketable Equity Securities	4,11	36,032,247	46,553,484
Property and Equipment	4,12	55,558,618	54,697,617
Other Non-Current Assets	4,13	20,367,748	16,719,258
TOTAL NON-CURRENT ASSETS		111,958,613	117,970,359
TOTAL ASSETS		1,723,792,210	1,681,937,962
LIABILITIES, EQUITY AND STATUTORY ACCOUNTS			
CURRENT LIABILITIES			
Deposit Liabilities	4,14	292,428,250	245,797,303
Trade, Non-Trade and Other Payables	4,15	130,259,463	114,301,610
Short-Term Loans Payable	4,16	622,979,722	672,605,628
TOTAL CURRENT LIABILITIES		1,045,667,436	1,032,704,541
NON CURRENT LIABILITIES			
Deposit Liabilities	4,17	109,633,466	93,432,568
Loans Payable	4,18	136,272,541	123,469,543
Guaranty Deposits	4,19	500,000	500,000
Other Non-Current Liabilities	4,20	63,145,461	64,083,055
TOTAL NON-CURRENT LIABILITIES		309,551,469	281,485,166
TOTAL LIABILITIES		1,355,218,904	1,314,189,707
EQUITY AND STATUTORY ACCOUNTS			
Paid-up Share Capital	4,21	220,000,000	220,000,000
Deposit for Share Capital Subscription	4,22	56,570,040	59,555,333
Donations and Grants	4,23	21,144,986	23,082,699
Statutory Funds	4,24	70,858,280	65,110,223
TOTAL EQUITY AND STATUTORY ACCOUNTS		368,573,305	367,748,255
TOTAL LIABILITIES, EQUITY AND STATUTORY ACCOUNTS		1,723,792,210	1,681,937,962



LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan

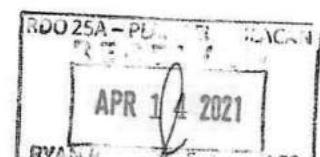
Registration No. 9520-03000546/CIN 0106030068

Statement of Operations

For the year ended December 31, 2020

*(With comparative figures for the year ended December 31, 2019)**(Amounts in Philippine Peso, rounded off to the nearest peso)*

	Notes	2020	2019
REVENUES			
Interest Income from Loans	4	172,394,030	148,418,790
Service Fee and Other Charges	4,26	20,133,942	17,402,293
Membership Fees	4	553,087	420,700
Gross Income from Sales	4,25	1,493,002	552,957
Miscellaneous Income	4,27	2,372,460	7,812,391
GROSS REVENUE		196,946,520	174,607,130
LESS EXPENSES			
Financing Cost	4,28	94,627,594	71,262,769
Administrative Cost	4,29	66,025,916	51,084,379
TOTAL EXPENSES		160,653,510	122,347,148
NET SURPLUS before Other Items		36,293,010	52,259,982
Add: OTHER ITEMS			
Donation and Grant Subsidy			1,013,547
Total Other Items			1,013,547
NET SURPLUS (FOR ALLOCATION)		36,293,010	53,273,529
NET SURPLUS ALLOCATION			
Reserve Fund	32	6,169,812	8,523,765
Coop. Education and Training Fund	32	544,395	799,103
Due to CETF-Apex	32	544,395	799,103
Optional Fund	32	2,540,511	3,729,147
Community Development Fund	32	1,088,790	1,598,206
Interest on Share Capital	32	16,437,104	25,909,581
Patronage Refund	32	8,968,003	11,914,625
TOTAL NET SURPLUS ALLOCATED		36,293,010	53,273,529



LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan

Registration No. 9520-03000546/CIN 0106030068

Statement of Changes in Equity

For the year ended December 31, 2020

*(With comparative figures for the year ended December 31, 2019)**(Amounts in Philippine Peso, rounded off to the nearest peso)*

	2020	2019
Share Capital		
Authorized Common Shares, 375,000 shares at P1,000.00 par value per share, P375,000,000.00		
Subscribed Shares, common	170,000,000	170,000,000
Paid-Up Share Capital, Common	170,000,000	170,000,000
Authorized Preferred Shares, 125,000 shares at P1,000.00 par value per share, P125,000,000.00		
Subscribed and Paid Share Capital, Preferred	50,000,000	50,000,000
TOTAL PAID UP SHARE CAPITAL	220,000,000	220,000,000
Deposit for Share Capital Subscription		
Balance, Jan 1	59,555,333	33,797,130
Additions/(Withdrawals)	(2,985,293)	25,758,202
TOTAL SHARE CAPITAL SUBSCRIPTION	56,570,040	59,555,333
Donations/Grants		
Balance, January 1	23,082,699	24,185,626
Movement for the period	(1,937,714)	(1,102,926)
TOTAL DONATIONS/GRANTS	21,144,986	23,082,699
Statutory Funds		
Reserve Fund		
Balance, January 1	42,047,250	33,523,486
Net surplus distribution	6,169,812	8,523,765
<i>Balance, December 31</i>	<i>48,217,062</i>	<i>42,047,250</i>
Cooperative Education & Training Fund		
Balance, January 1	915,759	2,903,320
Net surplus distribution	544,395	799,103
Less: Charges	(453,911)	(2,786,664)
<i>Balance, December 31</i>	<i>1,006,244</i>	<i>915,759</i>
Optional Fund		
Balance, January 1	11,560,745	8,076,316
Net surplus distribution	2,540,511	3,729,147
Less Charges	(10,955)	(244,718)
<i>Balance, December 31</i>	<i>14,090,301</i>	<i>11,560,745</i>
Community Development Fund		
Balance, January 1	10,586,468	9,318,458
Net surplus distribution	1,088,790	1,598,206
Less Charges	(4,130,585)	(330,197)
<i>Balance, December 31</i>	<i>7,544,673</i>	<i>10,586,468</i>
TOTAL STATUTORY FUNDS	70,858,280	65,110,223
TOTAL EQUITY	368,573,305	367,748,255

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD

Cagayan Valley Road, Sta. Rita, Guiguinto, Bulacan

Registration No. 9520-03000546/CIN 0106030068

Statement of Cash Flows

For the year ended December 31, 2020

*(With comparative figures for the year ended December 31, 2019)**(Amounts in Philippine Peso, rounded off to the nearest peso)*

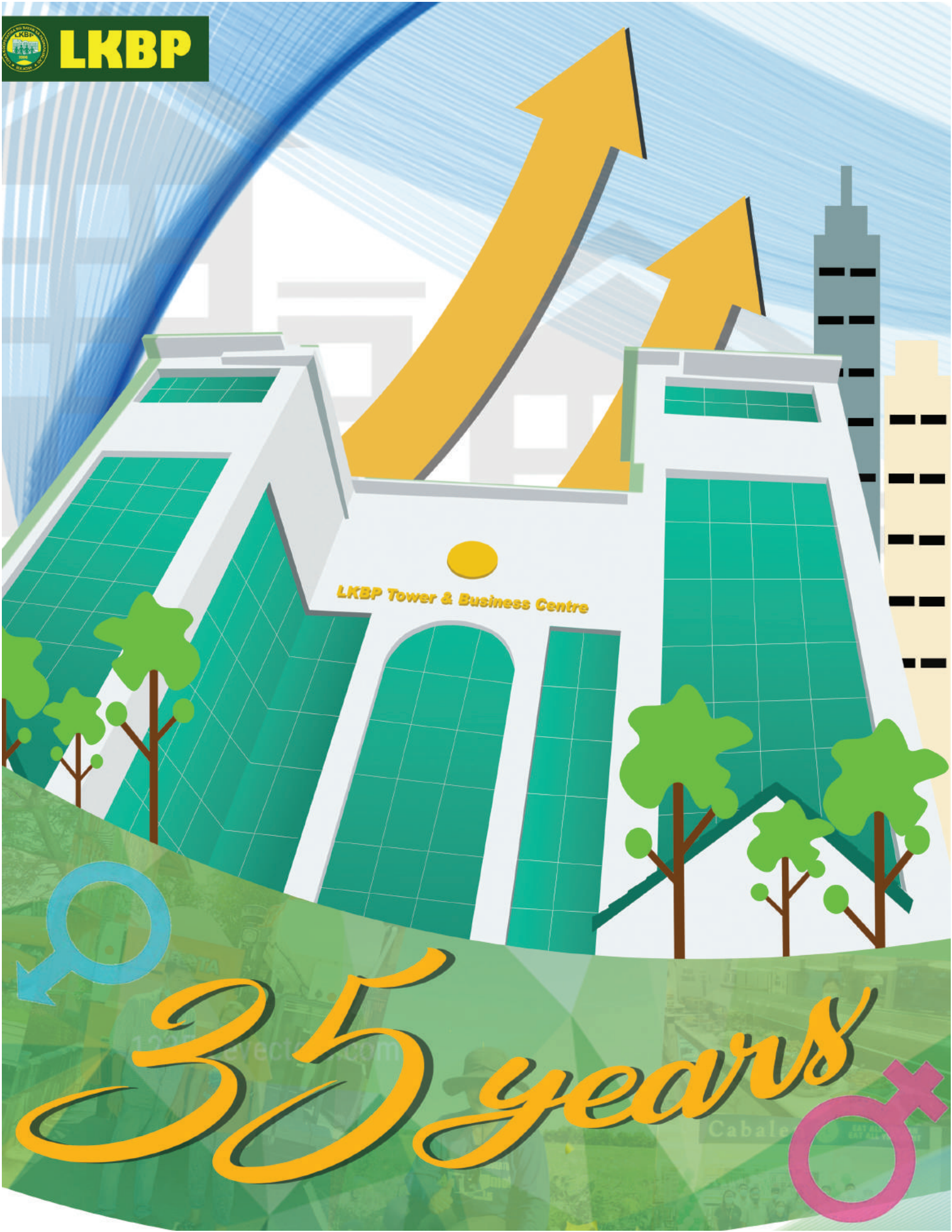
	Notes	2020	2019
CASH FLOWS FROM OPERATING ACTIVITIES			
Net Surplus		36,293,010	53,273,529
Adjustment to reconcile net surplus to Cash			
Depreciation and Amortization	29	3,183,927	3,948,113
Provision for Probable Losses on Loans Receivable	29	28,553,675	8,652,799
Operating income before changes in operating assets		68,030,612	65,874,441
<i>(Increase)/Decrease in operating assets</i>			
Loans Receivable	7	(93,046,251)	23,996,570
Trade and Other Receivables	8	20,220,416	5,569,821
Inventories	9	306,125	
Other Current Assets	10	756,737	(5,818,425)
<i>Increase/(Decrease) in operating liabilities</i>			
Deposit Liabilities	14,17	62,831,845	11,283,430
Trade, Non-Trade and Other Payables	15	15,413,458	14,757,609
Net Cash from Operating Activities		74,512,943	115,663,445
CASH FLOWS FROM INVESTING ACTIVITIES			
Increase in Investments	11	(17,258,172)	(5,306,382)
Decrease in Investments	11	27,779,409	47,500
Increase in Property and Equipment	12	(4,044,928)	(2,418,770)
Increase in Other Non-Current Assets	13	(3,648,490)	(6,519,993)
Net Cash Provided by Investing Activities		2,827,820	(14,197,645)
CASH FLOWS FROM FINANCING ACTIVITIES			
Increase in Other Non-Current Liabilities	20	1,948,728	6,784,240
Decrease in Other Non-Current Liabilities	20	(2,885,822)	(2,137,207)
Increase in Deposit for Share Capital Subscription	22		25,758,202
Decrease in Deposit for Share Capital Subscription	22	(2,985,293)	
Decrease in Long-Term Loans Payable	16,18	(36,822,908)	(46,221,554)
Decrease in Donations/Grants	23	(1,937,714)	(1,102,926)
Decrease in Statutory Funds	24	(4,595,951)	(3,361,578)
Distribution of Int. on Share Capital and Patronage Refund		(25,405,107)	(35,754,828)
Net Cash used in Financing Activities		(72,684,065)	(56,035,651)
Net increase / (decrease) in cash and cash equivalents		4,656,697	45,430,149
Cash and cash equivalents, beginning		186,870,259	141,440,110
Cash and cash equivalents, end		191,526,956	186,870,259

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Comparative Actual and Projected Statement of Financial Condition
As of December 31, 2021
(Amounts in Philippine Pesos)

	PROJECTED CY 2021	ACTUAL CY 2020	INCREASE (DECREASE)	INC. (DEC.) %
ASSETS				
CURRENT ASSETS				
Cash and Cash Equivalents	202,060,939.00	191,526,956.00	10,533,983.00	6%
Loans Receivable, Net	1,469,582,542.00	1,386,398,625.00	83,183,917.00	6%
Trade and Non-Trade Receivables	9,861,636.00	24,654,090.00	(14,792,454.00)	-60%
Other Current Assets	6,015,052.00	9,253,926.00	(3,238,874.00)	-35%
Total Current Assets	1,687,520,169.00	1,611,833,597.00	75,686,572.00	5%
NON-CURRENT ASSETS				
Investment in Non-Marketable Equity Securities	37,833,859.00	36,032,247.00	1,801,612.00	5%
Property and Equipment, Net	59,447,721.00	55,558,618.00	3,889,103.00	7%
Other Non-Current Assets	22,404,523.00	20,367,748.00	2,036,775.00	10%
Total Non-Current Assets	119,686,103.00	111,958,613.00	7,727,490.00	7%
TOTAL ASSETS	1,807,206,272.00	1,723,792,210.00	83,414,062.00	5%
LIABILITIES AND EQUITY				
CURRENT LIABILITIES				
Deposit Liabilities	320,208,934.00	292,428,250.00	27,780,684.00	10%
Trade, Non-Trade and Other Payables	135,469,842.00	130,259,463.00	5,210,379.00	4%
Short-Term Loans Payable	607,405,229.00	622,979,722.00	(15,574,493.00)	-2%
Total Current Liabilities	1,063,084,005.00	1,045,667,435.00	17,416,570.00	2%
NON-CURRENT LIABILITIES				
Long-Term Deposits	131,560,159.00	109,633,466.00	21,926,693.00	20%
Long-Term Loans Payable	131,920,781.00	136,272,541.00	(4,351,760.00)	-3%
Guaranty Deposits	500,000.00	500,000.00	0.00	0%
Other Non-Current Liabilities	61,251,098.00	63,145,462.00	(1,894,364.00)	-3%
Total Non-Current Liabilities	325,232,038.00	309,551,469.00	15,680,569.00	5%
TOTAL LIABILITIES	1,388,316,043.00	1,355,218,904.00	33,097,139.00	2%
EQUITY				
Paid-up Share Capital	253,000,000.00	220,000,000.00	33,000,000.00	15%
Deposit for Share Capital Subscripion	65,055,545.00	56,570,040.00	8,485,505.00	15%
Donation/Grants	19,347,662.00	21,144,986.00	(1,797,324.00)	-9%
Statutory Funds	81,487,022.00	70,858,280.00	10,628,742.00	15%
TOTAL EQUITY	418,890,229.00	368,573,306.00	50,316,923.00	14%
TOTAL LIABILITIES AND EQUITY	1,807,206,272.00	1,723,792,210.00	83,414,062.00	5%

LIGAS KOOPERATIBA NG BAYAN SA PAGPAPAUNLAD
Comparative Actual and Projected Statement of Operations
For the Year Ended December 31, 2021
(Amounts in Philippine Pesos)

	PROJECTED CY 2021	ACTUAL CY 2020	INCREASE (DECREASE)	INC. (DEC.) %
REVENUES				
Interest Income from Loans	193,081,314.00	172,394,030.00	20,687,284.00	12%
Service Fees and Other Charges	21,744,657.00	20,133,942.00	1,610,715.00	8%
Income from Investment	1,567,652.00	1,493,002.00	74,650.00	5%
Membership Fees	636,049.00	553,086.00	82,963.00	15%
Other Income	2,443,634.00	2,372,460.00	71,174.00	3%
Gross Revenues	219,473,306.00	196,946,520.00	22,526,786.00	11%
EXPENSES				
Financing Costs	105,982,905.00	94,627,594.00	11,355,311.00	12%
Administrative Costs	75,929,803.00	66,025,916.00	9,903,887.00	15%
Total Expenses	181,912,708.00	160,653,510.00	21,259,198.00	13%
NET SURPLUS	37,560,598.00	36,293,010.00	1,267,588.00	3%
NET SURPLUS DISTRIBUTION				
Reserve Fund	6,385,301.66	6,169,812.00	215,489.66	3%
Coop Education and Training Fund - Local	563,408.97	544,395.00	19,013.97	3%
Due to CETF - Apex	563,408.97	544,395.00	19,013.97	3%
Optional Fund	2,629,241.86	2,540,511.00	88,730.86	3%
Community Development Fund	1,126,817.94	1,088,790.00	38,027.94	3%
Interest on Share Capital/Patronage Refund	26,292,418.60	25,405,107.00	887,311.60	3%
Total	37,560,598.00	36,293,010.00	1,267,588.00	3%





***"Moving Forward on Sustainable Future
Touching both Economic and Social Piece."***

AWARDS AND CITATIONS

- **Gawad Pagkilala - Most Outstanding Cooperative Large Scale Regional Search**
- **Gawad Parangal-Koop Bayanihan Effort During Covid-19 Pandemic**
(Cooperative Development Authority)
- **Ginintuang Gawad Pitak**
(Land Bank of the Philippines)
- **Ginintuang Huwaran sa Pagtatangkilian - Hall of Fame Awardee**
- **Recognition for Unselfish and Worthy Assistance in Response to Challenges of Pandemic Covid-19**
(Bulacan Provincial Government)
- **Information Technology Enabled Maturity Assessment Award/ITEMA**
(Department of Agrarian Reform)
- **Continuing Excellence Billionaire Cooperative**
- **Natatanging Kooperatiba: Kaagapay sa Pagbangon sa Panahon ng Pandemya**
(City of Malolos Cooperative Development Council)
- **Most Prolific Cooperative**
(Regional Cooperative Development Council)
- **Top Producer Award**
(Climbs Life and General Insurance Cooperative)
- **"Sipag" Award - Most Outstanding Cooperative for Luzon**
(National Livelihood Development Corporation)
- **Outstanding Valued Partner**
(National Confederation of Cooperatives/Network Consolidated Cooperative Bank)
- **Blood Partner Award**
(Philippine Red Cross - Bulacan Chapter)



Chairman of the Board

Amata
Conchita G. Amata
President and CEO

TREASURER'S REPORT

Sa pagtutuos ng pananalapi ng ating Kooperatiba ay may mga standards o panuntunan na sinusunod upang matiyak na nasa maayos itong kalagayan. Ito ay alinsunod sa Financial Performance Standards for Cooperatives na itinatakdang Cooperative Development Authority.

Ang naging resulta ng pagtutuos patungkol sa Stability Ratio ng LKBP ay ang sumusunod:

LKBP STABILITY RATIO				
Indicators	Standard Rate	Score	LKBP Rate	LKBP Standing
1. LIQUIDITY RATIO	100%-150% above 150%-300%	4 3	154%	Passed
<i>Measures the cooperative's ability to meet its short-term obligations as it falls due.</i>				
2. QUICK ASSETS RATIO	200% and above 150% to below 200%	3 2	174%	Passed
<i>Measures the cooperative's ability to pay its current liabilities using its quick assets.</i>				
3. SOLVENCY RATIO	110% and above	5	119%	Passed
<i>Measures the degree of protection that the cooperative has for members' savings and share capital contribution in the event of liquidation of the cooperative's assets and liabilities.</i>				
4. NET INSTITUTIONAL CAPITAL RATIO	10% and above 7% to below 10%	3 2.5	9%	Passed
<i>Measures the level of institutional capital to absorb potential losses.</i>				
5. CAPITAL ADEQUACY RATIO	8% and above	4	26%	Passed
<i>Measures the sufficiency of the capital to cover the risk assets.</i>				

LKBP FUNDING PROGRAM PARTNERS

- Land Bank of the Philippines (LBP)
- United Coconut Planters Bank (UCPB)
- Small Business Corporation (SBC)
- Metro South Cooperative Bank (MSCB)
- National Confederation of Cooperatives (NATCCO)

SGD. LUZVIMINDA A. GUINA
Treasurer

AUDIT COMMITTEE REPORT

Bilang pagtupad sa tungkulin ng Audit Committee, kami ay nagsagawa ng Performance Audit Report at Social Audit Report katuwang ang Internal Audit Unit ng LKBP. Ang naging resulta para sa taong 2020 ay ang mga sumusunod:

PERFORMANCE AUDIT REPORT GOVERNANCE AND MANAGEMENT REPORT

Key Areas: governance report, management report/records, partnership, networking and linkaging, membership participation

STANDARD RATING	LKBP RATING
100 points	100 points

FINANCIAL PERFORMANCE REPORT

KEY AREAS	STANDARD RATING	LKBP RATING
S - STABILITY	19	17
T - TURN-OVER RATIO	6	4
E - EFFICIENCY	38	28
P - PROFITABILITY	15	9
S - STRUCTURE OF ASSET	22	12
Total →	100 points	70 points

OVERALL RATING

Governance and Management	100 x 40% =	40%
Financial Performance	70 x 60% =	42%
Total →		82%

ADJECTIVAL RATING

LKBP obtained a total rating of 82% with adjectival rating of Fair, which means that fair performance and most of the areas of its operation.

SOCIAL AUDIT REPORT

COOPERATIVE

*Key Areas: education, health program, social events/gatherings,
social protection, disaster risk reduction and management,
gender equality and women empowerment*

	NO. OF ACTIVITIES	NO. OF BENEFICIARIES	AMOUNT UTILIZED
MEMBERS	15	29,204	₱6,934,652.83
OFFICERS	85	1,720	586,982.35
STAFF	125	4,048	3,756,295.71

COMMUNITY

*Key Areas: education, environment conservation, health and
sanitation, partnership, sports, disaster risk reduction,
gender equality, membership expansion, support to the
vulnerable sector of society, children and youth,
person with disabilities, elderly and indigenous people*

	NO. OF ACTIVITIES	NO. OF BENEFICIARIES	AMOUNT UTILIZED
COMMUNITY	31	12,107	₱747,132.25

COMMUNITY DEVELOPMENT FUND

Accumulated Amount	₱10,586,468.00
Amount Utilized for Cooperative Social Activities	4,130,585.00
Percentage of Utilization	39%

SGD. MARILOU B. OCAMPO
Chairperson

SGD. ESTRELLITA G. LAUNIO
Vice-Chairperson

SGD. OLIVIA N. PANILAG
Secretary

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 2020 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/blotter
8. Checking the aging of receivables of all branches
9. Conducting inventory and checking of furniture and equipments
10. Monitoring other policies if properly implemented by the branches
11. Attesting the turnover of resigning employees

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

1. 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 Sur, 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.

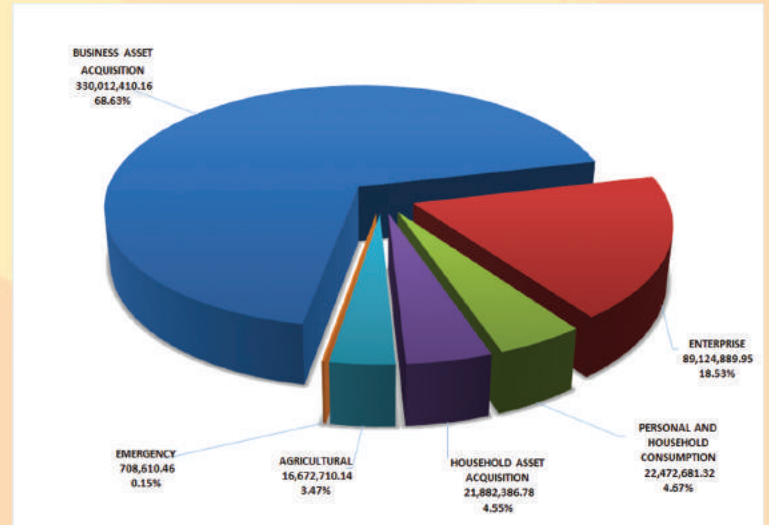
SGD. MARILOU B. OCAMPO
Tagapangulo

SGD. ESTRELLITA G. LAUNIO
Pangalawang Tagapangulo

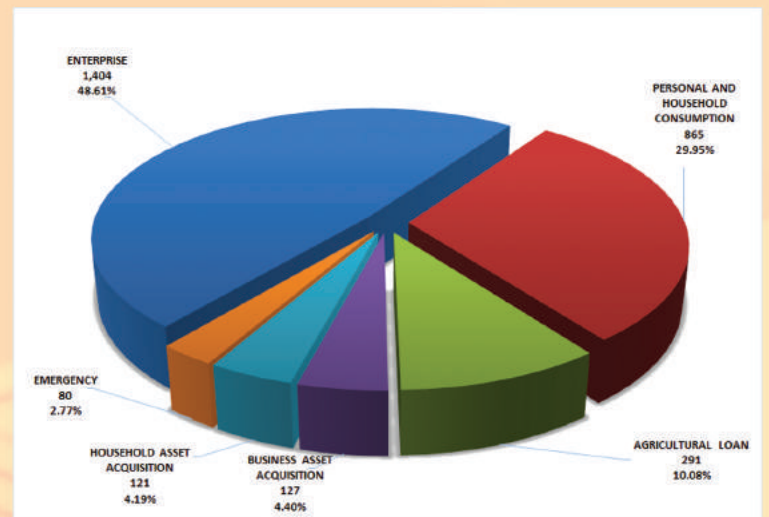
SGD. OLIVIA N. PANILAG
Kalihim

LOAN RELEASES

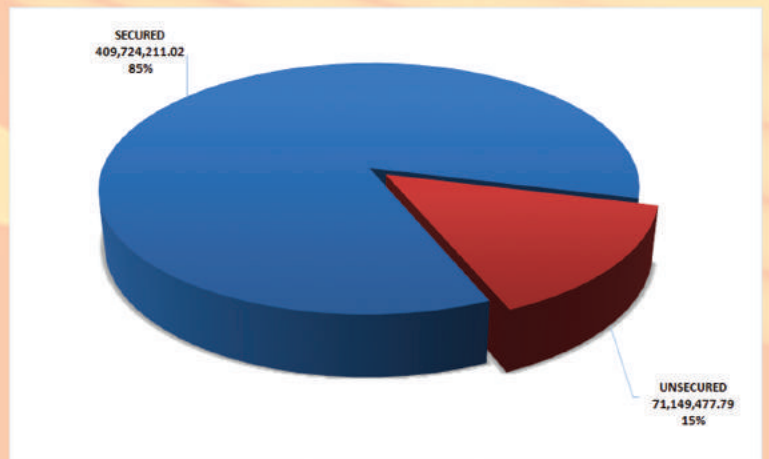
LOAN	AMOUNT OF RELEASES	%
BUSINESS ASSET ACQUISITION	330,012,410.16	68.63%
ENTERPRISE	89,124,889.95	18.53%
PERSONAL AND HOUSEHOLD CONSUMPTION	22,472,681.32	4.67%
HOUSEHOLD ASSET ACQUISITION	21,882,386.78	4.55%
AGRICULTURAL	16,672,710.14	3.47%
EMERGENCY	708,610.46	0.15%
TOTAL	480,873,688.81	100%



LOAN TYPE	NUMBER OF AVAILMENTS	%
ENTERPRISE	1,404	48.61%
PERSONAL AND HOUSEHOLD CONSUMPTION	865	29.95%
AGRICULTURAL	291	10.08%
BUSINESS ASSET ACQUISITION	127	4.40%
HOUSEHOLD ASSET ACQUISITION	121	4.19%
EMERGENCY	80	2.77%
TOTAL	2,888	100%



CLASSIFICATION	AMOUNT OF RELEASES	%
SECURED	409,724,211.02	85%
UNSECURED	71,149,477.79	15%
TOTAL	480,873,688.81	100%



EDUCATION COMMITTEE REPORT

Ang Education Committee katuwang ang Management ng LKBP ang tumatanggap at nagrerekumenda sa Board of Directors ng mga bagong kasapi. May kabuuang 13,202 ang bilang ng miyembro sa taong 2020 at 12,445 sa taong 2019, may karagdagang 757 o 6%.

Patuloy ang pagkakaloob ng Pre-Membership Education Seminar na sa kasalukuyan ay isinasagawa online gayundin ang pagsusumite ng mga application papers.

Narito ang tala ng baw't sangay ng LKBP:

	Branch	2019 Regular Members	New Members	Withdrawal/ Transfer	2020 Regular Members
1	STA. RITA	2,645	143	38	2,750
2	TUKTUKAN	722	62	104	680
3	BALIUAG	503	50	11	542
4	SAN MIGUEL	513	51	11	553
5	CABANAS	514	63	16	561
6	MARILAO	339	156	1	494
7	APALIT	237	58	1	294
8	GAPAN	775	47	55	767
9	BALANGA	430	35	33	432
10	DINALUPIHAN	236	40	10	266
	Total - Regular	6,914	705	280	7,339

	Branch	2019 Associates	New Members	Withdrawal/ Transfer	2020 Associates
1	STA. RITA	2,077	171	34	2,214
2	TUKTUKAN	793	38	40	791
3	BALIUAG	318	30	6	342
4	SAN MIGUEL	623	25	2	646
5	CABANAS	319	38	19	338
6	MARILAO	194	25	13	206
7	APALIT	275	67	1	341
8	GAPAN	528	27	26	529
9	BALANGA	282	25	4	303
10	DINALUPIHAN	122	42	11	153
	Total - Associates	5,531	488	156	5,863

	GRAND TOTAL	12,445	1,193	436	13,202
--	--------------------	---------------	--------------	------------	---------------

SGD. BENJAMIN P. TOLOSA
Tagapangulo

SGD. PERLA B. LAXA
Pangalawang Tagapangulo

SGD. MARIA CECILIA L. SANTIAGO
Kalihim

LKBP SEMINARS / TRAINING/ OTHER ACTIVITIES FOR THE YEAR 2020

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
January 13, 2020	Annual Diaspora Partners' Meeting NATCCO / The Legend Villas Hotel, Mandaluyong City	Julita D. Nazar Rosalie S. Milan / May V. Espiritu
January 16-18, 2020	Managers' Forum NATCCO / Best Western Hotel, Subic, Zambales	Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu Marilette A. Avendaño / Rosalie S. Milan
January 22, 2020	GAD Program in Cooperatives CDA / Hiyas Bulacan Convention Center, Malolos, Bulacan	Manolito M. Pascual Alvino C. Cacho
February 12, 2020	Usapang Pasahod at Productivity 2020 (Wage and Productivity Caravan) DOLE / Malolos Club Royale, Malolos, Bulacan	Ma. Nerissa S. Reyes Darlene S. Maniego
February 19, 2020	Inter-Branch Transactions (IBT) NATCCO / ARC Training Center, Ligas, Malolos, Bulacan	LKBP Employees
February 25, 2020	Red Cross 5th Chapter Assembly PRC / Hiyas ng Bulacan Convention Center, City of Malolos, Bulacan	Julita D. Nazar Eliza S. Aquino
February 26-27, 2020	Training on Responsible Parenthood and Family Planning CDA / San Fernando, Pampanga	Lucila J. Punongbayan Eliza S. Aquino
February 26-27, 2020	Member-Focused Communication Strategy NATCCO / The Legend Villas Hotel, Mandaluyong City	Jocelyn J. Mapoy Manolito M. Pascual / Alvino C. Cacho
February 28, 2020	Orientation on Mandatory Requirements CMCDC / Bulihan, Malolos, Bulacan	Julita D. Nazar / Rosalie S. Milan / Loren DC. Carpio Ma. Catleya DC. Hendive / Rosalie S. Milan
March 10, 2020	Powerful Fundamental of Cooperativism BCHFLU / Manatal MPC, Pandi, Bulacan	Loren DC. Carpio Glaiza P. Teodoro / Nicanor D. Silvestre
April 23, 2020	OF Focal Person Kamustahan and Meeting NATCCO / e-Learning	May V. Espiritu
April 29, 2020	Bayan Forum: Preparing Cooperatives for the New Normal NATCCO / e-Learning	Julita D. Nazar
April 30, 2020	Regulatory Responses to the Impacts of Covid-19 NATCCO / e-Learning	Julita D. Nazar
April 30, 2020	Post Crisis Mobilization among Cooperatives: Credit Operations and Management NATCCO / e-Learning	Julita D. Nazar
May 4-5, 2020	Basic Continuity Planning Training Course Module 1 NATCCO / e-Learning	May V. Espiritu Jocelyn J. Mapoy
May 7, 2020	Bayanihan to Heal as One Act NATCCO / e-Learning	Julita D. Nazar
May 13, 2020	Google G-Suite Online Productivity NATCCO / e-Learning	Ma. Catleya DC. Hendive Precious Jewel Ann S. Reyes
May 13, 2020	Solutions Oriented Leadership: How to Survive and Thrive During a Crisis NATCCO / e-Learning	Julita D. Nazar
May 14, 2020	Leading a WFH Workforce: How to Manage and Develop Remote Teams ARIVA / e-Learning	Julita D. Nazar Judy Ann P. Palileo
May 14, 2020	Online Basic Troubleshooting NATCCO / e-Learning	Chris Norman S. Bautista Jourel A. Santos / Michael D. Pagsanjan
May 28, 2020	7S of Good Housekeeping in the Time of Covid-19 with Focus on the DTI and DOLE Interim Guidelines on Workplace Prevention and Control of COVID-19 DOLE-RTWPB3 / e-Learning	LKBP Employees
May 29, 2020	How to Support Employees Whose Roles are Being Made Redundant PMAP / e-Learning	Julita D. Nazar / Rosalie S. Milan Ma. Catleya DC. Hendive / Mariela P. Monreal Precious Jewel Ann S. Reyes
May 30, 2020	Labor Law: Workforce Management DOLE / e-Learning	Cherish O. Aniag Ma. Nerissa S. Reyes
June 1, 2020	Cultivate Psychology Safety for Your Virtual Teams During Difficult Times ARIVA / e-Learning	Mariela P. Monreal
June 3, 2020	CDA's Response to Covid-19 Pandemic CDA / e-Learning	Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu Marilette A. Avendaño / Rosalie S. Milan
June 4, 2020	New Normal for Pig Farming in 5G Era Livestock Philippines / e-Learning	Eliza S. Aquino Roselyn DR. Bernabe
June 4, 2020	Relevant Accounting Policies of Financial Statements Accounts for SMEs and Small Entities PICPA / e-Learning	Marilette A. Avendaño / Rosalie S. Milan May V. Espiritu / Annie P. Balagtas / Clarita E. Milana Ma. Catleya DC. Hendive / Maria Lourdes A. Narciso
June 5, 2020	Digital Marketing 101 Bayan Academy / e-Learning	Julita D. Nazar / Abbygale O. Baron May V. Espiritu / Luzviminda A. Guina Mariela P. Monreal / Eliza S. Aquino Alvino C. Cacho / Billy Joel A. Sillano Precious Jewel Ann S. Reyes / Jourel A. Santos
June 6, 2020	Technology Tools for Accounts & BIR Compliance Made Easy JuanTax / e-Learning	Rosalie S. Milan Marilette A. Avendaño / Darlene S. Maniego
June 8, 2020	Entering the New Normal: Emerging Office and Workplace Trends in the Time of Covid-19 Pandemic ARIVA/ e-Learning	LKBP Employees
June 9, 2020	Tele & Web Counseling: Continued Support Despite the Covid-19 Crisis Competad / e-Learning	Ma. Nerissa S. Reyes Cherish O. Aniag
June 9-11, 2020	NATCCO Managers' Congress NATCCO / e-Learning	Julita D. Nazar / Marilette A. Avendaño Jocelyn J. Mapoy / Manolito M. Pascual May V. Espiritu / Rosalie S. Milan

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
June 10, 2020	Out-of-the-Working Hours: Insights and Perspective on Working at Home DTI / Negosyo Center, Patubig, Marilao, Bulacan	Mariela P. Monreal
June 11, 2020	Picking Up the Pieces: 3 Legal Areas that Need Your Attention Post-Quarantine ARIVA / e-Learning	Julita D. Nazar Rosalie S. Milan / Mariette A. Avendaño Loren DC. Carpio / Simeon S. Naputo Monica S. Ventura / Cherish O. Aniag Ma. Catleya DC. Hendive / Ma. Nerissa S. Reyes
June 15, 2020	CDA and Coop Meeting CDA / e-Learning	Julita D. Nazar Rosalie S. Milan
June 15, 2020	Loan Extension Facility Demo NATCCO / e-Learning	LKBP Employees
June 16, 2020	Crash Course: Guidance and Counselling PGCA / e-Learning	Ma. Nerissa S. Reyes Cherish O. Aniag
June 17, 2020	The Brightness Amidst the Crisis: The Right Attitudes During Covid-19 Pandemic ARIVA / e-Learning	LKBP Employees
June 17, 2020	Compassionate Off-Boarding LODI, Inc. and IGNITE 100 / e-Learning	Judy Anne P. Palileo
June 17, 2020	Boosting Team Engagement and Effectiveness in this Remote-Virtual Setup LJMB, Inc. / e-Learning	LKBP Employees
June 17-18, 2020	From Brick to Click: How to Sell, Earn, Promote, and Expand Membership through Social Media NATCCO / e-Learning	Manolito M. Pascual Alvino C. Cacho
June 18, 2020	The 2020 World Competitiveness Yearbook Results: Reframing the Narrative Post-Covid 19 Asian Institute of Management / e-Learning	Ma. Catleya DC. Hendive Ma. Nerissa S. Reyes Cherish O. Aniag
June 18, 2020	Role of BDS Household Economy for Members: The Impact of Covid-19 Pandemic on Credit Unions NATCCO/ACCU / e-Learning	Julita D. Nazar
June 18-19 and 22, 2020	Credit and Collection Forum NATCCO / e-Learning	Jocelyn J. Mapoy Alejandro D. Ramos
June 19, 2020	Annual General Assembly of Metro South Cooperative Bank MSCB / Videoconference	Julita D. Nazar
June 20, 2020	Bouncing Back from the Great Lockdown Profiles Asia Pacific, Inc. / e-Learning	Irene N. Santiago / Simeon S. Naputo Chris Norman S. Bautista / Al T. Lazaro Jallene Kay C. Padigos / Cherish O. Aniag Annie P. Balagtas / Ma. Nerissa S. Reyes
June 24, 2020	Employees' Compensation Program (ECP) ECC / e-Learning	Judy Anne P. Palileo / Mariela P. Monreal Cherish O. Aniag / Jallene Kay C. Padigos Sacha Keriza D. Nicolas / Darlene S. Maniego
June 24, 2020	Managing Virtual Workers Today ARIVA / e-Learning	LKBP Employees
June 24, 2020	The Innovation Mindset: The Next Mindset for the Next Normal Philippine Retailers Association / e-Learning	May V. Espiritu Luzviminda A. Guina
June 25, 2020	DOH Updates: Navigating Your Business Through the Covid-19 Pandemic DOH/Sprout Solutions / e-Learning	Mariette A. Avendaño / Ma. Nerissa S. Reyes Cherish O. Aniag / Jallene Kay C. Padigos
June 25, 2020	Unemployment Benefit SSS / e-Learning	Darlene S. Maniego Sunshine S. Mariano / Dorothy Joy V. Villaverde
June 25, 2020	Expanded Maternity Leave Law (EMLL) SSS / e-Learning	Judy Anne P. Palileo / Darlene S. Maniego Jallene Kay C. Padigos / Mariela P. Monreal
June 29, 2020	Work Ethics: Dealing with Complaints NWSSU / e-Learning	LKBP Employees
June 29, 2020	Pandemic and HR in 2020: How Strategic Should HR Become During Covid-19 Crisis ARIVA / e-Learning	Julita D. Nazar Judy Anne P. Palileo Mariela P. Monreal
June 30, 2020	Calamity Loan Program SSS / e-Learning	Darlene S. Maniego Sunshine S. Mariano / Dorothy Joy V. Villaverde
July 1, 2020	Good Governance, Business Ethics, Risk Management and Internal Control ACPAE / e-Learning	Darlyn Grace N. Tangile
July 1, 2020	Connecting Women Entrepreneurs to Digital Economy DTI / e-Learning	Alvino C. Cacho
July 1, 2020	Sickness Benefit Program SSS / e-Learning	LKBP Employees
July 1, 2020	Achieving HR Effectiveness in Your Organization ARIVA / e-Learning	Judy Anne P. Palileo Mariela P. Monreal / Sacha Keriza D. Nicolas
July 2, 2020	Unemployment Benefit SSS / e-Learning	Sunshine S. Mariano Dorothy Joy V. Villaverde
July 2-4, 2020	Youth Congress 2020 NATCCO / e-Learning	Ma. Catleya DC. Hendive Monica S. Ventura / Jourel A. Santos
July 3, 2020	Calamity Loan Assistance Program (CLAP) SSS / e-Learning	Mariette A. Avendaño / Cherish O. Aniag Judy Anne P. Palileo / Sacha Keriza D. Nicolas Concepcion D. Tagadtad / Abbygale O. Baron Maria Lourdes A. Narciso / Mariela P. Monreal Desiree T. Bautista / Jallene Kay C. Padigos

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
July 3, 2020	Calamity Loan Assistance Program (CLAP) SSS / e-Learning	Darlene S. Maniego Reymart DC. Casimiro
July 3, 2020	Opportunities and Challenges in Signs and Print Business During the Pandemic Fiera de Manila, Inc. / e-Learning	May V. Espiritu
July 3, 2020	No Crowding, Please: Covid-19 and Physical Distancing UP-CIFAL / e-Learning	Abbygale O. Baron
July 3, 2020	Harassment in the Workplace NwSSU / e-Learning	Judy Anne P. Palileo / Mariela P. Monreal Sacha Keriza D. Nicolas / Cherish O. Aniag
July 6, 2020	Embroidery Business: Different Types of Embroidery Machine and Materials Costing and How to Market your Business Uniprint / e-Learning	May V. Espiritu
July 6, 2020	MSMEs Transition into the New Normal Through Digitization DTI Bulacan / e-Learning	May V. Espiritu
July 7, 2020	How to Register Members Account in the SSS Website SSS / e-Learning	Sunshine O. Mariano Dorothy Joy V. Villaverde
July 7, 2020	Survive and Thrive: Digital Transformation-Necessary in the New Normal ICD / e-Learning	Alvino C. Cacho Precious Jewel Ann S. Reyes
July 7-8, 2020	Developing Hope-Based Resilience for Leaders and Managers in the Time of Covid-19 Pandemic NATCCO / e-Learning	Julita D. Nazar / Marilette A. Avendaño Jocelyn J. Mapoy / May V. Espiritu Rosalie S. Milan / Judy Anne P. Palileo
July 8, 2020	The Tipping Point: Covid-19's Pivotal Role in the Retail and E-Commerce Industry PRA / e-Learning	Rosalie S. Milan / Clarita E. Milana / Jourel A. Santos Ma. Nerissa S. Reyes / Judy Anne P. Palileo Irennee N. Santiago / Cherish O. Aniag Roselyn DR. Bernabe / Michael M. Santiago Simeon S. Naputo / Annie P. Balagtas Maria Lourdes A. Narciso / Jallene Kay C. Padigos Precious Jewel Ann S. Reyes / Michael S. Pagsanjan
July 9, 2020	Unemployment Benefit SSS / e-Learning	Sunshine O. Mariano Ma. Dorothy Joy V. Villaverde
July 10, 14, and 16, 2020	Cooperatives Digitalization Roadmap: Conceptualization to Operationalization NATCCO / e-Learning	Julita D. Nazar May V. Espiritu
July 13, 2020	Mobile Application & Online Payment SSS / e-Learning	Darlene S. Maniego Sunshine O. Mariano / Ma. Dorothy Joy V. Villaverde
July 13, 2020	Strengthening the Foundation of Clients' Trust Through Social Media NATCCO / e-Learning	Glaiza P. Teodoro / Gaylord S. Lim Jacquiline M. Ignacio / Mary Grace M. Elizon Grace T. Dela Cruz / Nicanor D. Silvestre Alejandro D. Ramos / Emmanuelle DC. Robles Hilarion S. Pagsanjan / Fidel C. Dela Cruz, Jr. Manolito M. Pascual / Rosalie S. Milan Precious Jewel Ann S. Reyes
July 17, 2020	Training on Virtual Meeting Management NATCCO / e-Learning	Ma. Catleya DC. Hendive Precious Jewel Ann S. Reyes / Jourel A. Santos Michael S. Pagsanjan / Chris Norman S. Bautista
July 20, 2020	Strengthening the Foundation of Clients' Trust Through Social Media LKBP / e-Learning	Julita D. Nazar / May V. Espiritu / Rosalie S. Milan Loren DC. Carpio / Darlene S. Maniego Eliza S. Aquino / Peñafrancia T. Martin Luzviminda A. Guina / Precious Jewel Ann S. Reyes Ma. Catleya DC. Hendive / Billy Joel A. Sillano
July 23-24, 2020	Gender and Development (GAD) Congress NATCCO / e-Learning	Manolito M. Pascual Eliza S. Aquino
July 28, 2020	Executive Briefing: Business Digitalization-End to End NATCCO / e-Learning	Lucila J. Punongbayan Loida D. Hilario / Rebecca G. De Jesus
August 4, 7, 11, and 13, 2020	Advance Counseling Online Course for Cooperatives NATCCO / e-Learning	Ma. Nerissa S. Reyes
August 4, 2020	Digitalization and ePayment System Towards Financial Inclusion: Cooperatives Opportunities for Vibrant Development (Covid-19) CDA / e-Forum	Lucila J. Punongbayan / Benjamin P. Tolosa Loida D. Hilario / Rebecca G. De Jesus Cecilia C. Reyes / Luzviminda A. Guina Julita D. Nazar / May V. Espiritu / Rosalie S. Milan Ma. Catleya DC. Hendive / Reymart DC. Casimiro
August 5, 2020	Finance Cluster Regional Consultation CDA / e-Learning	Julita D. Nazar Benjamin P. Tolosa / Loida D. Hilario
August 5-7, 2020	Social Performance Management/Putting the Social in Performance in the New Normal NATCCO / e-Learning	Estrellita G. Launio / Marilou B. Ocampo Loren DC. Carpio / Marilette A. Avendaño Eliza A. Aquino / Simon S. Naputo / Rosalie S. Milan
August 11, 2020	Thank God It's Monday NATCCO / e-Learning	LKBP Employees
August 13, 2020	Virtual Leadership: Culture Adoption for Remote Teams and Workers NATCCO / e-Learning	Julita D. Nazar / May V. Espiritu / Rosalie S. Milan Marilette A. Avendaño / Ma. Catleya DC. Hendive
August 18, 2020	Revisiting LKBP's Vision, Mission and Value Statements Workshop ACCESS Advisory / e-Learning	Lucila J. Punongbayan / Benjamin P. Tolosa Cecilia C. Reyes / Rebecca G. De Jesus Loida D. Hilario / Ma. Remedios S. Caringal Julita D. Nazar / May V. Espiritu / Rosalie S. Milan Jocelyn J. Mapoy / Marilette A. Avendaño Luzviminda A. Guina / Ma. Catleya DC. Hendive
August 19, 2020	When and How to Pay Quarantined Employees PMAP / e-Learning	Julita D. Nazar / Rosalie S. Milan Judy Anne P. Palileo / Mariela P. Monreal
August 20, 2020	Market Your Business Online: Ready for the #NewNormal DTI / e-Learning	Julita D. Nazar / May V. Espiritu / Rosalie S. Milan Precious Jewel Ann S. Reyes / Jourel A. Santos
August 24, 2020	Labor Updates DOLE / e-Learning	Concepcion D. Tagadtad / Cherish O. Aniag Rosalie S. Milan / Judy Anne P. Palileo

Date	Seminars / Training / Other Activities Conducted By / Venue	Participants
		Darlene S. Maniego / Reymart DC. Casimiro Sacha Keriza D. Nicolas / Mariela P. Monreal
August 27, 2020	Get to Know Your Borrowers Better TransUnion / e-Learning	Julita D. Nazar / Precious Jewel Ann S. Reyes Marilette A. Avendaño / Ma. Catleya DC. Hendive
August 28, 2020	Managers' Pre-Forum on Bayanihan Act 2 NATCCO / e-Learning	Julita D. Nazar
September 1, 2020	GAD Program in Cooperatives CDA / e-Learning	Eliza S. Aquino Manolito M. Pascual
September 2, 2020	Webinar Etiquette LKBP / e-Learning	Lucila J. Punongbayan / Ma. Remedios S. Caringal Benjamin P. Tolosa / Rebecca G. De Jesus Loida D. Hilario / Lourdes S. Arceo / Rosalie S. Milan Ma. Catleya DC. Hendive / Judy Anne P. Palileo
September 8, 2020	PhilHealth Updates PHIC / e-Learning	Jallene Kay C. Padigos / Cherish O. Aniag Sunshine O. Mariano / Ma. Dorothy Joy C. Villaverde
September 9, 2020	Managers' Forum NATCCO / e-Learning	Julita D. Nazar / Jocelyn J. Mapoy / May V. Espiritu Marilette A. Avendaño / Rosalie S. Milan
September 11, 14, and 16, 2020	Inter-Branch Transaction NATCCO / e-Learning	Marilette A. Avendaño / Loren DC. Carpio Annie P. Balagtas / Simeon S. Naputo Ma. Lourdes S. Narciso / Clarita E. Milana Desiree T. Bautista / Lady Lyn A. Bulaon
September 18, 2020	WGDP - Integrated Digital Marketing Training Program (Mentee Session) USAID/NATCCO / e-Learning	Julita D. Nazar / Ma. Catleya DC. Hendive Estrellita G. Launio / Glaiza P. Teodoro Manolito M. Pascual / Alejandro D. Ramos
September 22 and 24, 2020	Advanced Portfolio Management and Risk Management for Cooperatives First Metro Asset Management, Inc. / e-Learning	Julita D. Nazar Jocelyn J. Mapoy / Manolito M. Pascual Marilette A. Avendaño / Monica S. Ventura
September 25, 2020	Parenting Children with Disabilities in Mitigating the Harsh Impacts of Covid-19 Pandemic National Council on Disability Affairs / e-Learning	Eliza A. Aquino Rosalyn DR. Bernabe
September 28, 2020	Retirement Benefit Program for Cooperatives CDA / e-Learning	Julita D. Nazar Rosalie S. Milan
September 29, 2020	Inventory Management: How to Manage Small Business Inventory DTI / e-Learning	Loren DC. Carpio Marilette A. Avendaño / Clarita A. Milana Lady Lyn A. Bulaon / Irennee N. Santiago
September 29, 2020	Ending Hunger Together Through Cooperatives NATCCO / e-Learning	Julita D. Nazar Eliza S. Aquino
October 5, 2020	RFID: Product Orientation GoodApps, Inc. / e-Learning	Precious Jewel Ann S. Reyes Chris Norman S. Bautista
October 6-7, 2020	Delinquency Control: During Covid Time NATCCO / e-Learning	Manolito M. Pascual Mario V. Gimeno, Jr.
October 10, 2020	Building the Physical Resilience of the Members Through Nutrition and Rediscovering Filipino Health Tradition NATCCO / e-Learning	Ma. Catleya DC. Hendive Roselyn DR. Bernabe
October 14-15, 2020	Secretaries' Forum NATCCO / e-Learning	Rosalie S. Milan / Ma. Catleya DC. Hendive Mariela P. Monreal / Eileen Jei D. Santiago
October 15, 2020	Security Evolving with Sophos XG Netplay, Inc. / e-Learning	Precious Jewel Ann S. Reyes / Michael S. Pagsanjan Chris Norman S. Bautista / Mac Vincent C. Villafuerte
October 15-16, 2020	Basic Photoshop and Advanced Video Editing NATCCO / e-Learning	Manolito M. Pascual Abbygale O. Baron / Ma. Catleya DC. Hendive Roselyn DR. Bernabe / Mariela P. Monreal
October 20, 2020	Fundamentals of Cooperative NATCCO / e-Learning	Jallene Kay C. Padigos / Cherish O. Aniag Michael S. Pagsanjan / Darlyn Grace N. Tangile
October 20, 2020	Business Opportunities Webinar for Cooperatives and Members PCEDO Bulacan / e-Learning	Julita D. Nazar / Eliza S. Aquino Roselyn DR. Bernabe / Augustus P. Rondolos
October 28, 2020	Covid-19 Employment and Employee Benefits: Employer's Guide on Government Mandated Employee Benefits, Coverage and Communications ARIVA / e-Learning	Julita D. Nazar Judy Anne P. Palileo / Jallene Kay C. Padigos Ma. Dorothy Joy V. Villaverde
October 28, 2020	Fit for Purpose Employee Compensation in the New Normal DOLE RTWPB3 / e-Learning	Ma. Nerissa S. Reyes Mariela P. Monreal / Cherish O. Aniag
November 4, 2020	Digital Marketing Basics for Primary Cooperatives NATCCO / e-Learning	Abbygale O. Baron Ma. Catleya DC. Hendive
November 5, 2020	Ownership Meeting (Region 3) NATCCO / e-Learning	Lucila J. Punongbayan / Julita D. Nazar May V. Espiritu / Rosalie S. Milan Jocelyn J. Mapoy / Marilette A. Avendaño
November 11, 2020	Gender Sensitivity Training NATCCO / e-Learning	Ma. Nerissa S. Reyes / Michael M. Santiago Peñafrancia T. Martin / Jowell T. Dela Cruz
November 23, 2020	Education, Advocacy and Union Cluster Consultation Forum CDA / e-Learning	Julita D. Nazar Lucila J. Punongbayan / Benjamin P. Tolosa
November 24, 2020	Cyber Security Online Forum Protecting Your Co-op and Your Stocks NATCCO / e-Learning	Julita D. Nazar / Precious Jewel Ann S. Reyes Rosalie S. Milan / Marilette A. Avendaño
December 2, 2020	The Power of Digital Marketing DTI / e-Learning	Abbygale O. Baron Ma. Catleya DC. Hendive
December 9, 2020	Rules in Terminating of Employees NATCCO / e-Learning	Judy Anne P. Palileo Ma. Nerissa S. Reyes
December 11, 2020	Online Technical Compliance Workshop Credit Information Corporation / e-Learning	Marilette A. Avendaño Precious Jewel Ann S. Reyes

TULUNGAN PROGRAM COMMITTEE REPORT

Ang Tulungan Program ay benepisyo ng LKBP sa pamilya ng kasaping pumanaw. Dumarating sa ating buhay ang ganitong pangyayari na bagama't masakit para sa atin ay dapat nating tanggapin. Ang ating Kooperatiba ay handa pa ding tumulong sa ganitong pagkakataon sa pamamagitan ng financial assistance, educational benefit, bulaklak at bigas na may kabuuang ₱104,000.00.

Ito ay nahahati ayon sa sumusunod:

Death Aid	₱26,666.00 - 70,000.00
Tulungan Plus	15,000.00
Educational Benefit	15,000.00
Funeral Bouquet	2,000.00
Rice	2,000.00

2019 TULUNGAN PROGRAM			
No.	Branch	Number of Death	Tulungan Amount
1	STA. RITA	15	₱1,126,333.00
2	TUKTUKAN	4	358,000.00
3	SAN MIGUEL	3	201,667.00
4	DINALUPIHAN	2	144,667.00
5	GAPAN	2	126,333.00
6	BALIUAG	1	85,333.00
7	MARILAO	1	80,667.00
8	CABANAS	1	4,000.00
	Total Tulungan - 2019	29	₱2,127,000.00

2020 TULUNGAN PROGRAM			
No.	Branch	Number of Death	Tulungan Amount
1	STA. RITA	23	₱1,473,000.00
2	TUKTUKAN	5	360,333.00
3	GAPAN	4	321,000.00
4	BALIUAG	3	241,333.00
5	CABANAS	2	140,667.00
6	DINALUPIHAN	2	98,000.00
7	APALIT	1	94,000.00
8	SAN MIGUEL	1	94,000.00
9	MARILAO	1	69,000.00
10	BALANGA	1	57,000.00
	Total Tulungan - 2020	43	₱2,948,333.00

SGD. REBECCA G. DE JESUS
Tagapangulo

ELECTION COMMITTEE REPORT

MGA PAGBABAGO SA ELECTION CODE 2021

Dahil sa kasalukuyang panahon na kung saan ang ating bansa ay dumaranas ng mga pagbabago sanhi ng pandemya Covid-19 kaya't minarapat namin sa Election Committee na magpatupad ng mga pagbabago sa Election Code 2021.

Ilalahad ko po sa inyo ang mga naging pagbabago sa Election Code 2021 alinsunod sa mga itinatakda ng mga kautusang umiiral.

LEGAL NA BASEHAN

CDA Memorandum Circular No. 2021-06, issued March 23, 2021
CDA Memorandum Circular No. 2021-03, issued February 9, 2021
CDA Memorandum Circular No. 2020-19, issued July 29, 2020
CDA Memorandum Circular No. 2020-12, issued June 4 & 10, 2020
CDA Memorandum Circular No. 2020-10, issued May 29, 2020
IATF Resolution No. 88, series 2020; and Omnibus Guidelines, series 2021
RA 9520 Cooperative Code of the Philippines, series 2008, Chapter IV
LKBP By-Laws, series 2012, Article III-VI
LKBP Election Code, series 2011, Rule I-XIV

Sa pamamagitan ng survey ay napagkaisahan ng kasapiang na magsagawa ng General Assembly sa paraang videoconferencing at kasabay nito ay gaganapin ang Halalan ng Pamunuan.

PETSA NG HALALAN

Hunyo 1 hanggang Hulyo 30, 2021 o sa loob ng 60 araw
subali't hindi lalagpas ng ika-30 ng Setyembre, 2021
(kasabay ng sequential General Assembly)

PAMAMARAAN NG PAGHAHALAL

- Pagsagot sa on-line Ballot Form gamit ang Google Form
- One member, one vote
- No proxy voting

Kasabay ng link ng General Assembly ay ipinadala din ang link para sa balota na sasagutan on-line ng mga kasapi.

LUGAR NG HALALAN

- Ang pagboto ay sa paraang on-line sa pangangasiwa ng Lupon ng Halalan na nasa Punong Tanggapan ang sentro ng mga gawain hinggil sa halalan.

MGA KATANGIAN NG MIYEMBRO NA MAY KARAPATANG BUMOTO

Ang mga katangian ng isang botante na tatawaging “Members Entitled to Vote” na dating “Members in Good Standing” ay ang mga sumusunod:

1. Nakabayad ng butaw sa pagsapi at mayroong saping puhunan na hindi bababa sa Isang Libong Piso (₱1,000.00).
2. Nakadalo ng Pre-Membership Education Seminar (PMES).
3. Lumalahok sa mga gawain ng LKBP at tinatangkilik ang mga serbisyo nito.
4. Hindi delinkwente sa paghuhulog ng saping puhunan ayon sa kanyang pangako.
5. Hindi delinkwente sa paghuhulog ng pagkakautang at ibang obligasyon.
6. Hindi lumalabag sa mga batas at alituntunin na pinaiiral ng LKBP.

PETSA NG CUT-OFF

- Pagsapi – Mayo 15, 2021, ika-5:00 ng hapon
- Pagbabayad ng utang – Mayo 15, 2021, ika-5:00 ng hapon
- Ang mga miyembro na may kulang sa paghuhulog ng utang ng higit sa dalawang (2) buwan ay hindi maaaring bumoto subali’t maaaring dumalo sa pagpupulong.

PARAAN NG PAGBOTO

Ang takdang araw ng Halalan ng Pamunuan ay ipaalam ng Lupon ng Halalan sa mga miyembro sa pamamagitan ng social media channels.

1. Dumalo sa Pangkalahatang Pagpupulong ng kasapi na isasagawa sa pamamagitan ng videoconferencing.
2. Alamin kung kwalipikadong bumoto.
3. Magparehistro upang mabigyan ng balota o “link” upang makaboto.
4. Gamitin ang pamamaraan sa pagboto.
5. Sundin ang mga panuntunan sa pagboto.
6. Piliin ang iboboto ayon sa bilang ng kandidato na kailangang iboto.
7. Hindi pinahihintulutan ang “single voting” na papabor lamang sa isang kandidato at ito ay ipapawalang-bisa sa oras ng bilangan ng boto.
8. Isumite ang balota ayon sa panuntunan.
9. Malalaman ang resulta pagkatapos ng bilangan at sa sandaling iproklama ang mga nanalong kandidato.

SAPAT NA BILANG O “QUORUM”

- 25% ng kabuuang bilang ng miyembro na may karapatang bumoto o “members entitled to vote”.

MGA POSISYONG IHAHALAL

<u>Posisyon</u>	<u>Bilang ng Ihahalal</u>
• Lupon ng Patnugutan	3
• Lupon ng Pagsusuri	2
• Lupon ng Halalan	2

TERMINO NG PANUNUNGKULAN NG HALAL NA OPISYAL

- Lupon ng Patnugutan - 2 taon
- Lupon ng Pagsusuri
 - 2 taon - sa opisyal na makakakuha ng pinakamataas na boto
 - 1 taon - sa opisyal na makakakuha ng sumunod na mataas na boto
- Lupon ng Halalan
 - 2 taon - sa opisyal na makakakuha ng pinakamataas na boto
 - 1 taon - sa opisyal na makakakuha ng sumunod na mataas na boto

KABAWALAN SA PANGANGAMPANYA

Itinatakda ang pagbabawal sa pangangampanya ng mga kandidato upang mabigyan ng parehas na oportunidad ang bawa’t kandidato. Ang mga sumusunod na pamamaraan ng pangangampanya ay mahigpit na ipagbabawal sa mga kandidato, kawani, miyembro at opisyal ng LKBP:

1. Pagkakabit ng posters, banners o flyers sa iba’t-ibang lugar o pamamahagi ng mga ito sa mga miyembro.
2. Pagpo-post sa mga social media channels ng anumang pamamaraan ng pangangampanya para sa halalan.
3. Pakikiusap at pagkumbinsi sa mga botante upang iboto ang isang kandidato.
4. Kung magkaroon ng paglabag sa panuntunan ng pangangampanya ay sasailalim ito sa pagpapasya ng Lupon ng Halalan o ng Ethics Committee o ng Lupon ng Patnugutan.

PAMAMARAAN SA PAGBILANG NG BOTO AT PROKLAMASYON

Ang pagbilang ng boto ay isasagawa sa pangangasiwa ng Lupon ng Halalan ayon sa sumusunod:

1. Ang Lupon ng Halalan ay magtatakda ng petsa at oras ng pagbilang ng boto at mangangasiwa sa bilangan ng boto.
2. Ang bilangan ng boto ay dapat isagawa sampung (10) araw bago ang pagdaraos ng huling araw ng Pangkalahatang Pagpupulong.
3. Sa pagsisimula ng bilangan ay ipahahayag ng Lupon ng Halalan ang bilang ng mga nakabotong miyembro at kung nagkaroon ng sapat na bilang ng dumalo sa pulong o "quorum".
4. Ang boto ay bibilangin pabor sa kandidato base sa talaan ng mga pangalan na isinumite sa Lupon ng Halalan.
5. Ang mga mananalong opisyal ay batay sa bilang ng itinakdang mga posisyon na kailangang ihalal.
6. Kung sakaling magkaroon ng parehong bilang ng boto o tabla ang dalawang kandidato ay pipiliin ang mananalo sa pamamagitan ng "toss coin".
7. Ipo-proklama ng Lupon ng Halalan ang mga nanalong opisyal sa huling araw ng itinakdang animnapung (60) araw na panahon ng pagdaraos ng Pangkalahatang Pagpupulong ng kasapian.
8. Ang sinumang nanalong kandidato na hindi nakadalo sa araw ng Pangkalahatang Pagpupulong ay mawawalan ng karapatang maitalaga sa puwesto at hindi maaaring manungkulan bilang opisyal.
9. Bilang kapalit ng kandidato na nawalan ng karapatang manungkulan, itatalaga ng Lupon ng Halalan na kapalit ang kandidato na may kasunod na dami ng bilang ng natamong boto sa halalan.

PAGPAPATIBAY NG KASAPIAN

Ang mga pagbabago sa LKBP ELECTION CODE 2021 ay dapat pagtibayin ng kasapian sa araw ng Pangkalahatang Pulong.

SGD. MA. ASUNCION H. CALAYAG
Tagapangulo

SGD. WILFREDO D. DAYAO
Pangalawang Tagapangulo

SGD. ELVIE G. LAXAMANA
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. Palapal - 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 ari-arian 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 kasapi 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 kasapi.

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 Pagkakatatag 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 pabago-bagong 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 pagtangkil 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 ng 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.

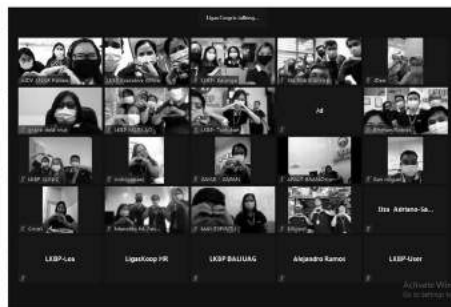
Given an authority to operate nationwide LKBP now has ten (10) branches across Region III - six (6) branches are located in Bulacan, two (2) in Bataan, one (1) in Nueva Ecija, and one (1) in Pampanga. The NCR branches are included in the plan and also to expand far in Southern Tagalog region. The Corporate 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 Bulacan", 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 PAGSUSURI 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 PAGSUSURI 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 PAGSUSURI 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 Ex-Officio Member Wilfredo Santos Alma Bella Santiago LUPON NG PAGPAPAUTANG Tagapangulo Emilia Pascual Pang. Tagapangulo Filomena Balagtas Kalihim Loida Hilario LUPON NG PAGSUSURI Tagapangulo Florentina Espinola Pang. Tagapangulo Christine Lynn Hankins Kalihim Loida Hilario LUPON NG HALALAN Tagapangulo Claudia Santiago Pang. Tagapangulo Anicia Castro Kalihim Glicerio Santiago	
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 PAGSUSURI 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 PAGSUSURI Tagapangulo Remedios Gregorio Pang. Tagapangulo Evelyn Batin Kalihim Vilma 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 PAGSUSURI 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 PAGSUSURI 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 LUPONG NG PAGSUSURI 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 LUPONG NG PAGSUSURI 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 LUPONG NG PAGSUSURI Tagapangulo Remedios Gregorio Pang. Tagapangulo Evelyn Batin Kalihim Vilma 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 PAGSUSURI 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 Estandisio Dela Cruz Kalihim Carina Nepomuceno Mga Patnugot Domingo Clemente Felix Domingo, Sr. Antonio Rondolos LUPON NG PAGPAPAUTANG Tagapangulo Monica Lagasca Pang. Tagapangulo Temis Dela Rama Kalihim Emilia Pascual LUPONG NG PAGSUSURI 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 Temis Dela Rama Kalihim Lourdes Hankins LUPON NG PAGSUSURI 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 Temis Dela Rama LUPON NG PAGSUSURI 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 PAGSUSURI 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 Estandisio 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 PAGSUSURI 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 Estandisio 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 PAGSUSURI Tagapangulo Daniel Dionisio Pang. Tagapangulo Rafael Dela Rama Kalihim Felix Mariano LUPON NG HALALAN Tagapangulo Crising Dayao Pang. Tagapangulo Esteban Santiago Kalihim Melchor Dayao

DIRECTORY OF OFFICERS

2004-2020

LUPONG PATNUGUTAN (2020)	
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
LUPON NG HALALAN	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Wilfredo Dayao
Kalihim	Elvie Laxamana

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
LUPON 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
Ingat-Yaman	Catalina Santiago
Kalihim	Rosalie Milan
LUPON NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtad
Kalihim	Rodolfo Cruz
LUPON NG PAGSUSURI	
Tagapangulo	Marilou Ocampo
Pang. Tagapangulo	Estrellita Launio
Kalihim	Olivia Panilag
LUPON NG HALALAN	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Wilfredo Dayao
Kalihim	Elvie Laxamana

LUPONG PATNUGUTAN (2017)	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Lucila Punongbayan
Mga Patnugot	Lourdes Arceo
	Filomena Balagtas
	Rebecca De Jesus
	Remedios Gregorio
	Cecilia Reyes
Ingat-Yaman	Rosalie Milan
Kalihim	Eliza Aquino
LUPON NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtad
Kalihim	Cecilia Leoncio
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Marilou Ocampo
Kalihim	Olivia Panilag
LUPON NG HALALAN	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Wilfredo Dayao
Kalihim	Perla Laxa

LUPONG PATNUGUTAN (2016)	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Lucila Punongbayan
Mga Patnugot	Lourdes Arceo
	Filomena Balagtas
	Rebecca De Jesus
	Remedios Gregorio
	Cecilia Reyes
Ingat-Yaman	Julita Nazar
Kalihim	Rosalie Milan
LUPON NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtad
Kalihim	Cecilia Leoncio
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Rommel Dela Cruz
LUPON NG HALALAN	
Tagapangulo	Ma. Asuncion Calayag
Pang. Tagapangulo	Wilfredo Dayao
Kalihim	Elvie Laxamana

LUPONG PATNUGUTAN (2015)	
Tagapangulo	Loida Hilario
Pang. Pangulo	Filomena Balagtas
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo
	Lucila Punongbayan
	Cecilia Reyes
	Erlinda Sava
LUPON NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtad
Kalihim	Cecilia Leoncio
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Ma. Nora Fajardo
LUPON NG HALALAN	
Tagapangulo	Rebecca De Jesus
Pang. Tagapangulo	Antonina Fuentes
Kalihim	Marietta Villanueva

LUPONG PATNUGUTAN (2014)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Loida Hilario
Ingat-Yaman	Julita Nazar
Mga Patnugot	Lourdes Arceo
	Filomena Balagtas
	Remedios Gregorio
	Cecilia Reyes
	Erlinda Sava
LUPON NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtad
Kalihim	Cecilia Leoncio
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Juliet Villanueva
LUPON NG HALALAN	
Tagapangulo	Rebecca De Jesus
Pang. Tagapangulo	Antonina Fuentes
Kalihim	Marietta Villanueva

LUPONG PATNUGUTAN (2013)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Loida Hilario
Ingat-Yaman	John Jonathan De Robles
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo
	Filomena Balagtas
	Cecilia Reyes
	Erlinda Sava
LUPON NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Concepcion Tagadtad
Kalihim	Cecilia Leoncio
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Olivia Panilag
Kalihim	Juliet Villanueva
LUPON NG HALALAN	
Tagapangulo	Rebecca De Jesus
Pang. Tagapangulo	Antonina Fuentes
Kalihim	Marietta Villanueva

LUPONG PATNUGUTAN (2012)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Loida Hilario
Ingat-Yaman	John Jonathan De Robles
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo
	Filomena Balagtas
	Engr. Menandro Mendoza
	Benjamin Tolosa
LUPON NG PAGPAPAUTANG	
Tagapangulo	Cecilia Leoncio
Pang. Tagapangulo	Cecilia Reyes
Kalihim	Erlinda Sava
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Ma. Victoria Santos
Kalihim	Antonina Fuentes
LUPON 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 Batlin
Mga Patnugot	Lourdes Arceo
	Filomena Balagtas
	Remedios Gregorio
	Engr. Menandro Mendoza
	Benjamin Tolosa
LUPON NG PAGPAPAUTANG	
Tagapangulo	Cecilia Leoncio
Pang. Tagapangulo	Cecilia Reyes
Kalihim	Erlinda Sava
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Benjamin Tolosa
Kalihim	Arbendorf Rivera
LUPON 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
LUPON NG PAGPAPAUTANG	
Tagapangulo	Cecilia Leoncio
Pang. Tagapangulo	Cecilia Reyes
Kalihim	Erlinda Sava
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Benjamin Tolosa
Kalihim	Arbendorf Rivera
LUPON 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 Batlin
	Engr. Leonardo Gonzales
LUPON NG PAGPAPAUTANG	
Tagapangulo	Benjamin Tolosa
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Arlene Apacible
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Antonina Fuentes
Kalihim	Wilfredo Santos
LUPON NG HALALAN	
Tagapangulo	Emilia Pascual
Pang. Tagapangulo	Virgilio Columna
Kalihim	Dra. Nancy Candelaria

LUPONG PATNUGUTAN (2008)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Doroteo Tenorio
Ingat-Yaman	Fabian Clemente
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo
	Loida Hilario
	Deogracias Daus
	Engr. Leonardo Gonzales
LUPON NG PAGPAPAUTANG	
Tagapangulo	Arlene Apacible
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Erlinda Sava
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Ernesto Batlin
Kalihim	Celia Clemente
LUPON NG HALALAN	
Tagapangulo	Filomena Balagtas
Pang. Tagapangulo	Virgilio Columna
Kalihim	Felicidad Mercado

LUPONG PATNUGUTAN (2007)	
Tagapangulo	Lucila Punongbayan
Pang. Tagapangulo	Doroteo Tenorio
Kalihim	Remedios Gregorio
Mga Patnugot	Lourdes Arceo
	Filomena Balagtas
	Deogracias Daus
	Engr. Leonardo Gonzales
LUPON NG PAGPAPAUTANG	
Tagapangulo	Arlene Apacible
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Erlinda Sava
LUPON NG PAGSUSURI	
Tagapangulo	Ma. Remedios Caringal
Pang. Tagapangulo	Ernesto Batlin
LUPON 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
LUPON NG PAGPAPAUTANG	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Cecilia Leoncio
Kalihim	Cecilia Leoncio
LUPON NG PAGSUSURI	
Tagapangulo	Vergie Garcia
Pang. Tagapangulo	Ma. Remedios Caringal
Kalihim	Evangelina Villanueva
Kagawad	Concepcion Tagadtad
LUPON 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
LUPON NG PAGPAPAUTANG	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Lourdes Arceo
Kalihim	Cecilia Leoncio
LUPON NG PAGSUSURI	
Tagapangulo	Julio Medrano
Pang. Tagapangulo	Rogelio Hilario
Kalihim	Vergie Garcia
LUPON NG HALALAN	
Tagapangulo	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
LUPON NG PAGPAPAUTANG	
Tagapangulo	Loida Hilario
Pang. Tagapangulo	Lourdes Arceo
Kalihim	Evelyn Batlin
LUPON NG PAGSUSURI	
Pang. Tagapangulo	Vicente Santiago
LUPON 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,
Ilayo Mo ito sa mga paham na nagnanais itong lansagin;
mga taong naniniwala na walang magagawa
ang karaniwang mamamayan;
mga tagapayo na hindi napapagal sa
pagharap sa mga bagong suliranin ngunit hindi
nagkakaroon ng panahong makalutas kahit ano;
mga tagapamahala na nagnanais na ang
kooperatiba ay maglingkod sa kanila sa halip
na sila ang maglingkod sa kooperatiba;
mga namumuno na nagnanais na gamitin ang
kooperatiba bilang tuntungan tungo sa kapangyarihan;
pamahalaan na ibabaon sa masalimuot na pamamaraan;
mga nagpapaliwanag ng kaisipang nagnanais na
paniwalaan sa kanilang daigdig at ayaw tanggapin ang
kooperatiba bilang hakbanging pangkabuhayan;
mga namumuhunang aagaw at
magsasamantala sa ari-arian nito.

Tulungan Mo itong makapaghatid ng kabutihan,
maglingkod ukol sa kapakinabangan ng kanilang
mga kasapi nang hindi naman tatampalasan sa mga
karaparatan ng wala sa kooperatiba.

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

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

Panginoon, patnubayan Mo at pagpalain
ang sambayanang Pilipino.

AMEN

COOPERATIVE PLEDGE

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

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

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

In Cooperativism, my life I pledge
So help me God.



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, dynamic and resilient national cooperative led by globally-competitive human resources committed to excellent and quality programs, products and services bringing higher quality of life to all its stakeholders by 2030.

MISSION

LKBP is a professionally-managed cooperative to bring about socio-economic development of its stakeholders, particularly the economically-challenged sectors, through the provision of responsive financial and social programs, products and services.

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.

LKBP Corporate Office

LKBP Compound, Brgy. Ligas
City of Malolos, Bulacan

Tel. No.: (044) 794-2912

Email: info@ligascoop.org

Website: www.ligascoop.org

BRANCHES:

BULACAN:

LKBP Sta. Rita Branch

LKBP Tower and Business Centre
Cagayan Valley Road,
Sta. Rita, Guiguinto, Bulacan
facebook.com/LKBPSStaRitaOfficial
(044) 794-0447

LKBP Tuktukan Branch

60 Mc Arthur Highway
Tuktukan, Guiguinto, Bulacan
facebook.com/LKBPTuktukanOfficial
(044) 792-4272

LKBP Baliuag Branch

B.S. Aquino Avenue
Tangos, Baliuag, Bulacan
facebook.com/LKBPBulacanOfficial
(044) 762-5851

LKBP San Miguel Branch

DRT Highway
Salangan, San Miguel, Bulacan
facebook.com/LKBPSanMiguelOfficial
(044) 813-0079

LKBP Cabanas Branch

Cabanas Complex, Mc Arthur Highway
Longos, City of Malolos, Bulacan
facebook.com/LKBPCabanasOfficial
(044) 760-1771

LKBP Marilao Branch

4035 Mc Arthur Highway
Abangan Sur, Marilao, Bulacan
facebook.com/LKBPMarilaoOfficial
(044) 913-7783

PAMPANGA:

LKBP Apalit Branch

ADD Bldg., Mc Arthur Highway
San Vicente, Apalit, Pampanga
facebook.com/LKBPApalitOfficial
(045) 652-0075

BATAAN:

LKBP Dinalupihan Branch

San Ramon Highway
Dinalupihan, Bataan
facebook.com/LKBPDinalupihanOfficial
(047) 300-1010

LKBP Balanga Branch

Gonzales-Jimenez Bldg., A Banzon St.
Ibayo, Balanga City, Bataan
facebook.com/LKBPBalangaOfficial
(047) 300-0410

NUEVA ECIJA:

LKBP Gapan Branch

Magalpo St., Brgy. San Vicente
Gapan City, Nueva Ecija
facebook.com/LKBPGapanOfficial
(044) 486-9859